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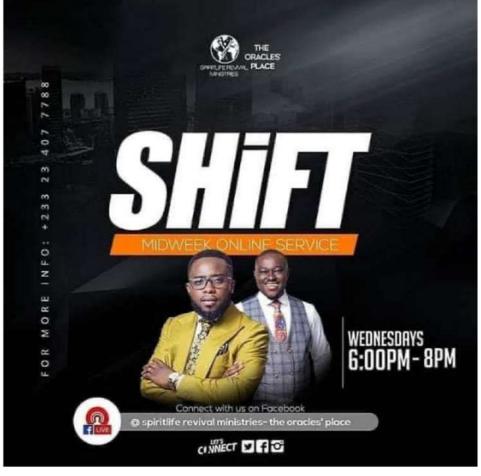












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THE PUBLISHER'S STORY

The world is at a stand still as COVID-19 continues to spread. It has affected the lives of many people and disrupted economic growth. Businesses are winding up, people have lost their jobs while others are uncertain about the future. The question is: What's the way forward for entrepreneurs especially in Africa?

At My Story Magaz<mark>ine, the well-being of entrepreneurs is our utmost priority.</mark>

This edition features tips and other relevant resources by industry experts to help entrepreneurs stay strong and afloat during this season and the way forward for businesses post COVID-19.

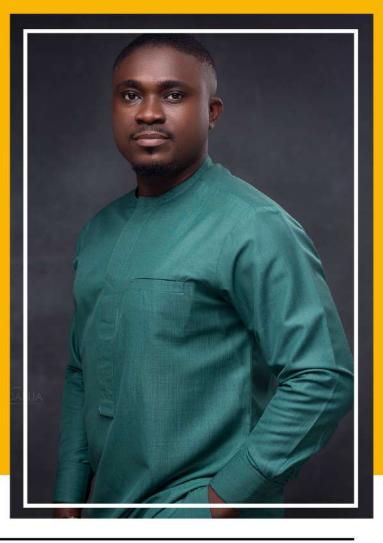
Let's stop the spread by adhering to the preventive measures provided by the World Health Organization.

Let's emerge from this crisis with disruptive ideas and solutions to build the ideal AFRICA we hope for. Let's keep hope alive!

Stay safe!

Welcome to the one-stop platform for every African entrepreneur.

Inspiring and building Africa one-Story At a time !!!!





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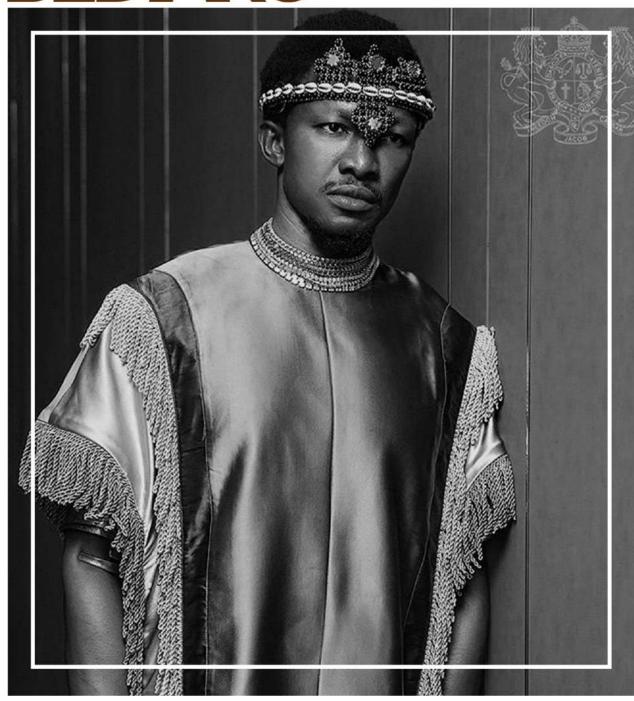
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(CEO, Wonda World Estates and Petronia City Development) Also known as FREEDOM JACOB CEASAR and founder of The FREEDOM MOVEMENT



Ceo, Rigworld group

Pentaa AMOA

Can you tell us a bit about yourself?

My dream was to become an actress and TV presenter. I was able to achieve this through the Dentaa Show. However, I have always been passionate about children so I pursued a degree in nursing. I have been practicing Paediatric Nursing for a while now. I am the CEO and Founder of the GUBA Enterprise; a social enterprise dedicated to the advancement of Africans in the diaspora and on the continent, through various socio - economic programs and initiatives. The GUBA Enterprise comprises of: GUBA Awards, GUBA Foundation, GUBA Expo, GUBA Careers and GUBA Diaspora Card. My educational journey begun at the Walthamstow School for Girls and embarked on certification in Media Studies, Performing Arts and Sociology at the Leyton Sixth Form College. This was followed by a Paediatric Nursing Degree at Buckinghamshire University.

Please tell us a bit about your childhood.

My childhood was great. Born in Juaso Ashanti region, I moved to the United Kingdom with my family at the tender age of five.

What inspired you to start GUBA?

I started GUBA Awards in 2010 because I realized that a lot of Ghanaians were not being recognized for their contributions to society. Most of these Ghanaians served as role models for the youth and that inspired me to use GUBA as a platform to acknowledge the efforts of these pacesetters. Since its inception, GUBA has grown tremendously. GUBA Enterprise comprises of the GUBA Expo, GUBA Foundation, GUBA Careers and GUBA Diaspora card.

Prior to GUBA Awards, I wanted to share the stories of trailblazers within the UK and Ghana and as a result, I started the 'Dentaa Show' to serve as a platform to tell their stories and inspire people. Essentially, my main focus is to acknowledge the change-makers within our society, encourage entrepreneurship, foster collaborations and unity amongst the African diaspora.



What are some of your greatest accomplishments?

GUBA Enterprise to date is one of my greatest accomplishments. Being able to sustain GUBA for over ten years is something I am really proud of. Also, being able to establish GUBA in the United States has been very fulfilling. This shows that there is more to be done.





What are some of the principles, philosophies and values you ascribe to?

I am an optimist. This has helped me to see opportunity in every challenge and helped me to execute various initiatives and projects with the help of my team. I believe in taking chances. A lot of people are scared of executing their ideas due to various reasons. I want to urge people to boldly chase their dreams irrespective of the challenges they face.

Can you mention three books which have significantly shaped your life?

The Wisdom of Florence Scovel Shinn which consists of four books namely; The Game of Life, The Power of the Spoken Word, Your Word is your Wand and The Secret of Success.,

What do you do for leisure and socialization?

I enjoy singing, touring the world and spending quality time with family and friends.

Do you think entrepreneurship is the solution to some of Africa's socio-economic challenges?

Entrepreneurship is one of the proven ways to solve some Africa's challenges. Small and medium scale businesses play a crucial role in reducing the unemployment rates Ghana. Entrepreneurship encourages creativity, independence and is extremely crucial for the economic growth and development of the continent.



What lessons will you like to share with the youth?

Entrepreneurship like any journey or difficulty in life, seems impossible until it is done. My advice will be:

- •Persistence regardless of the hurdles.
- •Thorough planning and research is essential as it helps to eliminate possible setbacks
- Delegation knowing which tasks to take on and which to share with your team

I believe all these coupled with passion and hard work will help to achieve the desired results.

2019 marked the Year Of Return in Ghana, what are your thoughts on its impact in the entrepreneurial space in Ghana and Africa.

The impact of the Year of Return has been unimaginable. The aim of this initiative was to give diasporans a chance to connect with Ghana, appreciate the cultural significance of the initiative and also attract tourism to the country in doing so. This initiative has been hugely successful. It attracted great business and investment opportunities. Through this, Ghana recorded significant economic growth.

I am extremely happy about this and looking forward to even greater impact with the 'Beyond the Return' initiative.











Chancellor Abbeam University

Rev. Dr. Abbeam Ampomah Danso is a Reverend Minister and entrepreneur. He is the Founder and Chancellor of Abbeam Institute of Technology and Abbeam Ministries and also runs other businesses.

Dr. Abbeam had a very challenging childhood. He suffered very strange ailments until he was healed by divine intervention. As a child, Rev. Abbeam faced stigma and was called all sorts of names due to his ailments. He spent most of his formative years living with relatives. Dr. Abbeam developed interest in business when he sold ice kenkey as a young boy.

His journey as a Minister of God was not a choice he made but the fulfillment of God's purpose in his life. He is determined to follow his purpose to the latter no matter what it takes. Dr. Abbeam believes that being a man of God is very challenging. A pastor's lifestyle is always open to public scrutiny and faces criticism and judgement for his actions or inactions.

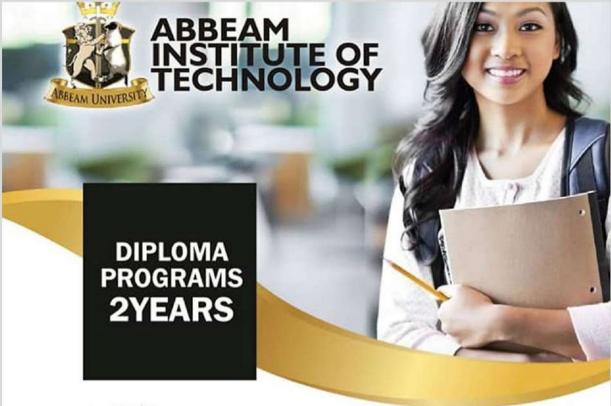
For an entrepreneur to thrive, he or she should be willing to serve or provide solutions. Nonetheless, he thinks that the concept of entrepreneurship is misunderstood. To him, entrepreneurship should be built through collaboration by individuals who share common goals and objectives. He thinks some businesses are short-lived because business owners fail to collaborate and partner with others.

Dr. Abbeam believes that a person can become successful if he is willing to work hard, show respect, willing to serve, trust worthy and loyal.









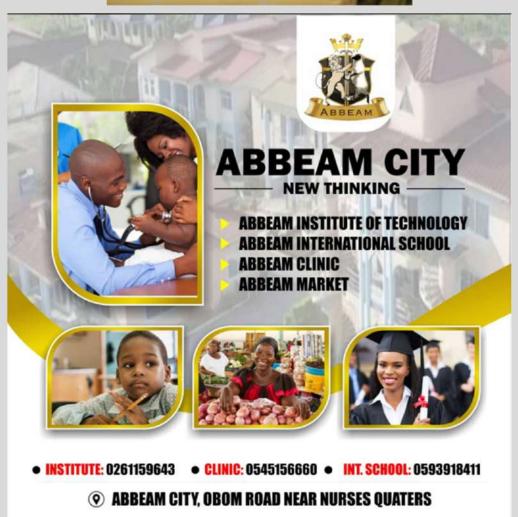
- Fashion
- **Communication Studies**
- I.T
- **Business Administration** (HRM, Accounting, Business management)
- · Hotel Management and Hospitality (languages included; German, Spanish,
- Chinese, French)
- Cosmetology
- **Health and Social Care**

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Raiman AMEVOR



Raimah Amevor is the founder of Mindfully African a mental health lifestyle brand for African women. Mindfully African created Africa's first mental health directory, which provides contact details of qualified mental health professionals based in Africa. Mindfully African also has various resources by qualified professionals to help you take care of your mind and reach your potential.

CAN YOU TELL US A BIT ABOUT YOURSELF?

My family is originally from Ghana. My parents relocated and raised my siblings and I in the UK. I have always felt connected to my Ghanaian roots because I spent most of my holidays in Ghana. I always looked forward to spending time in Ghana and learning more about our culture. I hold a Bachelor's degree in Political Science and International Relations from the University of Manchester and a Masters in International Conflict from the London School of Economics. I am passionate about social development. I have always loved politics and writing. I would describe myself as an extroverted introvert who is passionate about humanity.

PLEASE TELL US A BIT ABOUT YOUR CHILDHOOD?

I have so many fond memories of my childhood and as the youngest, I always had the guidance and protection of my siblings as well as my parents. Like most African parents, they placed great emphasis on academics so I aimed to do well at school. My parents always assured me that I could achieve anything I wanted and I grew up confident in my abilities. My parents love politics so we used to watch Question Time on BBC1. My dad was actively involved in the local community, as a Pan-Africanist and as the Director of an organisation which was one of the few places that published and sold books by ethnic minorities, particularly on social and political history of Africa in London. I grew up surrounded by books and discussions of race, politics and Africa. This influenced my academic and career choice, giving me a passion to contribute to society in a meaningful way and stand up for those that do not have a voice.

HOW DID YOU BEGIN YOUR CAREER?

I have always wanted to work within the development and public sector so during my studies, I undertook internships that allowed me to get first-hand knowledge about programs that dealt with social issues. I worked with an NGO in Holland and then with Deloitte's global corporate social responsibility team. After my Masters, I got a researcher role with an international security think tank reporting on the economic and humanitarian aspects of the Boko haram and Niger delta conflict for their digital armed conflict database. This was in line with what my thesis focused on in relation to Nigeria's political and social history in relation to the Boko Haram.

I also worked as an editorial assistant for a magazine focused on women in banking and finance in the United Kingdom. These roles provided flexibility to travel because I worked remotely. It gave me the opportunity to temporarily move to Ghana to gain first-hand experience working in a developing country. I always debated the politics of the continent, without actually experiencing the realities. I applied for national service in Ghana and worked at the Ministry of Employment and Labour.

At the time, there was a spate of reported suicides by young women. This compelled me to conduct a research on the Ghanaian mental health system. Per my findings, I realised that Ghana and other African countries did not have adequate mental health service offerings and awareness. That was when the idea of Mindfully African was birthed. My previous experience in editorial and digital content gave me the early tools to build the website and collaborate with a small team of mental health specialists who were as passionate as I was about creating mental health awareness and improving access to mental health services.

After my national service, I returned to London and worked as a project manager for Barnet Council within children's services. I currently work as a freelance project manager in digital communications and data services.

WHAT INSPIRES YOU?

Impacting people in a positive way and my journey so far. I am passionate about solving problems that directly impact people. My career choices and decision to start Mindfully African are a direct result of that.

WHAT ARE SOME OF YOUR GREATEST FEARS? HOW HAVE YOU BEEN ABLE TO DEAL WITH SETBACKS?

My greatest fear is not reaching my God-given potential, which ironically causes a lot of anxiety and procrastination. I always try to keep things in perspective. I have learnt that setbacks are temporary. I always give myself time to recover after setbacks. I do this by confronting my emotions, journaling, affirmation and watching 'Bad Teacher'.

WHAT ARE SOME OF YOUR GREATEST REGRETS?

The only thing I regret is the time spent doubting myself. We cannot get back lost time and I believe that most of us have an idea of what we want to do in life, all we need to do is dare to dream!

SOME YOUR WHAT ARE OF GREATEST ACCOMPLISHMENTS?

