Africa's Premium Entrepreneurial Resource

MAGAZINE

INSPIRING AND BUILDING AFRICA ONE STORY AT A TIME!

ISSUE 1

- COVER STORY -"Get In-depth With Ghana's Finest Real Estate Mogul."

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- The Sky Is Not High Enough Mr. Emmanuel Pobee
- An Interview With Dr, Paa Kwesi Nduom
- The Hottest Entrepreneurial Market In Africa
- The Story Of The Futurist Kwame A A OPOKU
- Cryptocurrencies... The Wealth Hub For Investors



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Guinea Franc-4400 Kenyan Shilling-515 Liberian Dollar-588 Lesotho Loti-65 Libyan Dinar-6 Morro can Dirham-45 Mauritania Ougulya-1800 Mauritius Rupee-160

Malawi Kwacha- 3500 Mozambique Metical- 300 Nambian Dollar- 65 Nigerian Naira- 1760 Papua new Guinea Kina-15 Rwanda Franc- 4100 Seychelles Rupee- 66 Sudanese Pounds- 33 Sierra Leone Leone- 4800 Somalia shilling- 2700 Sao Tome Dobra- 103000 Swaziland Lilagani- 67 Tunsian Dinar- 12 Tanzanian Shilling- 18000 Ugandan Shilling- 18000 South Africa Rand - 67 Zambian Kwacha- 47 CFA- 2700



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A couple of months ago we started a journey of creating a platform that will help "revolutionize" our concept of leadership and entrepreneurship on our continent. We were inspired by our father and mentor Prophet Bernard ElBernard Nelson Eshun and he encouraged us to work hard towards the success of the magazine We thought of a platform that would not only put a spotlight on the continent's hidden yet amazing successes but to be a vehicle that will drive and inspire a new generation of "Africans" to build ideal Africa. A platform where we share innovative and disruptive ideas transforming the continent. A platform where we share the amazing talents and skills of both upcoming and seasoned personalities in leadership and business. A platform that shares granular data and trends on investment opportunities, African markets and regional economic outlooks and forecasts. A platform where you get to see the continent for what it is - beauty and growth...

MY STORY is a platform for all African Entrepreneurs. One of our goals is to create opportunities for readers to go beyond the confines of the page and engage their ideas through the inspiration and motivation that will inextricably be embedded in our content. We will also provide both online and social media platforms, so individuals can connect directly with writers and subject experts. "My Story" will share web links to videos, stories, and interviews on our online platforms for our audience who prefer a more interactive approach.

The "My Story" magazine has people at the core of its values along with professionalism and excellence.

The team is comprised of a beautifully diverse mix of very seasoned, experienced, passionate and highly motivated people.

"My Story Magazine; Inspiring and building Africa one story at a time!"

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INTERVIEW WITH THE MD FOR RADIANCE PETROLEUM, MR EMMANUEL POBEE.

CAN YOU TAKE US THROUGH YOUR JOURNEY AS AN ENTREPRENEUR RE-LATED TO THE PETROLEUM INDUSTRY?

It's been a long journey, you get to a point in your life where you ask yourself a lot of questions which needs answers. Some of the questions I have asked myself is that, "what do I need to do to impact life?", which comes in a form as either giving employment to people or giving people inspiration or counselling them.

My choice was to create an avenue where people can be employed.

The petroleum sector is not what I began with, I did a lot of things which never worked and I learned from every business attempt that I made.But right now we've been successful with what we are doing.The Petroleum industry is a technical sector, thus, you need to have the know-how ability and also with the right administrative staff who will be reliable and ready to deal with you. We began 5 years ago as dealership under one OMC, so we buy and sell the products. During that period we had the chance to register as an oil marketing company, which helped us stretch across other parts of the country.

WHAT HAS BEEN YOUR BIGGEST CHALLENGE SO FAR BEING IN EXISTENCE FOR 5 YEARS?

Well, just as life itself is a challenge, waking up each day is a challenge and every decision you take has lots of strings attached to it, and that's where the dignity of choice comes in. Because every decision that you make is like a double edge sword, that can cut on both sides which can either bring expected results or unexpected results. So we've had lots of challenges but the main one that most young entrepreneurs face is FINANCING. When you don't have funds, it's sometimes difficult to even move to the level that you want to get to. The difficulty has been resources and even how to manage them is another challenge.

What is the process for someone who wants to get into the petroleum industry? As an expertise what advice will you give to young people who want to go into such business? (this question should be in caps and bold).

Specifically, in Ghana, the oil industry is regulated and it comes in different levels, We have OIL TRAD-ING COMPANIES (OTC) which is a regulated field, BULK DISTRIBUTION COMPANIES (BDC), OMC then

DEALERSHIPS. These are different levels of investment. Your understanding of the regulation will determine which part you want to deal with. Also, it depends on your working capital or investments. When you have enough money you can enter OTC, BDC, OMC or as a dealer. But be sure of your knowledge and strength.