My greatest accomplishments so far are:

1.Completing my Masters program

2. Publishing a children's book, which teaches children alphabets. It highlights various inspirational women around the world, with motivational quotes to promote self-confidence and social awareness amongst children.

3. Mindfully African, which is the first mental health directory for the African continent and an online platform that provides content and resources by qualified African mental health professionals.

Finishing my masters seemed impossible at a point because I was in the middle of a break-up. Also finding a job after my masters was difficult. I published my book and started Mindfully African when I was in a very dark place mentally. This is proof to me that I am capable of so much more than I

WHAT ARE SOME OF THE PRINCIPLES, PHILOSOPHIES AND VALUES YOU ASCRIBE TO?

1.Self-acceptance and self-love are very crucial.

2. Nothing lasts forever, so if you are going through a bad time, don't worry things will change. If you are having a good time, enjoy and savour it while it lasts.

3.My best friend always tells me that fear is an illusion, which is true, so I try to remember that when I get scared.

4.' What would you do if you had everything you wanted?' -This quote has driven me to strive for more.

CAN YOU MENTION THREE BOOKS WHICH HAVE SIGNIFICANTLY IMPACTED YOUR LIFE?

THE AUTOBIOGRAPHY OF MALCOLM X - I read this when I was 10 years old and it has really influenced my decisions and choices.

WOMEN WHO RUN WITH THE WOLVES - This book explores and explains many experiences and feelings that resonated with me.

LEAN IN BY SHERYL SANDBERG - As an ambitious woman who is always looking for ways to create a positive impact, this book was and still is gold. It changed my perspective on what a successful life looks like for me.

WHAT DO YOU DO FOR LEISURE?

I love a good party, good food and listening to Drake's songs. On the flip side, I love reading and being grounded in nature, so I always like to spend time at a park especially when I feel anxious. I am also a big fan of hot yoga.

DO YOU THINK ENTREPRENEURSHIP IS THE SOLUTION TO SOME OF AFRICA'S SOCIO-ECONOMIC CHALLENGES?

I think that stimulating the economy can never be a bad thing, especially in Africa, where people are creating some ingenious business to help solve problems people face. However, entrepreneurship alone cannot solve Africa's problems. Although we have a lot of businesses that combine purpose and profit, the key driver of many businesses is solely to make profit, especially if they are responsible to shareholders; Africa's challenges are not solely about making money. The richest countries in the world have growing inequality and still face social development issues. I am a strong believer in the role of government, which is to protect and provide for it citizens in a way that enables them to flourish socially and economically. "Everyone is born equal, some more equal than others." So with this in mind, democratically elected governments have a duty to the public. Grounded in strong governance and leadership, they should be driving change and empowering entrepreneurs to support them in that journey. After-all, no matter how many entrepreneurs we have, without the right infrastructure, fiscal, trade, and social policies, they will not thrive.

WHAT LESSONS WILL YOU LIKE TO SHARE WITH THE YOUTH?

In order to grow, we need to step out of our comfort zones. Being stagnant is not fun and negatively affects your mental wellbeing which in turn impacts your quality of life.

Entrepreneurship is not for everybody but it's a great learning curve. When you are young, you have more time and less responsibilities so you can take more risks. However, don't count all the other paths out. Find out what works for you as a person and don't follow the crowd. It is equally important for Africa to birth the next Kwame Nkrumahs as it is to birth the next Dangotes.

2019 marked the Year Of Return in Ghana, what are your thoughts on its impact on the entrepreneurial space in Ghana and Africa.

It's exciting to see a lot of people appreciate the significance behind the initiative. What I've realized is that its given people within and outside of the country the opportunity to experience doing business in Ghana on an unprecedented scale and I am honoured to be part of a generation that gets to witness that. Naturally, this will bring many positive outcomes but also challenges. This will give us the chance to solve problems that will guide and impact generations to come. What a time to be alive! I, therefore, think it's important that we tread wisely and always keep in mind our long-term aspirations.



Amanda COBBINAH-ABRAHAM



Amanda Cobbinah- Abraham is an entrepreneur who deals in general merchandise. She was born in Germany but came to Ghana at the age of 6. Amanda started her business during her university days at Zenith College. She sold clothes and shoes to her friends on campus and other campuses. She's done this business for more than ten years.

Amanda acknowledged the struggles of doing business then and how things have become much easier with the use of social media as well as convenient delivery modes.

Amanda has a seven-year old son and hopes to hand over the business to her child in future.

She is inspired by personalities like Oprah Winfrey. Amanda is involved in other businesses like transport services (Uber), beverage distribution and real estate.

Amanda believes in creating balance and the importance of creating multiple streams of income as an individual.

Amanda suggests that every entrepreneur should have certain basic tips in order to build their business:

Never spend your capital as a business owner. Once you invest money in your business, you need to wait for sometime before you can recoup your investment. Open different business accounts to split revenue; capital and profit. This will keep the business running.

Amanda believes in the value of time and punctuality. Amanda spends most of her time with her son, loves to listen to music and cook during her leisure time.

Amanda believes that every entrepreneur should always look for opportunities to learn, work hard, appreciate the little wins and trust the process.











the next coming years. With a debut collection to be released soon, he advised young entrepreneurs to stay consistent, stay focused, and to develop a positive attitude towards work.

The BOA DI brand which majorly represents bespoke outfits for men, serves clients all over the world through their delivery partner, DHL. Making an appointment with the Lead Designer is as simple as calling +233277205454 or sending an email to boadicustomtailoring@gmail.com.















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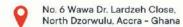








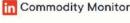


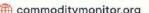


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the female painter

CAN YOU TELL US A BIT ABOUT YOURSELF? I am Anita-Pearl Mwinnabang Ankor popularly known as the female painter. I am twenty seven years old and the first of three children. I am from Nandom in the Upper West Region. I attended University of Ghana Primary and JSS, Mfantsiman Girls Senior Secondary School and then University of Ghana, Legon to study Agricultural Science. I am very passionate about helping children especially girls to develop their talents and believe in the possibility of their dreams. PLEASE TELL US A BIT ABOUT YOUR CHILDHOOD. DID IT INFLUENCE YOUR CHOICE OF A CAREER PATH?

I was allowed to explore creative arts as a child. I had tons of drawing books. Even though I was a science student, I was really interested in arts. I drew diagrams in class and designed writing pads for my classmates to write letters to their friends. I never thought I would end up building a full

time career out of it.

HOW DID YOU BEGIN A CAREER AS AN ARTIST?

I started making pencil portraits in 2015 during my final year in university. I was bored at home so I decided to sketch. I bought a few art supplies and that was how it started.

During my national service, I painted my apartment and designed the walls. My colleague was thrilled with what I had done so he asked me to design his apartment. Later, my boss saw photos of my colleague's apartment and contracted me to design his nephew's room. It was a great experience for me and this was my first paid job. I posted the works on social media and that was when I started getting a lot of painting jobs. After my national service, I decided to be a muralist full time and that is by far, the best decision I have ever made.

WHAT INSPIRES YOU?

Knowing that I am paving the way for more women to be themselves and be courageous enough to venture into male-dominated careers is one of the things that motivates me. The feedback I get from my clients also motivates me to do more.



WHAT HAS BEEN YOUR GREATEST FEAR?

My inability to meet clients expectations. When I started painting, I was afraid of client feedback. I didn't want my clients to be disappointed or dissatisfied with my work. Over the years, I have realized that feedback is important for growth. Given the kind of work I do, being afraid of heights should be out of the question but that's my reality. I am learning to deal with it.Luckily, my passion for painting surpasses my fear of heights.

WHAT ARE SOME OF YOUR GREATEST REGRETS? IF GIVEN THE CHANCE, WHAT WILL YOU DO DIFFERENTLY?

I don't have regrets. Life is filled with lessons which we need to learn and grow.

WHAT ARE SOME OF YOUR GREATEST ACCOMPLISHMENTS?

I was recognized as one of Africa's Most Influential Women in Business and Government, Arts and Culture Sector (Central and West Africa) for the year 2018/19 at the

PAN AFRICAN Awards organized by CEO GLobal (SOUTH AFRICA). I also received an honorary award during the UPSA Classic Awards in 2020.

WHAT ARE SOME OF THE PRINCIPLES, PHILOSOPHIES AND VALUES YOU ASCRIBE TO?

I believe in seven key principles:

- 1. Always accept criticism in good faith.
- 2. Dreams are never too big to accomplish. What you have to do is plan and work towards your goals.
- 3. Stay true to yourself.
- 4. Every ambitious move is a gamble.
- 5. Respect everyone irrespective of age.
- 6. Don't make hasty decisions when you are emotional, take a breather and relax.
- 7. Find ways to step out of your comfort zone.

CAN YOU MENTION THREE BOOKS WHICH HAVE SIGNIFICANTLY SHAPED YOUR LIFE?

My journey towards self discovery has helped me to explore my roots, culture and tradition which I intend to infuse in my work. These books have been very helpful:

- 1. Hoe-farming and Social Relations Among the Dagara of Northwestern Ghana and Southwestern Burkina-faso by Alexis B. Tengan.
- 2. Dagara Folk tales: Ghana and Burkina Faso collected by Paschal K. Siekyoghrkure Kyoore.

WHAT DO YOU DO FOR LEISURE?

Aside painting and drawing, I love cooking, reading, writing, watching movies, listening to music, swimming and playing basketball.

DO YOU THINK ENTREPRENEURSHIP IS THE SOLUTION TO SOME OF AFRICA'S SOCIO-ECONOMIC **CHALLENGES?**

The rise in entrepreneurship across the continent is definitely one of the best ways to improve our lives. One of the key problems in Africa is unemployment. Starting a business is one of the ways to bridge the unemployment gap, generate income and create jobs for others.

WHAT LESSONS WILL YOU LIKE TO SHARE WITH THE YOUTH?

As a creative, stepping out my comfort zone has helped me tremendously. I have been able to meet new people and also given me the opportunity to experience different creative environments that have influenced my work. I will urge people step out of their comfort zones and network in order to create new experiences.

2019 marked the Year Of Return in Ghana, what are your thoughts on its impact on the entrepreneurial space in Ghana and Africa.

The Year of Return initiative put a spotlight on Ghana. It also created a lot of business opportunities. I am a strong believer in networking and connecting with people from all walks of life and the year of return served as a very good platform for that.

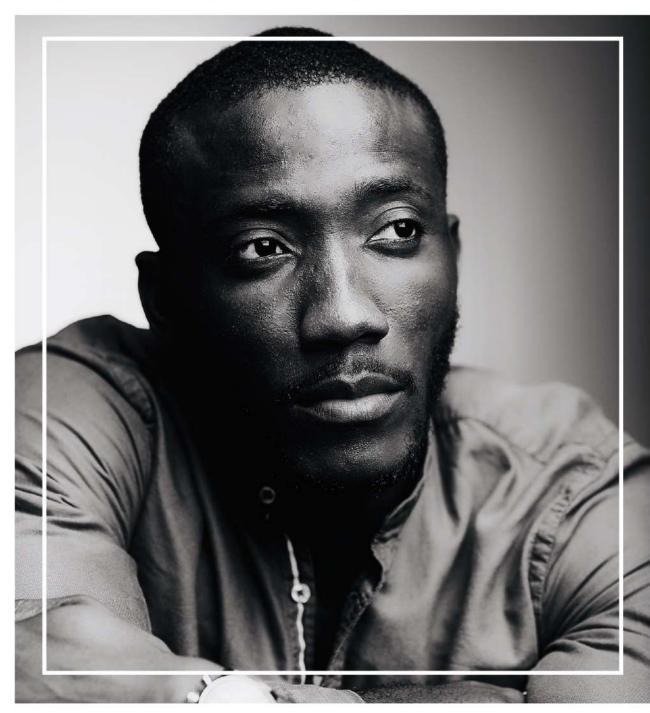








Emmanuel LAMPTEY



CAN YOU TELL US A BIT ABOUT YOUR CHILDHOOD? DID IT INFLUENCE YOUR CHOICE OF A CAREER?

Yes, my childhood influenced my career choice to a large extent. I grew up seeing my parents engage in one trade or another, and I think that's where the entrepreneurial spirit came from. I picked up the skill of buying and selling which is the basis of commerce at a rather early stage in life. Socialization and upbringing plays a key role in our lifelong choices and who we become in future; having grown up in a middle-class Christian home I spent all of my formative years in a rather modest community in Accra. A lot has changed over the years because growth and change is part of life - You know as a child, in a typical post-colonial African home, you'd always have dreams of growing up to have 'fancy' profession like a pilot, a doctor, lawyer etc...I wanted to be an engineer, but ended up being an accountant with a zeal for entrepreneurship and art. One thing I know for certain is I'll always be thankful for how I was brought up by my parents, guardians and mentors because they helped me with my career choices.

WHAT INSPIRES YOU?

My main motivation is success. Being able to challenge myself to become the best version of myself inspires me. Having a sense of accomplishment after embarking on a mission can be so fulfilling. Money serving as motivation is overrated. I see it as a reward for our efforts. Some people want to be remembered for their net worth but I want to be remembered for the impact I make.

WHAT ARE SOME OF YOUR GREATEST FEARS? HOW HAVE YOU DEALT WITH SETBACKS?

My greatest fear is inertia to try. I would rather do something and fail than not attempt at all. Over the years, I have made certain sacrifices and taken leaps of faith which have been worthwhile. Some of these sacrifices took a while to yield benefits and others I believe are yet to manifest. Setbacks and failure are inevitable in every man's journey. I see them as lessons and a chance to do better.

WHAT ARE SOME OF YOUR GREATEST REGRETS.

There are no regrets I can think of. I would have loved to start working on my ideas much earlier than I did, but I don't consider that as regret. I see that as a lesson. I believe everything happens in perfect timing. Whatever I've been through, the choices that I made and all of the consequences I faced happened for a reason. I have no regrets at all.

WHAT HAVE BEEN SOME OF YOUR GREATEST ACCOMPLISHMENTS?

Cofounding a Fintech company- Money Zebra Creating a lifestyle brand - Indigenous House





Being able to overcome some of the challenges of being in the diaspora.

WHAT ARE SOME OF THE PRINCIPLES, PHILOSOPHIES AND VALUES YOU ASCRIBE TO?

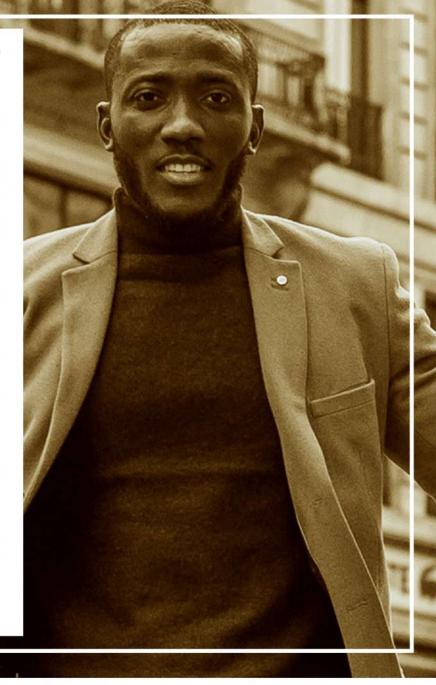
Envisioning the person I want to become, trusting more, believing more, working hard towards my goals and always striving to become a better person. Also, spending time with loved ones especially family is something I don't compromise on.

CAN YOU MENTION THREE BOOKS YOU HAVE **READ AND HOW THEY CHANGED YOUR LIFE?**

My top three books are:

Man's search for Meaning by Viktor Frankl: I got this book as a gift from a friend and brother, Christopher Akoto, the founder of Askademia. It is the personal account of Viktor Frankl, a psychiatrist who survived the concentration camp in Auschwitz during the holocaust era. Viktor elaborates why man goes through suffering and how we respond to it. If we don't find meaning in our suffering, then we are bound to be depressed.

How Adam Smith Can Change Your Life by Russ Roberts: In this book, Russ Roberts summarizes one of Adam Smith's books "The Theory of Moral Sentiments" which essentially talks about basic values, principles and morals we should all live



by. For example, finding happiness, making an impact in our lives and that of others, how to appreciate others, be appreciated and more.

What You See Is What You Get by Alan Sugar: Alan Sugar gives an account of his life and entrepreneurial journey. The key takeaways in this book for me, are grit and gut!

WHAT DO YOU DO FOR LEISURE AND SOCIALIZATION?

I enjoy reading, visiting new places and forming new networks and connections.

DO YOU THINK ENTREPRENEURSHIP IS THE SOLUTION TO SOME OF AFRICA'S CHALLENGES?

I have always been a strong advocate of capitalism, I'm more of an anti-marxist, though I admit that a bit of socialism creates a balance. Entrepreneurship does not only give you ownership, but it also creates jobs and employment opportunities for others. We're all wired differently, hence, entrepreneurship is not for everyone. However, the increase in entrepreneurship does not guarantee an end to Africa's challenges. It's more about providing sustainable solutions and coming up with disruptive ideas that are groundbreaking. We should bear in mind that too many enterprises and large corporations as per your question could lead to saturated markets and unhealthy competition. We should think more about creating ecosystems for equitable distribution of wealth, unlocking potentials and youth empowerment.

WHAT LESSONS WILL YOU LIKE TO SHARE WITH THE YOUTH?

Comfort zones will always exist, but it's up to us to decide whether we want to remain there or not. Great things don't come from comfort zones, so if you want to do something great, you best be out of your comfort zone. Outside our comfort zones lie our greatest potential!

2019 marked the Year Of Return in Ghana. What are your thoughts on the impact it has created in the entrepreneurial space in Ghana and Africa.

I doff my hat to the government for this initiative. The numbers proved how successful it was in terms of the influx of foreign nationals, Ghanaians living in the diaspora and the revenue that was generated (\$1.9bn). There's no doubt it is an avenue for local investment and foreign direct investment. It has also helped promote Ghana's rich cultural heritage and traditions through tourism.









Kwame A.A Opoku is a Futurist, Global Business Keynote Speaker, Tedx Speaker, Brand Architect, Public Speaking Coach, Serial Entrepreneur and a Social Media/Digital Marketer.

He is the CEO of Mary & Mary Global Partners, a leading communications marketing and PR firm. He is also the Co-Founder and Lead Curator of WE FESTIVAL AFRICA a unique platform dedicated to supporting women entrepreneurs who are in the trenches of building their business.

He is one of the most recognised voices on the continent in the Area of Exponential Technologies and is the brain behind Future of Business Africa (FOBA). FOBA GLOBAL is an independent non-profit futuristic business think tank using exponential technologies to tackle Africa's biggest challenges and creating the future —today.

Kwame is also the Co-Founder of the Africa Institute of Business, Innovation and Technology, a collaborative learning platform and educational institute focused on raising the next crop of exponential thinkers and innovators. He is an itinerary speaker on the subject of AI, Robotics, Space Economy, Nano Technology, Virtual Reality, Augmented Reality, Opto Genetics, Exponential Organizations, Disruptions Curves

Kwame is an Event Curator, Creative Lead, Creative Director, Brand Architect, Copywriter and has successfully lead creative campaigns and projects for multinational corporations and SMEs. He is also the Vice Chair, West Africa for the Young CEOs Business Forum, one of the world's leading organizations, with oversight responsibility of operations in 16 countries.

He is also a Founding Partner of Idea Factory Africa. He was named among the Top 100 Global Leaders of Tomorrow by the St. Gallen Symposium, 2018 and awarded the African Youth of the Year (Male) at the Africa Youth Awards 2018.

He is currently the Lead at Reset Global People, which focuses on Global Youth Summit for the SDGS, with the sole focus of mobilizing young people to contribute towards the achievement of the Sustainable Development Goals (SDGs), also referred to as the Global Goals and Agenda 2030.

THE STORY OF THE FUTURIST

My story won't be complete without acknowledging God's grace upon my life.

I'm a serial entrepreneur from Dormaa Ahenkro , a town in the Brong Ahafo Region of Ghana. Dormaa Ahenkro was a typical farming community and our only source of livelihood. So as a young boy, I had to follow suit. My friends and I used to play "counters" (A popular football game invented by locals. Crown corks are used in this game. It is controlled by the movement of the hand) and my favorite player was Ronaldo.





indulging in negative press. I started my own blog Quamejnr.com. At that time, the only two publicists in Ghana were Amegaw Debrah and myself.

I had the opportunity to meet with Reggie Rockstone and it was a great honor to meet and work with him as a PR Manager. At age 21, I became the Events Manager for 4syte TV. I organized my first event at the Accra International Conference Center. Reggie Rockstone piqued my interest in entrepreneurship.

My greatest source of inspiration is my mother. She is the only person who believed in me when no one didn't. She encouraged me to boldly chase my dreams. She saw who I could become beyond our not to little town of Dormaa Ahenkro.

I wanted to be able to give her the life she deserves and make her proud. My mother worked several jobs to make ends meet. She sold food and other farm produce to sustain the family.

In the next 5 years, I will start my ministry. There is a calling on my life which I can't overlook. I think my calling is what has dictated my space of business because I believe God is making a very strong statement in this season and is raising a new wave and crop of Christians who will not only control the spiritual realm but will also control monumental wealth because I think it's about time we become powerhouses in the media,

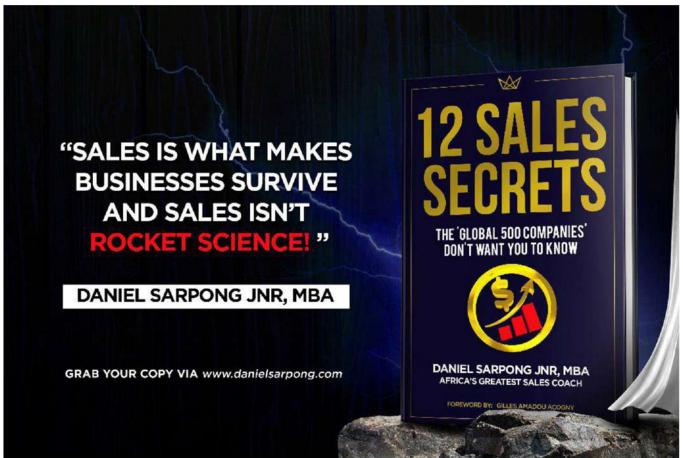
real estate, aviation, manufacturing sectors etc.

In the next 5 years, I see a TV station, the companies growing, and a ministry as God will have it and global impact. In the next 5 years I would have launched the Idea Factory Africa University.

I will urge everyone to look for an altar to back you. I can't even stress this enough. There's a reason why I picked those words 'look for an altar' because there's no way you are going to achieve greatness without an altar and I cannot sell my altar to you. You have to seek the covering of Christ. I believe in Him. He is the foundation of everything I do.

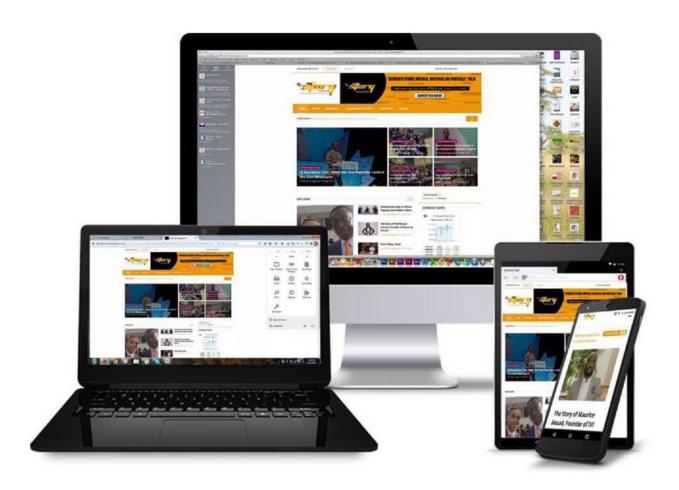










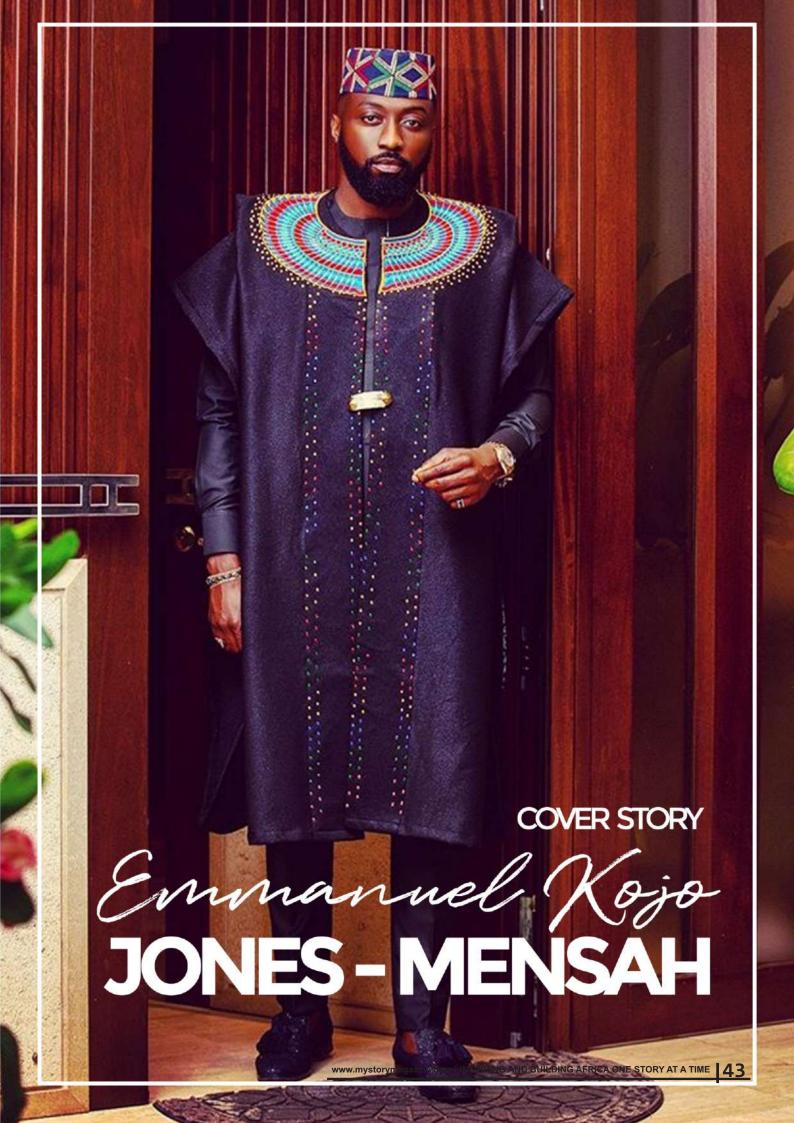


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CAN YOU TELL US WHO KOJO JONES IS ?

A lot of people know me as Kojo Jones but my full name is Emmanuel Kojo Jones-Mensah. I am the Managing Director of Empire Concrete and CEO of Empire Domus and Empire Domus which deals in construction and real estate development. I am an industrious young man with an aim to make a difference in Ghana and Africa.

CAN YOU TELL US ABOUT YOUR CHILDHOOD?

Well, my childhood was a very interesting one.

I grew up in Tema community 2 with my parents and siblings. I attended Tema Parents, Daras Preparatory School and Akosombo Senior High School for my basic and secondary education. I did my tertiary education (LLB and Masters) in the U.K.

DID YOUR CHILDHOOD INFLUENCE YOUR CAREER PATH?

Certainly. My father was a lawyer so he wanted me to follow in his footsteps. While in law school, I developed interest in construction and real estate development. I may not have become a lawyer as my father wished but I learnt the value of hard work, discipline and determination from him. Pursuing a law degree also came in handy when I started my business in Ghana.

HOW DID YOU GET INVOLVED IN PHILANTHROPY?

I have always loved to help others. Philanthropy has been a part of me since childhood. I always wanted to share what I had with others. Being able to help others in need gives me fulfillment. As we expanded the business, I decided to give back to society. I realized that several communities did not have access to some basic amenities like potable water. Initially, we wanted to construct one to three boreholes every year but I wanted to do more. If I wanted to scale up this project, I had to set up a foundation in order to bring others on board to provide potable water to more communities every year.

KJM Foundation was founded to empower and improve the lives of people across Africa. The foundation focuses on four main areas; water and sanitation, educational supplies, youth empowerment and agritech. So far, we have done over seven projects in Prampram, Cape Coast and some parts of the Eastern Region. All these projects were funded by me. I believe that if you want to make an impact, you have to take the initiative so that others will support.

HAS IT BEEN DIFFICULT SELF-FUNDING THESE PROJECTS?

It's not been easy but one thing I believe in is taking initiative and collaboration. Effective collaboration creates an avenue for successful implementation of projects. Currently, we are building a community of people who are passionate about the objectives of the foundation. We have 1,000 members at the moment. We believe that with time, our work and impact will resonate with more people who will become part of the journey.

WHERE DO YOU SEE KJM FOUNDATION IN THE NEXT **FIVE YEARS?**

Based on the feedback we have received so far, I think we are on the right track to extend our reach and create impact across Africa. Provision of quality education and youth empowerment are very crucial to the development of society. We need to build our future. In a few years, the youth will be at the forefront of affairs. This is why the KJM foundation has identified the need to empower the youth through various programs in a bid to equip them with relevant skills for the next phase of their lives.

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WHAT INSPIRES YOU?

The source of my motivation is God. I believe He has a purpose for my life and that inspires me to fulfill it.

DO YOU HAVE ANY FEARS?

The fear of failure. I believe every entrepreneur deals with this. I don't want to fail, however,

it is part of growth. We learn from our mistakes.

HOW DID YOU FUND YOUR BUSINESS?

I started my business in the U.K. I was able to save some money through commissions from selling of properties and other business ventures. My family also supported me tremendously when I started my business in Ghana. I am very grateful for their continuous support.

WHAT IS YOUR DEFINITION OF AN ENTREPRENEUR?

That's a very interesting question. I think a real entrepreneur is someone who makes something out of nothing. As humans, we are custodians; we come with nothing and leave with nothing. If you want to be an entrepreneur, you need to create change no matter how small it is. Entrepreneurship also involves grit and gut to do something that can create change for you and for others.

WHAT DO YOU THINK IS THE MOTIVATION FOR **ENTREPRENEURS; PASSION OR MONEY?**

I will opt for passion. Passion should be the sole motivation. Money is the reward that follows after you have worked hard.

HAVE YOU READ ANY BOOKS WHICH HAVE SIGNIFICANTLY **SHAPED YOUR LIFE?**

I read quite a few books but I love reading the Bible a lot. It is filled with so much wisdom and insights on unity, love, family, creating wealth, building businesses among others. It's a great source of inspiration and a great foundation to build one's life.

DO YOU HAVE ANY REGRETS?

I don't have regrets because life is filled with challenges. At a point, I was worried when I faced challenges but I realized that challenges are part of the process and I needed to focus on what was within my control and work out the setbacks.





DO YOU HAVE ANY PRINCIPLES YOU LIVE BY?

KJ: In terms of principles, the Bible is my greatest resource. One thing that I live by is that nothing good comes easy and as you walk in purpose, you must understand that there will be setbacks but at the end of the day, you'll see the fruit of your labour.

CAN YOU TELL US MORE ABOUT YOUR BUSINESSES?

Empire Concretes Limited supplies ready mix concrete in Ghana. Empire Domus which is a subsidiary of Empire Concretes develops prestigious and exclusive homes in Ghana and Africa by sourcing top quality materials and superior design.

DO YOU THINK YOU WOULD HAVE MADE THE SAME LEVEL OF IMPACT IF YOU PURSUED A DIFFERENT INTEREST?

At a point, I wanted to be a soldier because of the focus and discipline of soldiers. People would have known me as Kojo Jones but in a very different environment and capacity. Nonetheless, my values and persona wouldn't have changed.

WHAT DO YOU DO DURING YOUR LEISURE TIME?

I like to relax a lot but I do a lot of sporting activities. I hit the gym after work. During weekends, I play basket ball with my friends. I also spend time with my family and go out with my friends.

WHAT ARE SOME OF YOUR GREATEST ACHIEVEMENTS SO FAR?

KJM Foundation is my greatest achievement so far. Being able to help others gives me fulfillment.

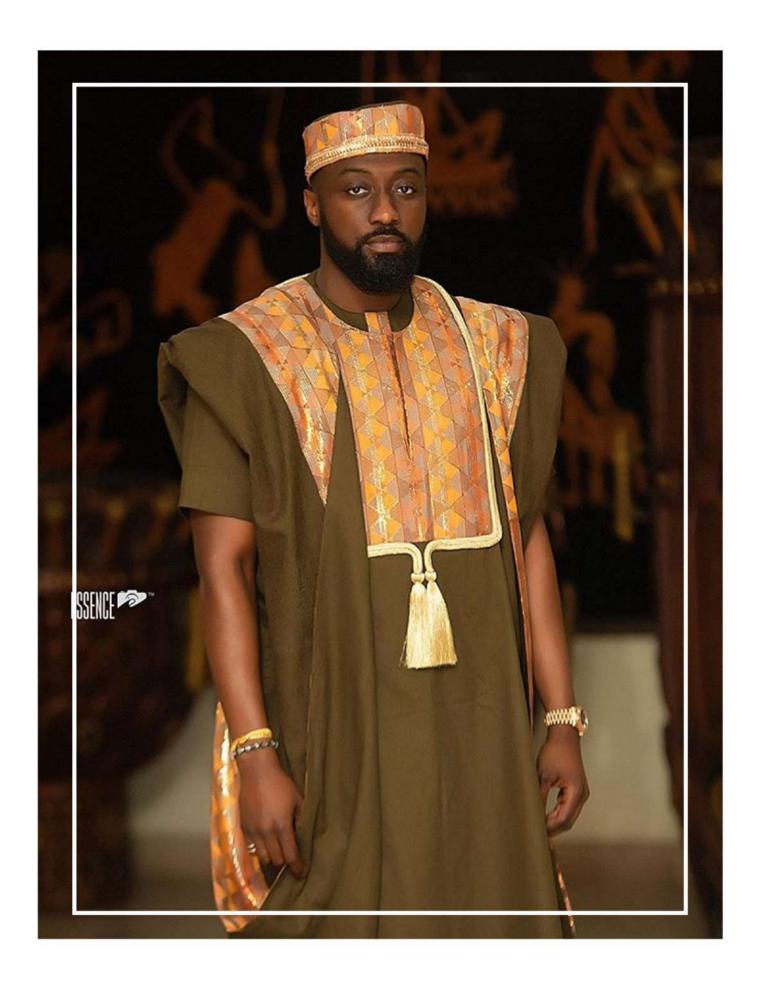
2019 marked the Year of Return. How has this affected the nation from your perspective?

I think the Year of Return was a fantastic initiative by the government. A lot of high profile personalities and celebrities visited Ghana. Economic activities increased and a lot of businesses benefited from this. I have a friend who owns a lounge. He made a lot of sales during the Christmas. This initiative also gave us the opportunity to showcase our rich cultural heritage and what Ghana has to offer.

WHAT'S YOUR FINAL ADVISE TO YOUNG ENTREPRENEURS AND STARTUPS?

Anyone can be an entrepreneur but it's important to learn





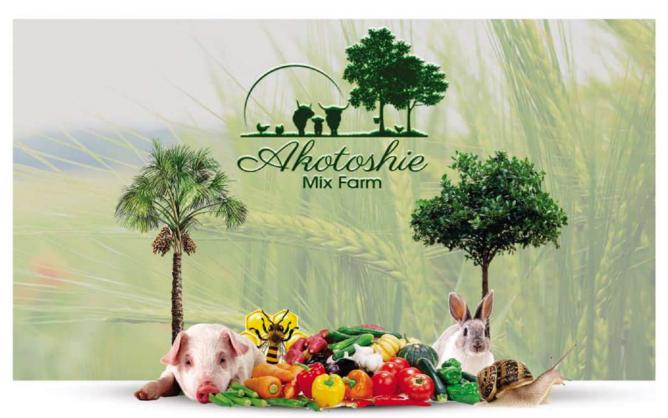










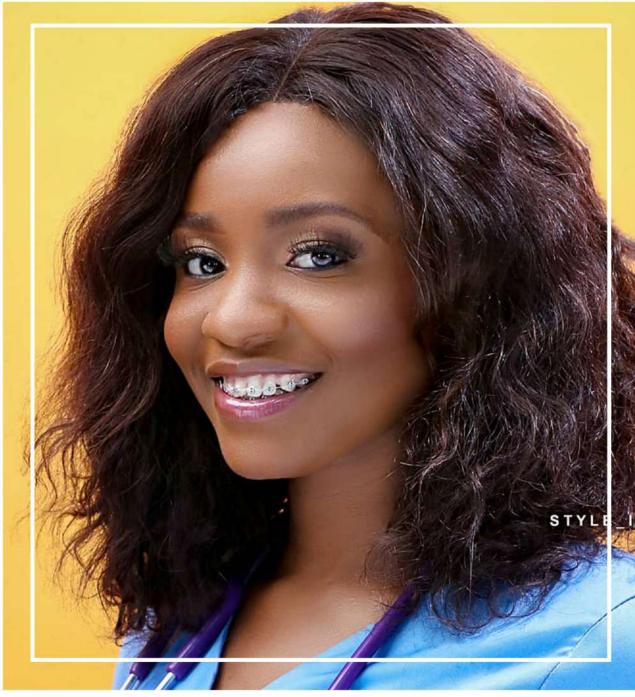


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Hannah LISA-TETTEH



THE NEW CORONA VIRUS: TAKING A CLOSER LOOK AT HOW WE AS AFRICANS CAN ALL PLAY OUR ROLES RESPONSIBLY TO KICK IT OUT - BY DR HANNAH-LISA

MY STORY MAGAZINE INTERVIEWS DR HANNAH -LISA TETTEH , A MEDICAL PRACTITIONER, A HEALTH ADVOCATE AND HEALTH EXECUTIVE AT HEALTH AVAIL MEDICAL SERVICES ON COVID-19, THE GLOBAL PANDEMIC CAUSED BY THE CORONA VIRUS.

WHAT IS CORONA VIRUS?

Corona viruses, refer to a large family of viruses known to cause a wide range of illness, from a common cold to more severe forms. The newest discovery is what was discovered in Wuhan China, 2019 and causes the COVID- 19 disease.

WILL ANYONE WHO GETS AFFECTED DIE? WHO IS MORE AT RISK TO BE INFECTED BY THE DISEASE?

No. The Corona virus causes people to suffer mild to moderate forms of the disease, with a few suffering the severe forms. Those mostly at risk are those above 60 years, and others with underlying health conditions like hypertension, diabetes, heart conditions, lung conditions.

DOES IT HAVE REGIONAL BOUNDARIES?

The virus has spread and been recorded across different regions and continents, according to the World Health Organization (WHO)

WHAT ARE THE SYMPTOMS AND HOW CAN SOMEONE **GET INFECTED?**

The common signs and symptoms are fever, dry cough and shortness of breath. Others also experience sore throat, nasal congestion, diarrhea and anosmia(loss of sense of smell).

HOW DOES IT SPREAD?

The COVID-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes.

ARE THERE MEASURES TO CURB THIS VIRUS?

Currently, there is no vaccine or specific drug for treatment so we encourage all to adhere to the preventive measures.

WHAT ARE SOME OF THE PREVENTIVE MEASURES WE SHOULD ADHERE TO?

a. Practice good hand hygiene by washing your hands with soap and water as often as you can and thoroughly clean your hands with an alcohol-based hand rub as this kills

viruses. Do this using the right technique, shown below, not forgetting to wash in between your fingers.

b.Practice good respiratory hygiene by covering your mouth and nose with a tissue when coughing or sneezing. Alternatively, you can cough or sneeze on your bent elbow and dispose the tissue immediately.

c.Maintain social distancing. Try and keep at least a two meter (6 feet) distance between yourself and anyone who is coughing, sneezing or showing respiratory symptoms. If you are too close, to someone, when they cough or sneeze they may release droplets from their nose or mouth, which may contain the COVID19 virus (which you can breathe in if the person coughing has the disease)

d.Avoid touching eyes, nose and mouth with your hands because your hands can pick up viruses through touching surfaces and may transfer the virus to your eyes, nose or mouth and thus into your body.

e.Seek medical care early, if you have fever, cough and difficulty in breathing. Call a healthcare facility in advance if you are at risk of exposure or have been exposed(most countries have contacts dedicated to COVID-19) to prevent the spread of virus and also for accurate information about the right steps to take.

f.Stay informed and follow advice given by your healthcare provider. Read from approved sources like the World Health Organisarion and Health Avail to keep you accurately informed.

DOES THE HEALTH CARE SECTOR HAVE ADEQUATE RESOURCES TO CONTROL THE SPREAD OF THE VIRUS? WHAT ARE SOME OF THE IMPLICATIONS THIS HAS **CREATED IN HEALTHCARE DELIVERY?**

The health sector needs adequate resources such as Personal Protective Equipment (PPEs) to work with as the numbers increase. If safety protocols are breached, some health workers especially frontliners can get infected and taking care of their medical coverage as well as the requirement of new personnel poses financial constraints on the health sector.

WHAT ARE SOME OF THE IMPLICATIONS ON THE ECONOMY?

Generally, the pandemic has had an adverse effect on the economy and our lives.

To observe social distancing protocols, workers in other sectors have been asked to proceed on mandatory leave or work from home. Some businesses have been forced to do pay cuts while others have also been laid off due to the economic downturn.

The education sector has also been affected as students and teachers are currently at home. While some students are fortunate to make use of online resources, some do not have this privilege.

Local production of items such as hand sanitizers and face masks has increased and this is very commendable. However, price inflation of these items is not advisable. These are essential items and should be affordable for the Ghanaian populace.

HAVE YOU MADE ANY PERSONAL CONTRIBUTIONS TO THIS FIGHT?

I believe we can overcome this pandemic through collective effort. As a medical practitioner, I have been involved in sensitizing the public. I am grateful to MultiMedia Group, Media General and all other media houses and platforms that have given me the opportunity to educate people on COVID-19.

Health Avail also held a health seminar at the Osu Children's Home to demonstrate the proper handwashing/ hand rub technique for the workers and children. A donation was also presented. The donation included items like

Veronica buckets, soaps, tissues, toilet rolls etc. I urge everyone to contribute in any way they can to fight this pandemic.

I will also encourage everyone to practice the safety precautions. Let's also be kind to each other and spread calm, not fear. Let's keep hope alive.





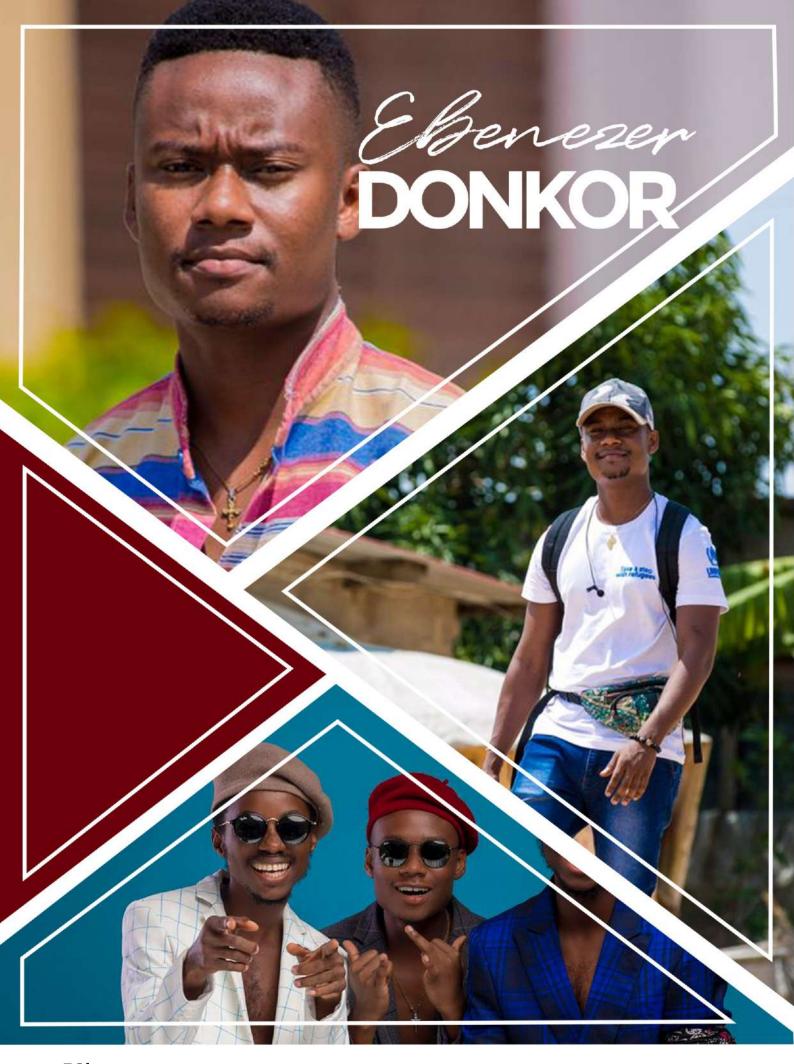












I am Ebenezer Ofori Donkor. I studied land economy in KNUST. I am the last of five children. I took interest in photography during my first year in university. My brother had a Nikon camera then so I used it to experiment. He taught me how to use the camera

During that period, my brother returned from abroad. I also learnt a lot about photography through YouTube. I was determined to build my dream. I used to take photos of my friends on campus. I met Twinsdontbeg when I was still in school. They are the reason for my growth and success. They organized events which helped me to nurture my craft. I decided to carve a niche in videography. This decision has helped me to build my brand.

I started doing behind the scene vidoes (which was not common) for celebrities and that's how I landed some major deals. I am a very spiritually inclined person. I draw inspiration from God. I believe in the after life. My greatest fear is missing the mark as a Christian. I am making a conscious effort not to lose sight of that. I don't have any regrets. I am a very optimistic person. I always choose to see the good aspect of every situation.

My greatest achievements so far was getting the opportunity to shoot the 2016 Swarovski Fashion Week in Dubai, Mercedes Benz Fashion Week in Rwanda. I have also had the opportunity to work the Second Lady of the Republic of Ghana, Her Excellency Samira Bawumia. I have also worked with Stonebwoy and Bisa Kdei as well as other artistes. It's been a worthwhile experience.

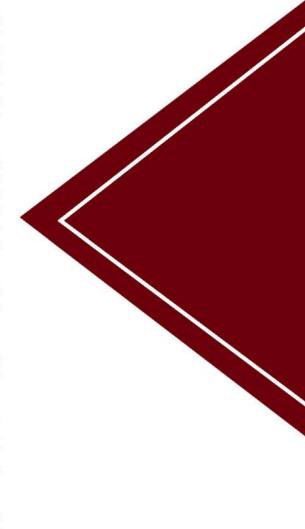
I believe that good deeds are never done in vain. Having a positive mindset is also important. These principles have always guided my decisions and choices.

I am not much of a reader but one book that has changed my life is How to Pray by Bishop Dag Howard Mills. I play the organ and watch movies during my leisure time.

Entrepreneurship is one of the key drivers of our continent. I think that some incentives should be provided to entrepreneurs. The creative arts industry is growing. Government and other stakeholders should take a critical look at this sector and provide the necessary resources the industry needs to develop.

Imagine if there were no photographers, videographers, graphic designers and other content creators to document the initiatives and projects of government. We will lag behind as a nation. So we really need support from investors and the government to scale up our businesses and create employment opportunities for others.

Still on entrepreneurship, I think that a skills development model should be included in our school curriculum. Our education system should create room for children to explore their skills and talents and nurture these talents. Entrepreneurship shouldn't be taken for granted.



I will urge the youth to avoid being comfortable, believe in their dreams and strive for more. I believe that focus and hard work are very vital for success. Trust the process and have faith. Remember to focus on God to lead and direct your path.















Ivan Banns Abban is a multifaceted Ghanaian media personality, an entrepreneur and a philanthropist. He is also the Chief Executive Officer of Network Africa a communication and PR company and the brain behind the Ghana Disability Excellence Awards.

Ivan has industriously made his mark in Ghana's media, making him one of the most influential personalities on television today. He is affable, exciting well-respected.

On Pan African Television, Mr. Banns began a Show called 'Entrepreneurs Today', and it has been recognized as one of the remarkable business programs in Ghana. Currently, moved by his passion towards making tangible difference in the lives of people, he hosts the 'Constituency Connect Show', still on Pan African Television, where he offers constituents the platform to make their cases known to their policy makers.

Ivan Banns Abban had his first degree in Marketing, from Ghana's most prestigious university, the University of Ghana, Legon. He is now pursing an LLB Law degree.

The dynamic, young entrepreneur started his early life with Youth Web Company Limited, a BTL marketing firm. He assiduously helped in organising the Ghana Tertiary Awards where he rose from the position of the marketering manager to the General Manager.

Adept and passionate at helping improve the quality of people's lives, Ivan hitherto made it a priority to support Persons With Disabilities (PWDs) in Ghana and across the global south.

According to him:

Working in the disability sector goes beyond a mean job; it's one of the greatest choices of advocacy for those looking for meaningful challenges and those who want to have a real profound impact on those vulnerable individuals in our society.

It's about literally and practically putting up measures that could help the disabled live a good and sound life. They ought to be recognized, yes, society needs to understand this: that like everyone else, the disabled have dignity and we all need to respect that

.Ivan Banns noted to MSM

Mr. Abban Banns was recently selected, among other dignified Ghanaians, as a National Disability Advocate by the Ghana Federation of Disability Organisation as well as the Ministry of Gender, Children and Social Protection. In addition, he has been awarded as the Youngest Influential Philanthropist, together with the likes of former President of the Republic of Ghana, John Dramani Mahama, as well as the present Minister for Information,

Kojo Oppong Nkrumah, at the 2018 International Humanity Conference and Awards.

The University of Professional Studies, one of the country's reputable educational institutions, recognised Ivan as a Youth Advocate in 2019.

According to the relentless optimist, what inspires him most is to work in the interest of what is beneficial to humanity, through whichever platform, being it media or social entrepreneurship.

Ivan Banns Abban says he also stays active by jogging, swimming, playing basketball and curling up with exciting magazines; and he loves to mingle with both political and business giants



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I was recently asked to be a panellist on a webinar organised by ScaleUpAfrica, whose theme 'SURVIVAL: SMEs Supporting SMEs In Crisis'. Participants posed many questions, but one of the recurring theme from fellow entrepreneurs and business owners was the following:

"As a small business owner, what do you invest in more to grow your company; profits, people or processes or these?"

I am guessing "Profit" here means Product, Service or sales. My summary is "Which one of those 3 should absorb the biggest chunk of your resources to grow and meet your objectives.....Right?

In any business' lifecycle greatness or successes are all built at the Altar of these 3 P's, there can never be customer delight unless these 3 interact and mix artfully, rightfully and timely! The trick (insight) is knowing which of these you need have more focus on at what stage of your enterprise. To game this; you need to know your business well, keep a sharp eye on daily changes and intuitively choose what your energies need to take you to the next growth milestone.

THE PROFIT (PRODUCT)

Fresh out of the door your enterprise is probably driven by an idea you got from observing a gap in the market. That may sound great in your head but the lord in his infinite wisdom has other equally hungry if not hungrier competitors chasing the same market corner which mean immediately you need a Proof-of-concept (POC) or then Proof-of-Product (POP) or the what I call Proof-of-Viability (POV) made that ish up but I think it sounds cooler! *wink* The best way is to get someone to give you their money so you can.

This means you must be manic about getting the product out, Sell Sell! I had a service business of which there were competing and equally good options already on the market. So, in the beginning we pushed hard to get in-front of as many clients because we believed we had a unique thinking in delivering the same service at a slightly higher price and it worked. We got enough chances to demonstrate this edge we bring, which helped us to build our reputation. At that stage indeed I had a team yes, but I functioned at every role possible CMO (Chief Marketing Officer), EP (Executive Producer), MC (Master ofCeremony), PM (Production Manager), CD (Creative Director) all rolled in one. It was more about entrenching our reputation, building credentials and getting a body of work in place!

So, at this stage my focal ratio recommendation will be 1. Product - 65%2. People - 25% 3. Process - 10%

THE PEOPLE

Your next milestone after initial take off achieving growth milestone (sales, executions, product line etc) and bigger payday. At that stage it stops being a single person or product play. You will be spending a lot more time acquiring and managing customers, business demands and shorter periods in-between deliveries. Big guestions that should be on you mind is 1. Where are my weaknesses? 2. What am I willing...scratch that, what should I be delegating in order to improve my productivity?3. Where do I need to fortify to maintain or increase my momentum?

Nothing sucks a leader's time like undertaking mundane, small task that others can deliver for you better. This is where you increase time and investment into people. But ensure its people you absolutely need for things you should not be doing.

Your clients are always happy to see you personally involved in their deliverables but if you start getting swarmed, they will move on faster when tardiness sets in. No truly successful business is built on an algorithm, even that had to created by people. The focus was doing the work so much that the people growth wasn't really done right. It led to when you are there clients feel queasy. You send a team to a presentation and clients says why didn't you come yourself?

make People build rapport, connections, garner reputations.

PEOPLE WHEN ASSEMBLED RIGHT, MOTIVATED FULLY, TRAINED SHARPLY, INSPIRED AND DRIVEN CAN **OVERCOME SO MANY CHALLENGES.**

I mean coming out of the door we had a staff of 6 with almost zero to middle level corporate engagement experience. All our clients were corporates requiring a certain nuanced communication and engagement rules. We started to teach one on one what is required in that engagement. We went to meetings' pitches etc together all this was to create a way for future full engagement that's never an easy nor a finite task. To get the people part right I recommend these . Have your vision clear and unambiguously spelt out(Remember why you are doing this). Establish and enforce the clear rules of engagement (This you have already in employment letter and Job description you signed with the person). Don't hire for passion, hire on competence and INSPIRE that passion! (They must be able do one specific thing exemplary for the business). When investing in people be DELIBERATE, it's for your business not their ambitions. (Your investment must yield you fruits first)

My focal ratio recommendation at this stage are 1. Product - 50%2. People - 25% 3. Process - 25%

THE PROCESS

There will be a brief period in your business journey that the team are great, product is fire, executions are good and generally all is well. It's a false sense of security because it doesn't last. When you reach that saliency, it is time to start doubling down on process and establish it to guide you towards the next wave, because when you have no process YOU WILL STAGNATE. Organisations are living breathing organisms prone to all mistakes we make in our lives; what fixes a person towards a goal is discipline, which births routine that leads to efficiency. All comes from process. How do you treat new clients, what is your management format with your team. What are the steps towards payments? Do you have a hiring routine? When it comes to external contractors what is the protocol?

This phase requires you, the vision bearer, to spend loads of time reading, consulting and enquiring. At that stage look for and find the process to champion and EMPOWER them to do their work. Here is why: When I arrived at that place I

engaged external people to build me an HR process and system, researched to find technology to help me track and dish out work, measure productivity and weed out laggards. I failed in one critical place: I did not appoint and anoint a PROCESS CHAMPION!

Yes, every process must have a promoter, leader and champion; since I was in the driver's seat, I thought it's a simple deliverable so I will add to mine. That wasn't wrong, but it also meant something needed to go off my table to create space for that deliverable. You see process is fundamentally a cultural change requiring steering and guidance; without leadership it gets lost. I bought the ERP access, on-boarded team started using it but didn't make it someone's responsibility which ultimately led to loosing continuity, focus and enforcement.

Process builds you operational muscle, filters people, productivity and exposes weaknesses, it's what you need to go world class with your product and people. Look closely around, all big businesses continuously invest in process. The ones with exceptional growth in the same sector probably have excellent process powering their growth.

To conclude here are my personal recommendations according to my own journey.....1. Push hard at product you will get needed lifeline in revenue to keep going which means prepare to all that is needed yourself to succeed.

- 2. Trained, inspired and motivated staff will take you farther. Hire experience but be prepared to build that experience in someone. You will fail at that many times and that's fine, keep trying!
- 3. Lay the blueprint for sustainability with process. Start it small, borrow and test a lot but ultimately you have to trust one and completely succumb to it until a better one comes along. Be firm with your process but be fluid to recognize variations that deliver better results

This op-ed has been written by Ruddy Kwakye, CEO and Founder of the Rave Group and Muse, an entrepreneur and media doyen, whose influence, and longstanding expertise of EMEA markets have made him one of the most sought after business expert.



As an entrepreneur at heart, Kimberly Ofori has founded multiple brands and companies over the past decade ranging from digital platforms, human resource solutions to lifestyle brands.

She is the founder & managing consultant at Ofori Inc. a consultancy helping (European) companies expand into African markets, with emphasis on activating diaspora led companies to do the same.

Kimberly is the founder and curator of SheWins, a consultancy with a community platform that focuses on educating, upskilling and funding professional career and business women.

She also founded the Apreneur Network, the digital networking platform for African entrepreneurs.

I don't have to tell you what the current effects of the Covid-19 health crisis are on our lives and livelihoods today. It's global, it's everywhere and we are all going through it at the same time. Turn on the news or browse through your favourite digital platforms and you will be confronted with the reality of things. That, and the fact that most of us are on lockdown at home. Life as we know it, has been disrupted in so many ways.

And while some of the changes in our daily routines are going to be temporary, I believe (and many experts with me) that there will be quite a number of things in our professional and personal environments that are going to change significantly - and for good.

One of the things that we can all agree on, and have witnessed across the globe is how important digital solutions and the internet has become in our society and in our economies. And while access to the internet and these digital solutions is still not readily available to about 4 billion (!) people, many of these tools have enable companies to leverage the power of the internet to reach and impact the lives of people that don't have.

With people losing jobs, access to resources, limited access to

WHY YOU SHOULD WORK **ON YOUR POST COVID 19** STRATEGY TODAY -

KIMBERLY OFORI

non-covid-19 related healthcare. People losing loved ones - there is a lot going on that we have limited control over right now. This, with the uncertainty of time: how long is the peak of this pandemic going to last?

The truth is, nobody knows exactly how we will come out of this. We can theorise, we can calculate and speculate based on historical data and look at past global crises similar to this. And we still won't know for sure.

So then really, what does this mean for our businesses? Good question.

One thing we can be sure of; once we do come out of this crisis, it will be to a whole new world, with a different order, and different needs to facilitate an (ever changing) new way of life. And if we have learnt one thing about the past two global crises, it's those who took action, those who prepared in the midst of it were not only able to make it to the 'other side', they came out winning.

And with all the losses that we have had to endure over the past few months, I believe a lot of us are ready to start working towards a win.

I have broken down some points on what I believe the disruption that is currently happening will mean for the future of business, and how you can prepare to come out of it - stronger.

Time to re-strategize

An HBR article published a few years ago found that during the recessions of 1980, 1990, and 2000, 17% of the 4,700 public companies they studied fared particularly badly: They went bankrupt, went private, or were acquired. But just as striking, 9% of the companies didn't simply recover in the three years after a recession—they flourished, outperforming competitors by at least 10% in sales and profits growth. A more recent analysis by Bain using data from the Great Recession reinforced that finding. The top 10% of companies in Bain's analysis saw their earnings climb steadily throughout the period and continue to rise afterward. A third study, by McKinsey, found similar results.

Going in to the more recent global financial crisis in 2007 - 2009, not only did a surprising percentage of companies come out of it with steady growth numbers, quite a number of them actually flourished and experienced exponential growth in the years that followed.

The difference maker was preparation.

Among the companies that stagnated in the aftermath of the Great Recession, "few made contingency plans or thought through alternative scenarios," according to the Bain report. "When the downturn hit, they switched to survival mode, making deep cuts and reacting defensively." Many of the companies that merely limp through a recession are slower to recover and never really catch up. - Source

We are currently seeing a similar divide among businesses. There are those that are now focused on keeping the business running as much as possible, and as close to the way it was before as they possibly can. Then there are those, including some of my ScaleUp clients, who are looking at the developments within their market, the response and behaviour of their clients and are deciding to go back to the drawing board to re-evaluate their position and strategy.

While some companies should definitely keep doing what they are doing (Zoom, Microsoft, Netflix, takeaway.com) a lot of others will need to re-strategize, re-invent themselves; pivot.

So here are the first key steps you can take for your business

Look for new opportunities and innovate: first, look for new opportunities wherever you can. If the recession is located in one specific geographic area for your particular business, consider expanding to new territory. If your target audience is suffering, change your offerring or attract a new audience. If there's something lacking in your business model, don't be afraid to reinvent yourself.

A great example of this is that of a local corporate lunch delivery service here in Amsterdam, that went from serving a few hundred clients a week to zero in a matter of days because offices were shutting down as they all started working from home. So the company decided to change their offering. They offered to deliver the lunches to the homes of all the clients employees and thereby retaining their clients. And they started offering their services to families who were now on lock down at home with their kids attracting a whole new set of clients.

Digitize your offering: if you weren't sure if digital was the way to go for your business before now, it's time to look at your options again. For many businesses there lies a huge opportunity to retain and attract customers by moving your offline services to a digital offering. Think about the high value products and services that you have that you can sell online through your own online store or other platforms, and events that you can host virtually using virtual summit tools, or moving your consultations to digital meeting rooms and increase interaction using collaboration tools. And guess what? It's been proven likely that you will be able to cut significantly on costs, increase productivity and efficiency to name a few advantages.

Help those in need: both consumers and businesses struggle in an economic recession, so find a way to serve those sufferers specifically, with different pricing structure or new opportunities they can leverage to make it through. *This is not the time to commercialise on the back of the crisis - be genuine in your outreach.

Present an alternative: In a recession, people will make hard choices about what to cut out of their lives. If you can give them a more cost-efficient alternative to what they're cutting out, you'll stand to win big

Pro branding tip: empower your employees to become brand ambassadors: You will be surprised by the number of employees you have working in your company that could be amazing brand ambassadors for your business (really, they all should be) and help

drive more of your core clients your way. Question is, do they have your support - or better yet are you cheering them on to do so?

Case study Lin Qingxuan responds to lockdown Corona crisis

For example, cosmetics company Lin Qingxuan was forced to close 40% of its stores during the crisis, including all of its locations in Wuhan. However, the company redeployed its 100+ beauty advisors from those stores to become online influencers who leveraged digital tools, such as WeChat, to engage customers virtually and drive online sales. As a result, its sales in Wuhan achieved 200% growth compared to the prior year's sales.

The harsh reality is that some businesses may simply not survive if this pandemic takes much longer (do try to apply for government aid if you can). But that doesn't mean we can't put in the effort to make the absolute best of it. And who knows, perhaps the shutting down of one business will be your open door to a new business that is relevant and uniquely positioned for the new business climate that awaits us.

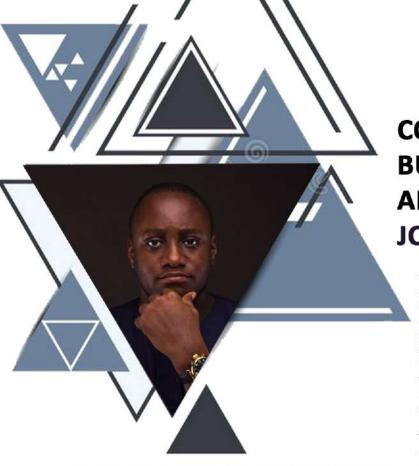
ABOUT THE WRITER

As an entrepreneur at heart, Kimberly Ofori has founded multiple brands and companies over the past decade ranging from digital platforms, human resource solutions to lifestyle brands.

She is the founder & managing consultant at Ofori Inc. a consultancy helping (European) companies expand into African markets, with emphasis on activating diaspora led companies to do the same.

Kimberly is the founder and curator of SheWins, a consultancy with a community platform that focuses on educating, upskilling and funding professional career and business women.

She also founded the Apreneur Network, the digital networking platform for African entrepreneurs that was recently sold to a US investor.



The novel Coronavirus needs no introduction, according to the Center for Disease Control and Prevention, U.S.A, a novel coronavirus is a new coronavirus that has not been previously identified. The virus causing coronavirus disease 2019 (COVID-19), is not the same as the coronaviruses that commonly circulate among humans and cause mild illness, like the common cold.

A diagnosis with the previously known coronavirus 229E, NL63, OC43, or HKU1 is not the same as a COVID-19 diagnosis. On February 11, the World Health Organization announced an official name for the disease that is causing the 2019 novel coronavirus outbreak, first identified in Wuhan China.

The new name of this disease, a respiratory illness that can spread from person to person is Coronavirus Disease 2019, abbreviated as COVID-19. In COVID-19, 'CO' stands for 'corona,' 'VI' for 'virus,' and 'D' for disease. Formerly, this disease was referred to as "2019 novel coronavirus" or "2019-nCoV".

This pandemic has led to demand shocks (sudden event that increases or decreases demand for goods or services temporarily), decreased consumer spending on clothing, recreation/entertainment, travel, due to widespread restrictions on travel and movements, purchase and import cycles, increased global uncertainty, temporary business closures, realignment of budgets towards healthcare spending, revision of FY 2020 and 2nd Quarter targets by Businesses, loss of Income by certain employee classes, revision of global economic targets, disruption in global trade, markets and investments.

With increased mobile penetration and usage vet lack of digitized services or patronage in Africa (Payments, Service Delivery etc.), without proper planning, vaccine or enhanced contact tracing to slowdown the pandemic, African economies and Human Development indexes for Citizens will be threatened.

African Economies like the rest of the world are pursuing global approaches summed up by the address of the OECD Secretary

COVID-19 AND IMPACT ON BUSINESSES – WHAT CAN AFRICAN BUSINESSES DO? -JOHN ARMAH

General Angel Gurría, at the G20 Summit, "Recapitalize health and epidemiological systems; Mobilize all macro-economic levers: monetary, fiscal, and structural policies; Lift existing trade restrictions especially on much needed medical supplies; Provide support to vulnerable developing and low-income countries; Share and implement best practices to support workers and all individuals, employed and unemployed - particularly the most vulnerable; Keep businesses afloat, particularly small and medium-sized firms, with special support packages in hardest hit sectors such as tourism."

The impact of the widespread lockdowns will be felt by all classes of businesses, Micro, Small, Medium Enterprises, Individuals and Bigger corporates, including Household Enterprises. Across Africa, Government's must re-examine macroeconomic stimulus packages to reflect the structure of the African economy with varied mismatches such as lack of structured ID systems, untargeted, unstructured, unidentified rural and urban poor or vulnerable, the increasing risk for Government's to offer social reliefs and safety nets means increased budget/revenue gaps for African Government's. The socio-economic cultural nuances demand regarding the provision of tax penalty reliefs and extensions, revision of base points and interest rates on loan facilities and a corresponding low draw down in an economic shutdown, increased KYC requirements post COVID-19 regardless banking relationships may cause increased investments/businesses to some sectors at the expense of

Businesses with no contingency, dwindling revenues for direct contact businesses (given the fact that most African economies are brick and mortar) yet must meet employee obligations (Salaries et al), increasing weight of overheads albeit reduced but affected by revenue gaps, disruption in credit cycles, funding cycles, debt recoveries, inventory, project timelines, construction targets, procurement delays and changes, will certainly mean that some businesses may not survive.

WHAT GOVERNMENTS MUST DO:

Ghana's macro-economic environment was stabilizing; an economic restructuring program being pursued by Government under its short to medium term program touted as yielding positive economic returns, reducing interest rates, reduction in tariffs, aggressive digitization, favorable balance of payment, positive external reserves, a stabilizing banking sector after a purge, decreasing non-performing loans amid limited revenue inflows and a fairly managed debt-GDP ratio.

Regardless, Ghana's Business environment is on a reset, restart button demanding a review of Strategy, Cost, Operations Management, Finance and Improvement in Service delivery.

Governments have announced Stimulus Packages due to COVID-19 (These will be reviewed in the subsequent article).

However,

Government has an opportunity to redevelop traditional retail/wholesale markets and operations, an opportunity to scale up ID mapping and systems integration to enhance service delivery, pursue an active local industrialization Agenda by supporting local industries and manufacturing by establishing some Positive Bias Comparative Advantage Agenda to improve sub-regional position and trade especially given the advent of the Africa Continental Free Trade Area (AfCFTA).

Government has an opportunity to stimulate the growth of the digitization value chain, from functional yet affordable smartphones to discussions on data plans, reliable bandwidths that ensure rapid uptake, with the fiscal measures introduced to support industry.

Increased support to Research and Development by Public, Private Businesses to enhance our Innovation Culture and market ready solutions.

A unique opportunity to redesign the market development dynamics and Agency/Inter Ministerial Approaches to MSME Growth.

The Africa Beyond Aid and Agenda plan is needed more now than ever.

WHAT MUST BUSINESSES DO:

In 2019, I wrote about "WHAT EVERY ENTREPRENEUR MUST KNOW ABOUT DOING BUSINESS IN AFRICA", I highly recommend that you click on the link to read it, it offers some good perspective on measures to take in these times, summarized here:

Companies must endeavor to put Staff on a strict skills development program that affects Company Productivity and Efficiency either in learning new skills or improving on skills gaps most needed to improve bottom line either in customer acquisition or otherwise. Strict monitoring and reporting regimes will ensure compliance.

Consolidation of Financial Reports, Fundraising Proposals, Strategic Plans and Business Development approaches must be pursued during this lock down.

Re-examine products or services that contribute least to Revenue and take a firm decision to let go or redesign.

Create and increase engagement schedule on platforms and channels to ensure Business Resumption Strategies are on track for a Post Covid-19 scenario when it happens.

Increase Engagement with Board/Management to evaluate Business Performance and Strategy.

Determine if this is the time to take the risk in finding companies that have solutions that expand service delivery to acquire or partner or perhaps develop in-house Research and Development teams to figure out what the next frontier of products must be presented to Consumers, this will decide if you are a market leader or player.

To achieve optimum growth commensurate with the projected company goals, many Ghanaian businesses must restructure and restart, revising their Company goals along the following lines: Pursue Reduction in Production and Customer Acquisition Costs, Better Understanding of Customer Segments vs. Product Development, Evaluate Operational Expenditure to elicit cost savings, Review Marketing Strategy and Customer Targeting including pursuing digitization, Review Inventory Management and Sourcing, Digital Expansion and Consolidation, Revise Organizational Plans, Improve workflow processes, Planning and Goal Setting and establish consistency in contingency plans.

The outlook for the year may be tough but promising, If Companies can pursue "Cost Rationalization" approaches and maximize gains on efficiency, profitability ratios, Revenue especially may increase towards Quarter 4.

NB: THE VALUE FOR MONEY JUST SHOT UP EVEN MORE, AND POST COVID-19 WILL BE AN INTERESTING RACE FOR IT.

WHAT INDIVIDUALS MUST DO:

Pursue a rapid Personal Development Strategy with an appropriate SWOT to determine which areas of your life require change: fitness, cognitive skills, work related skills (advanced accounting, negotiation/marketing/proposal development), career plan development, digital skills improvement.

Pursue an aggressive expenditure management program to ensure Cash burn out doesn't happen sooner than expected, evaluate household needs and areas to cut back on, employ a hoard than spend mentality.

Create an Investment Plan that ensures that adequate contingencies are built for family and self to avoid drawbacks.

Find and utilize tools to improve mental health and emotional intelligence.

Risk, Build Confidence, and Networks.

Find an Accountability Partner to keep you on track for both your personal and career goals.

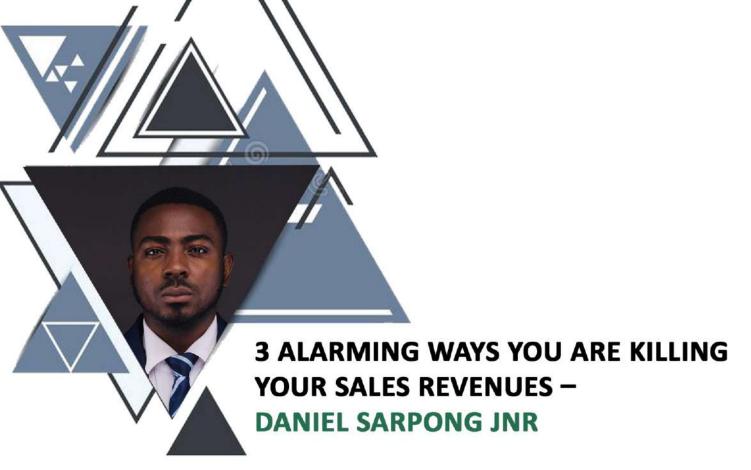
Pursue genuine friendships and remember to #StayHome #StaySafe #ProtectLives

NB: Will end this here and attempt to put together part 2 of this write-up on an "Opinion for Government, Industry and SME response to a Post COVID-19 era", will share that soon.

THE WRITER:

John Armah is a Business Development Practitioner and Trainer in business start-ups development, with experience in the development of new markets, start-ups, MSME's and business strategy, business financing and business development. He is the Board Chairman of Junior Achievement Ghana, and the Chairman of the JA Africa Board Chairs Council, a global non-profit organization committed to promoting entrepreneurship development around the world. He serves on other Boards advising Startups and SME's on Restructuring, Capital Raising, Growth, and Business Development.

John Armah consults for Governments, Major Corporate, Donor Partners, Institutions on Business Development, Business Financing, Startup Ecosystem and Entrepreneurship Development, He has worked in key markets across the world and named as part of the Forbes 30 under 30 Most Promising Entrepreneurs in 2016 and 20 under 40 Most Influential Business Leaders in Ghana among others



Are you an MD, CEO or an entrepreneur? Do you want to see your company dominate your market and see your sales rise beyond targets? If NO, then kindly move to the next feed because this article would enlighten you on one of the major factors to grow your brand.

Have consulted for diverse organizations and trained thousands of sales and front-line executives from over 20 countries as well as having the opportunity to lead different sales teams from 2 different multi-national organizations, I have encountered sales executives from different backgrounds with different philosophies and techniques in I have come to the conclusion that "A DEMOTIVATED SALES EXECUTIVE IS A LIABILITY"

The blood of every business is sales and a lot of new businesses fail in their early years not because they lack quality products or services but rather, they lack good sales executives who can convert these products/services into sales to raise the revenue and promote the brand.

Without sales, other key positions would be left irrelevant because sales is the drive and blood of EVERY SINGLE BUSINESS IN THE WORLD; if this statement is true(which indeed is), then sales executives should be given much attention, training and motivation(not only monetary) because they are 'shareholders' in the driver's seat of the company; they can determine how fast the company grows and their commitment and loyalty to growing your business would mean a boost in growth and domination of your industry all things being equal.

Sales is NOT A 9am-5pm job but a life-career; salespeople sometimes have to attend to clients after work or over the weekends when there are urgent situations. Sales

executives are the golden link between the brand and the customers out there; they literally represent the brand (That's why I always recommend Corporate Sales Executives to suit up).

A motivated sales executives strategize and are always thinking on their feet even whiles they sleep; in other words, a motivated sales person would mean a great asset to your business whereas a demotivated sales personnel would only think about your business within 'working hours'; he would go for meetings and make all the calls just to meet activity KPIs (calls, meetings etc) but you would realize that it's not reflecting in their sales revenues. If any of your sales personnel seem not to be meeting even half of targets for say 2 months YET don't show any commitment in training sessions(that's if you have them) or doesn't seem to have the urge to work harder in meeting KPIs, then that individual is a highly demotivated salesperson.

Demotivated salespeople would be taking their salary and yet not be adding value to your company, making them LIABILITIES; it's highly detrimental to have demotivated salespeople.

I will discuss three(3) factors that demotivate salespeople (I shared more insights on my www.danielsarpong.com; check it out after reading these three(3)

No Periodic Training - Sales people naturally become demotivated when they are sincerely passionate and desire to deliver but the revenues just don't come in. One of the factors that causes this is that most CEOs and managers do not invest in training salespeople. They assume they should know their job by hook or crook; they expect them to perform without even thinking of strategies, new ways or techniques to help them perform exceptionally. Not executives are the golden link between the brand and the customers out there; they literally represent the brand (That's why I always recommend Corporate Sales Executives to suit up).

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Inadequate Resources - Sometimes, the needed resources to make salespeople more effective are unavailable. Depending on the role and industry, some necessary resources are needed to make their work effective. Sales as a career can be difficult especially for those still in the process mastering the art; don't make their work harder by not giving them the necessary tools. If they have to move around a lot, find a cost-effective way to help them with transport. Sales people definitely make a lot of calls to communicate with prospects and clients; a cost-effective way to help them do this with ease will go a long way to help them. Sit with your team and find out the problems they

face and then find cost-effective ways to provide the necessary tools.

Poor Compensation Plan - Even highly motivated salespeople need a good compensation plan to keep the energy vibrating. Some CEOs and managers have the mindset of 'using' the salespeople and not caring if they are happy and well compensated or not. Trying to make more money by 'using people' will only last for a very short time. To make more money, keep your salespeople happy and motivated. It will cost you a lot and as a popular Ghanaian slogan goes 'IT WILL END IN TEARS' if you plan to 'use' salespeople and not genuinely care about them. Always note that salespeople are the blood of your organization; without them, your quality products will stay in your warehouse because as I always say, "QUALITY PRODUCTS DO NOT SELL THEMSELVES". You lose more when a salesperson leaves; the person leaves with the experience, client loyalty (some clients haven't moved to the competitors yet because of the good rapport with a salesperson) and lost revenue which could have been made if the person was still available. Sales is a numbers game, so apart from a basic salary, ensure there's a well-planned commission or bonus which they earn per the sale they make as this motivates especially those who are monetary motivated work even harder to earn their bonuses. The same way you create and discuss their targets (as if that's all you need from them), create and discuss their potential bonuses and commissions as well. The same way they have targets for the year, show them all the money they can make through-out the year if they deliver their targets. Target shows responsibility whereas the commissions show OPPORTUNITY; the opportunity (bonuses) will be a driver of the responsibility(targets).... THIS IS NOT ROCKET SCIENCE!

In conclusion, salespeople should be valued, respected, trained, given the necessary resources and also be given a great compensation plan to put them at a high-performance sphere to drive the revenues for your organization because a demotivated salesperson is a liability to your business.

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2020 TOP 50 YOUNG CEOS IN GHANA LIST ANNOUNCED.

The annual publication of outstanding young Ghanaian business leaders and entrepreneurs have been announced by The YCEO and Avance Media, a leading PR & Rating Agency.

The list which was launched in 2018 and announced annually is a comprehensive representation of young entrepreneurs blazing the trail and creating several job opportunities across the country.

According to Martin Sedem Dogbey, founder of The YCEO, the 2020 list represents young business leaders who have created exceptional businesses and serve as a great inspiration to other young entrepreneurs across Ghana and Africa. The 2020 list also notably features entertainers such as Shatta Wale, Stonebwoy, Samini and Dblack who also run their own enterprises aside their sterling career in showbiz.

Speaking about the list, MD of Avance Media, Prince Akpah mentioned that, this year's list was released to serve as an inspiration to young entrepreneurs going through various crisis due to the Corona Virus pandemic. He also mentioned the launch of the #YoungCEOsAgainstCOVID19 campaign which will see all the listed CEOs sharing solidarity messages to encourage other young entrepreneurs through this period.

The 2020 Top 50 Young CEOs in Ghana list which is arranged alphabetically below features 50 of Ghana's most successful young business leaders across finance, technology, entertainment, agribusiness, fashion, social enterprise, media and real estate.

Abdul Karim Abdullah | | Afrochella

Afua A. Aduonum | | Askof Productions

Aisha Ayensu || Christie Brown

Albert Kusi | | HMI Management Services

Alloysius Attah || Farmerline

Ameyaw Debrah || Ameyaw Debrah Media

Amma Sefa - Dedeh Lartey | | Reach for Change

Anthony Dzamefe | | Caveman Watches

Arnold Elton Kavaarpuo || Jumo

Awura Abena Agyeman || Wear Ghana

Charles Nii Armah Mensah(Shatta Wale) | | Shatta Movement Empire

Desmond K. Blackmore (DBlack) | | Black Avenue Muzik

Emmanuel K. Jones - Mensah || Empire Domus

Emmanuel Sammini (Samini) | | High Grade Farms

Enyonam Manye | | Biz Trends Concept

Farouk Khailann || Premium Africa Holdings

Foster Awintiti Akugri || Hacklab Foundation

Francis Kofigah | | Doughman Foods

Gregory Rockson | | mPharma

Gwyneth Gyimah Addo || Hairsenta

Ivy Barley | Developers in Vogue

Jacob Kwaku Gyan || Adroit360gh

Jessica Poku || Uber Ghana

Joana Gyan | | Golden Empire Legacy

John Dumelo | | John Dumelo Foundation

Jorge Appiah || Kumasi Hive

Josiah Kwesi Eyison | | iSpace Foundation

Kelvin Okyere | | Springfield

Kelvin Peter Atuguba | | TEN Ghana

Kingsley Abrokwah | | KudiGO

Kofi Amoa - Abban || Rigworld Group

Kwaku Bediako || Chocolate Clothing

Kwamivi Ashiaby || Eventic GH

Lesley Aidoo Mensah | | Afra K Fashion School

Linda Ansong | | Liberty Professionals

Livingstone Satekla (Stonebwoy) | | Burniton Music Group

Michael Kwesi Ofori | | UniEmploy

Nana Kwame Bediako | | Kwarleyz Group

Patrick Nartey Mensah | | PMN Group

Peter Sedufia | | OldFilm Productions

Regina Honu | | Soronko Academy

Richard Nii Armah Quaye | | Quick Angels

Richard Osei | | Asuavo Security

Richmond Anim Damoah | | RAD Communications

Sadiq Abdulai Abu | | 3 Music Networks

Samuel Afari Dartey | | Aqua Safari

Selorm Betepe || SeloArt

Valerie Obaze | | R&R Luxury

Victoria Michaels | | Fashion Connect Africa

Yvonne MacCarthy | | Institute of Customer Service

Professionals

Source: Avance Media







During a time like this it is important that we share experience, to mitigate upcoming risks and rebuild our economies. This article is written primarily to young businesses with limited resource, experience, and mentorship. Personal experience stems from operating a business in Ghana, West Africa, and working in accounting & finance in both the UK and the US. I sincerely hope that these thoughts help in decision-making, staying calm, and focusing on building and investing for when times change for the better, because they will; it is just a matter of when. Given my experience and my analysis of how things may be over the next few months, I am certain that the following can inspire great thought.

Communication & Transparency is Key:

No matter the scale of business, we will all face some challenges ranging from cash flows, ability to perform operational activities (sales, deliveries, collections, labour), and in emerging markets something as simple as banking facilities and access to cash. Communication to stakeholders of the business is imperative; this means brief, straight-to-the point.

Furthermore, this means disclosing to the bank where the company is unable to make the upcoming interest payment, disclosing to the team where the company cannot pay salaries (there is no way to sugar coat to anyone that they are not going to be paid during this time), expressing the steps that the company is taking to prevent spread of the virus internally as well as externally (to the end consumers). For example, restaurants have shared their hygiene routine, companies have given gloves, masks, and hand sanitizers to reduce spread, and some companies have halved their staff to maintain safe distances in the work place. The companies who can stomach a full closure have shut down temporarily.

Employees & Looking After Your Team:

"BY PUTTING THE EMPLOYEE FIRST, THE CUSTOMER EFFECTIVELY COMES FIRST BY DEFAULT, AND IN THE END, THE SHAREHOLDER

SURVIVING COVID-19 AS A STARTUP - EMERGING MARKET FOCUS BY:

ASHISH L. GOKALDAS

COMES FIRST BY DEFAULT AS WELL" - RICHARD BRANSON.

Anyone who knows me personally, can attest to the fact that I believe that the company's employees are its biggest assets. Investing in them, reasoning with them, working with them, and growing with them is vital to the success of any business. During this time the leaders need to be the most secure, to help spread faith, good practice and positivity to all.

Emerging markets in general do not have high GDP per capita income, and definitely salaries are not the best from a young startup with little resource. It is crucial to understand the journey both mental and physical your employee has to take to get to the job to perform their role. Let me share an example, Sarah wakes up at 4am to reach her work place by 9am, on her way she takes three different points of public transport that squeeze eighteen people (but are supposed to seat about twelve passengers, with no standing space). Sarah is twenty-five, she is the eldest sibling in her family, her father is bedridden due to illness, her mother is the caretaker of the family, and Sarah is the sole income earner. Sarah gets home at 8:30pm due to traffic and the locations she has to travel to as part of her sales role.

In the above case, Sarah is highly exposed to spread of COVID-19 just by coming into work daily, she lives in a home with many people, she can only try to prevent, but not stop exposure, and she cannot afford to lose her job. By asking Sarah to come into work you are also exposing the rest of your team who may not have come through public transport. Likewise, by asking those who travel frequently for work to come into the office also puts the whole team at risk. Follow the self-isolation and guarantining guidelines to protect those under the roof. That is the duty of you the entrepreneur.

Where your company can recover from it, tell your team to stay home, work remotely and absorb the cost as much as you can yes, pay their salary. It is the ethical thing to do during this time. Likewise, help your team with good hygiene practices, supplies (where the company can afford), and inspire confidence; if you are in the frontline show your team you are in the frontline with them and sharing good practice (not hide in your office or your home). Of course, there will be some cases that are the exception to the above.

Reducing/Stopping Sales (of non-essential items) & Reducing Credit/FX Exposure:

Going through this pandemic without any sales is tough but taking the right decision for your business sector is extremely important. These are some questions for the management team to discuss:1. Are my stakeholders (especially employees and customers) safe, if not, how can they be protected? 2. Are the items we sell essential, if not, do we have essential items in our product/service basket?

For example, food, pharmaceutical, hygiene, and delivery services, etc. 3. Does the company have high risk exposures? Such as (but not limited to) foreign exchange loss due to depreciating currency, high credits/receivables in the market that may no longer be recoverable, and how leveraged is the business (ie high interest, payables, and other short-term liabilities)?

Here are some examples of decisions across different industries that could spark some ideation; a service company has stopped issuing refunds during crisis because of cash flow but is re-issuing service for a different date; due to future uncertainty they have also halted sales of future services until further notice. An FMCG distribution business that lived off of B2B credit sales has now gone direct-to-consumer, is doing cash sales, credit sales to credit-worthy clients only, and not accepting new credit clients to limit foreign exchange loss and to aid cash inflow by doing smaller more frequent sales with payment on delivery, as terms.

A wellness distribution company that primarily does credit sales has put out a promotion offering large discounting for payment on delivery, and is reducing quantity of goods supplied to reduce the credit exposure as well as foreign exchange losses. An electric appliance company has halted sales due to high exposure to foreign exchange loss. A marketing company has refused to promote non-essential items/services even for large existing clients, and is focused on promoting good hygiene regimens. Restaurants have offered discounts with free delivery direct to consumer. Some hotels are shutting down because it is safer to cancel the few bookings, ensure safety to their stakeholders, and cheaper to shut temporarily than to run at full cost of operation. Influencers, marketers, bloggers have shared that they are creating a content bank so that they have some time to resume their full time jobs once the pandemic is over.

This is not to say that all of the above will work for your business; if the FMCG and wellness companies above had short expiries they would have to move the product regardless to minimize loss overall. Companies with an existing cash flow crunch may find it hard to take these calls (keep reading to cash flow and investment sections).

Cull & Cut Unnecessary Expenses:

Whether you like it or not you need cash right now and unless you are selling hand sanitizers, PPEs, masks, and other consumables related to coronavirus you will likely face a cash flow crunch (to some regard). In some of the different sectors discussed above revenue is down anywhere from 30% to 100%.

If the business was spending \$1000 on digital marketing management, consider pausing or at least reducing that expense; tell the team that your sending home to develop content daily for the business, tell them to conduct market research and take feedback from new and existing customers. Where cash outflow is going on transportation, limit the travel for only emergencies. This is also a great time to bargain, everyone is cash-strapped and looking for business! It is the perfect time to test your negotiating skills, shop around for lower interest rates and re-financing any existing business debt. The business can also reduce the costs of office supplies, rent out unused space, find a way to sell items like boxes, cartons, storage pallets if unused after production, tackle the "miscellaneous" expenses line by line, and hold out a little longer on larger projects (should financing be unavailable). Take advantage of discounts from paying bills in time (i.e. trade

discount, payment discount – for example 2% net 30, and forex losses), you will save money for your business in the larger scheme of events.

If you were on a postpaid line, time to shift to a pay-as-you go, if you were running the AC 24/7, time to switch it off from time to time, be strategic of fuel consumption and smart with supply chain and logistics – the business is in no position to waste anything, if you had multiple internet providers; consider switching to the one that is the most reliable (since emerging markets tend to face data outages frequently), reduce all variable costs as much as possible during this time and any cost that is avoidable (i.e. snacks and coffee for the office). This is the time to pool resources together with your network and potentially come up with a group of small businesses that survive the virus together.

Managing Cash Flow & Keeping Physical Cash:

"Global Epidemic" is the keyword in managing cashflow; everyone is exposed to this virus and its negative effects. In your early stages of your business, leverage the strong communication skills you have with your stakeholders and you will be surprised how your company will come out stronger than ever before. Not everyone is cash-struck and there is always a piece of the pie for you, but you have to work for it.

The service business (as aforementioned) was initially issuing refunds for cancelled services until it could not do it anymore. Aside from informing customers that they will issue the service at a later date and take on date changes, the business also requested that everyone in the firm (including directors) take a 50% pay-cut until the pandemic is resolved, to which they agreed. The FMCG distribution company has negotiated some extended credit terms from the supplier for some of the slower moving products (i.e. 120 days vs the agreed 60 days), therefore more time before that major cash outflow. Due to the discounting the wellness company offered, customers are taking advantage and paying cash; while the wellness company is giving some profitability for cash inflow immediately. Similarly the other services (i.e. marketing and restaurants) are giving discounting, running promotions, and giving free deliveries for immediate cash. This is also a good time to follow up on outstanding and aged receivables; though those companies may also not be able to foot the whole bill, they will likely consider part-payments. Where you have some cash, consider paying overseas bills before the FX rate worsens making it harder to meet the company's commitments.

Unfortunately, depending on where you live and how advanced seamless payments are, holding one-months' worth of expenses in cash on hand is not a bad idea. In some emerging markets, times like these put a huge strain on the liquidity in the country. This does not mean that all the money in the account should be withdrawn, but just plan for the unexpected, where it may take a full day or two, to cash a cheque or make a withdrawal, since the country does not run on electronic banking and seamless transactions. If you are in a more developed area where mobile payments, card payments, and bank wires apply to you and every vendor accepts this, then it does not apply to your business.

Considering Investments, M&As or a Buyout:

Unfortunately if none of the above are working out and the business seems to be going under, rethink the strategy. Is there another tranche of investment that you were planning to execute?

Maybe this is the time to keep the business going. If not, is there a partner you would like to bring onto the business? This is the time to reach out. Would you be interested in selling out your business at this stage? These are all questions to consider once you come to terms with the state of the business.

A lot of times in emerging markets you see a few similar ideas with almost-identical visions for their startup but they do not want to work together. This is a great time to pool the resources together especially if there is a symbiotic relationship which could lead great synergies between the two. Considering a merger in this case may be life or death for your business.

However, be ready for an attack from the investor, buyer or potential partner because they will negotiate the best discount possible because of the global risk exposure due to the virus. Know your worth, work on a reasonable valuation, and watch some episodes of Shark Tank, Dragon's Den, and the McDan Entrepreneurship Challenge before negotiating with investors.

Infusing Technology & Investing in Innovation:

Personally, I am not tech savvy, but I do encourage remote working within my teams, a flexible schedule; it does not always work due to the stereotypical work ethic in the local environment. I am proud to say majority of the startups that I have seen as well as some I am currently mentoring, have done a great job using applications and software to handle their entire administration of their value chain and are paperless already. Applications like Ozé, Kudigo, Tally, QuickBooks, and SalesForce are already in use by a lot of young businesses.

What I do not see startups doing so much (myself included) is reading, educating ourselves in our industries and segments, or growing in skillset. To end this piece, I would like to share some books I plan to read over the next few months. 1. Making Futures by Sangu Delle. 2. The 5AM Club by Robin Sharma 3. Crushing It by Gary Vaynerchuk 4. Blue Ocean Strategy by W. Chan Kim & Renée Mauborgne. 5. 12 Sales Secrets by Daniel Sarpong

What are your thoughts? How is your business surviving the pandemic? How is your company dealing with employees and remuneration during this time? Is the business innovating? Are you developing your skillset, your knowledge or your yourself in any way?

It is a time to help one another, a time to join forces, a time to give and to share what you do have with those who do not.



Covid 19: Meet the 13 Female Health Ministers in Africa Leading the Fight Against Covid-19 Pandemic



Across the world, the Coronavirus has not only become another disaster to wipe us all out of the earth but has also put the spotlight on the level of competence of our political leaders. In Africa, the case is not different as governments are putting in draconian measures to halt the spread just like their counterparts in Europe and Asia. With the eminent role health ministers are playing in fighting this global pandemic, I delved into a special finding to uncover the female faces leading the battle and definitely deserve commendation for the works, they have put in so far albeit sorrowful to know that, their works are faced with of challenges because under-resourced facilities they manage and how they will be risking their lives in the battle against the virus. Beyond their competence, they have proven to stand tall in the delivery of their duties as their role in this pandemic go beyond providing counsel to the presidents but an opportunity to manage the global crisis, as they provide all kinds of support to doctors, nurses, and other health workers in their countries while also collaborating with their counterparts to make sure patients receive treatment and citizens are well informed about the situation in their countries.

In my research on 51 African countries, Africa has only 13 female ministers in charge of health across the continent. Out of the 13, 9 are medical doctors and the others were appointed based on their political leadership track records.

The countries that deserve applaud for such laudable appointments of women are Angola, Burkina Faso Congo Republic, Egypt, Eritrea, Ethiopia, Guinea Bissau, Liberia, Mozambique, Somalia, Tanzania and Uganda.

Prince Akpah, Managing Director of leading African PR & Rating Firm, Avance Media, presents

the list of 12 Female Health Ministers in Africa leading countries to help fight the Covid-19

1.Amna Nurhusein, Minister of Health, Eritrea

She was appointed in 2009 as minister of health in Eritrea. She previously held positions such as Minister of Tourism and is a leading member of the People's Front for Democracy and Justice in

2.Dr Fawziya Abikar, Minister of Health, Somalia

Dr Fawziya Abikar is the health minister of Somalia

3.Dr Hala Zaved, Minister of Health and Population, Egypt

Dr. Zaved served as President of the 57357 Academy of Health Sciences, Chairwoman of the Supreme Committee for Combating Corruption at the Ministry of Health and Advisor to the Minister of Health and Population. She also held other positions including; Director General of the General Department of Hospitals in the Medical Therapy Sector of the Ministry, the Head of the Central Administration for Monitoring and Follow-up and the Head of the Department of Grants and Loans at the Ministry

Dr. Zayed holds a Master's degree in Obstetrics and Gynecology, and a doctorate and Master's degree in Business Administration. Dr. Zayed supervised a series of national projects in the health sector, in which the World Bank, the World Health Organization and many international donors contributed.

4. Dr. Jacqueline Lydia Mikolo, Minister of Health and Population, Congo Republic

Jacqueline Lydia Mikolo is Congo Republic's Minister of Health and Population since May 6, 2016. She was previously Public Procurement and Regulatory Coordinator at the Department of Major Works

At the 69th World Health Assembly, held May 23-28 in Geneva, she presented the Congolese Health Program, entitled "The march towards development", which sets itself as a primary goal to facilitate access to health for the population with inexpensive and quality care over the period 2016-2021. This goes through achievements such as the establishment of universal health insurance, the construction of general hospitals in all departments, the strengthening of the management of certain diseases or the maintenance of free access to care for certain segments of the population

Léonie Claudine Sorgho/Lougue, Minister of Health, Burkina Faso

Dr. Léonie Claudine Sorgho / Lougue is a radiologist doctor, university Professor of radiology, medical imaging and radio diagnostics. She was Director of the Research and Training Unit in Health Science, Ouaga I Joseph KI-ZERBO University in Burkina Faso from 2015 to 2019 and member of the jury of the 18th and 19th Human Medicine, Pharmacy, Odontology, Veterinary Medicine and Animal Production aggregation competitions at CAMES.

Dr Sorgho / Lougue teaches Radiology, Medical Imaging and Radiodiagnostics at Ouaga University I Professor Joseph Ki-Zerbo and supervises medical and specialization students. She is also Director of the UNESCO Chair "Gender, Women, Science, Society and Sustainable Development" of universities, institutes and research centers, Head

of Radiology and Medical Imaging Department and Director in charge of University Hospital Planning and cooperation at the Center Hospitalier Universitaires Pédiatrique (CHUP) Charles De Gaulle.

Dr Sorgho / Lougue is also a member of several university and learned societies: evaluation group of the International Conference of Deans of Faculties of Medicine of French Expression (CIDMEF) and member of the board and the Board of Directors of said Conference, Conference African of the Deans of Faculties of Medicine of French Expression (CADMEF) of which she is the General Treasurer, Burkinabe Society of Radiology and Medical Imaging (SOBURAD) as a founding member and Treasurer

6. Dr. Lia Tadesse Gebremedhin, Minister of Health, Ethiopia

Dr Lia Tadesse Gebremedhin is Ethiopia's minister of health. She was previously the executive director of the Center for International Reproductive Health Training at the University of Michigan. She previously served as project director for the Maternal and Child Survival Program at Jhpiego Ethiopia. Lia also led research in Reproductive Health, Public Health and OB-Gyn. She earned her doctor of medicine and master of health care administration at Jimma University, and specialized in obstetrics and gynaecology at Addis Ababa University.

7. Lizzie NKOSI, Minister of Health, Eswatini Senator Lizzie Nkosi is Eswantini's health minister.

8. Maria Inácia Có Sanhá, Minister of Public Health, Family and Social Cohesion, Guinea Bissau

Maria Inácia Có Sanhá, is Guinea Bissau's Minister of Public Health, Family and Social Cohesion, She graduated in Potuguse at the Escola Normal Superior Tchico Té in Bissau.

She was President of the Instituto de Mulher e Crianca, Director General of Social Solidarity and Family, Head of the Department of Information Professional Guidance, Employment Technician of the General Directorate of Labour, Employment and Professional Training (DGTEFP) -Ministry of Public Service and Labour.

She twice occupied the portfolio of the Secretary of Hospital Management in the current government before she was promoted to take up the role of Minister of Public Health, Family and Social Cohesion.

9. Dr. Nazira Abdula, Minister of Health, Mozambique

A paediatrician by profession, Nazira Abdula graduated from Maputo Central Hospital with complementary stages in the Hospital São João do Porto in Portugal. Abula earned a Master's degree in Nutrition and Dietitian from the University of Flinders, Australia, in 2006. She worked as a general practitioner at Medical Mavalane General Hospital from 1993 to 1997 and was involved in the program to combat malaria in the Mavalane area. During the cholera epidemic of 1997, she led the cholera infirmary of Maputo Central Hospital. She has taught at the Catholic University of Mozambique, and in the Health Sciences Institute

of Maputo and Beira. Having been Deputy Minister of Health from 2010 to 2014 in the previous administration, Abdula was appointed Minister of Health in January 2015.

10. Dr. Ruth Jane Aceng, Minister of Health, Uganda

Jane Ruth Aceng is a paediatrician and the Minister of Health in the Cabinet of Uganda.

She previously served as the Director General of Medical Services in the Ugandan Ministry of Health.

Her service began when she was a medical officer in the health ministry. Before her appointment as the Director General of Medical Services, she was serving as executive director of Lira Regional Referral Hospital.

Dr. Aceng has vast experience both as a manager and a practicing medical personnel, which she accumulated while serving in various capacities as: Medical Officer, Senior Medical Officer, Medical Officer Special Grade, Medical Superintendent, Consultant Paediatrician, Senior Consultant Paediatrician, Hospital Director, and the Director General of Health Services for the Ministry of Health, Uganda.

11. Dr Silvia Lutucuta, Minister of Health, Angola

Sílvia Paula Valentim Lutucuta, is a Physician, Cardiologist and University Professor, Head of the Postgraduate and Scientific Research Department at the Faculty of Medicine, with experience in Research - Molecular Biology and Genetics of Cardiovascular Diseases.

She entered the Faculty of Medicine Universidade Agostinho Neto-Huambo at just 16 years old, completed her degree in the 6 years established in 1990, as she was the youngest and best student, at just 21 years old, she was offered a scholarship. Immediate Postgraduate study and inspired by her maternal grandmother, a great nationalist Angolan woman who always defended the importance of advanced training in women, her emancipation and economic independence who suffered from severe Heart Disease, she specialized in Cardiology at Hospital Santa Maria in Lisbon - Portugal- Head of Service Celeste Vagueiro and integrating the team of Prof. Doctor Fausto Pinto.

She started his teaching career at just 19 years old, as a Monitor in the Department of Medicine at the Faculty of Medicine in Huambo in the Department of Morphology Chair of Histology.

With the growing need to reinforce the teaching staff of the FMUAN Department of Medicine, she was then transferred to Luanda during the internship and became a supervisor of this department and after completing her degree she moved to the Assistant category, an activity that was interrupted during her training abroad.

12. Ummy Ally Mwalimu, Minister of Health, Community Development, Gender, Seniors and Children, Tanzania

Ummy Ally Mwalimu is the Minister of Health, Community Development, Gender, Seniors and Children in the Cabinet of Tanzania since 2015. She is a two-term Member of Parliament, appointed to a seat reserved for women.

She completed her schooling from the Korogwe

Girls Secondary School in 1993. In 1998, she received a Bachelor of Laws from the University of Dar es Salaam. She received her Master of Laws degree from the University of Pretoria in 2001. Between 2000 and 2010, she worked in various governmental and NGO agencies in legal, research and governance roles

President Jakaya Kikwete's administration, she served in a succession of ministerial roles as Deputy Minister in the Ministry of Community Development. Gender and Children and Deputy Minister in the Vice President's Office and the Ministry of Justice and Constitutional Affairs.

13. Dr. Wilhemina Jallah, Minister of Health, Liberia

Dr. Wilhelmina Jallah is Liberia's minister of health but was previously head of obstetrics and gynaecology at the John F. Kennedy Medical Center in Monrovia, Liberia, She helped provide medical services to young survivors of rape, many of whom require fistula repair surgery and has practised medicine in Liberia for a very long time.









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