CAN YOU SHARE SOMETHING ABOUT YOUR FAMILY?

Family can never be separated from your business, especially as an entrepreneur, because after a long and sometimes frustrating day, you definitely need a good environment pleasant enough to have people around to help you keep going. And that's home. I have been able to place standards as the foundation for my children and gladly one is in the medical school and we still hoping for more.

I am also a God-fearing person. And one advice that I can tell every young entrepreneur out there is that THE SKY IS NOT HIGH ENOUGH.









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"The consequences of slavery, geography and colonialism; lack of self confidence among African Entrepreneurs and risk-averse managers are major factors militating against the development of entrepreneurs on the continent"-Former President John Agyekum Kuffour. Africans must overcome all these limitations and come up with innovative ideas and skills to redeem the African continent from poverty. To move Africa to the next level of socio-economic development; businessmen, politicians and students must take the risk to start up businesses to employ people. Statistics shows that 48% of Ghanaians are unemployed. This is an alarming figure with unmeasurable consequences. Global North countries such as the United States, Italy, Germany, Spain and France are controlling the world as a result of their initiatives. Individual businessmen and women have taken the initiative to create ideas and innovations that rule the world. For instance, Facebook which most of us enjoy, was an initiative of a college student Mark Zuckerberg. The unemployment rate in Africa is high and I believe that as a youth, when we step out of school with no jobs, we can start our own business to employ others.

Africa is in need of people to take the bull by the horn and transform the world .Instead of seeking greener pastures elsewhere, why not come together and build businesses to employ people thus reducing the rate of unemployment. We can't always depend on the Western World, we need to tap into our resources and realize the potentials we have to help create an atmosphere that will enhance entrepreneurship in Africa.

We need to invest into the agriculturaor, engineering and technical sector and the other various sectors that could help reduce unemployment in Africa. If only corruption and bureaucratic tendencies can be dealt with in the service sector, that African will be a wonderful place to be.

Africa, will rise again but it depends on you and I.Let's join hands together and build this great continent.







DR. PAA KWESI NDUOM

Dr, We have read and heard a lot about you and your ambitions for Ghana, but who really is Dr Papa Kwesi Nduom outside the limelight?

I feel like an ordinary family man who thoroughly enjoys spending time in my hometown, Elmina. I love my family, my religion, and the work I do. I cherish public service because my family and my religion teach me to give back some of what I have gained in life to my community, and my work makes it feasible for me to engage in it.

I love music, writing and sports. The best times in my life have been spent in the company of my family.

We have read that the actual name you were given at birth is Joseph Hubster Yorke Jnr, So Dr why Papa Kwesi Nduom?

Both names were given to me by my parents. I started

using my Fanti name exclusively while I was in the USA to project my African identity better. I had approval from my parents to do this. Besides, the Ghanaian name is what I was called at home.

How was life like growing up? Was it tough or you were what is termed in Ghana as "Dadabee"

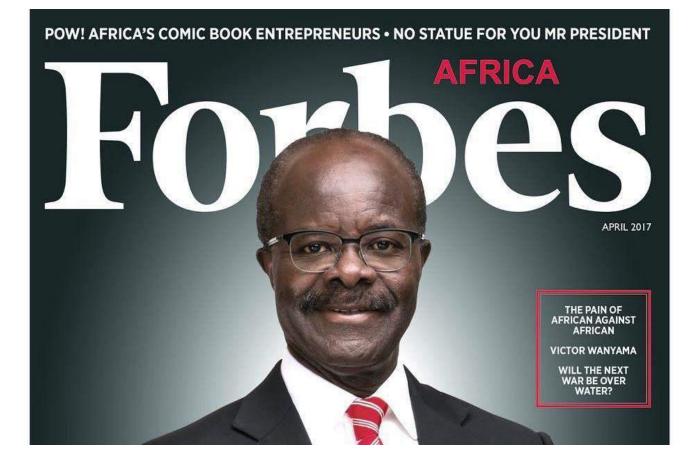
Both of my parents were teachers. So we were not poor but our family was a working class and my parents did extra work including baking biscuits and cakes to earn enough to feed and take care of our family.

Sir, can you please enlighten us more about your educational background and do you have any regrets not attending tertiary education in Ghana?

I went to the local school, St. Joseph's Catholic School in Elmina. I had the privilege through a scholarship to spend one year of high school in the USA and that opened my eyes to the world out there.

I obtained my BA (Economics), MS (Management) and PhD from the University of Wisconsin in Milwaukee.

No, I do not regret not getting a tertiary educa-



tion in Ghana. I was not there so I have no idea what I missed.

I gained admission to the University of Ghana's School of Administration so it was not for a lack of

opportunity. I must say I had a great time at St. Augustine's College.

Dr did you always have the intention of being an entrepreneur and what

influenced that decision?

No. I enjoyed being a professional service provider and a partner with Deloitte & Touche. I saw opportunities during the course of my work and travels throughout Africa and used my business consulting experience and savings to get started.

Sir what is the secret to your success.

Discipline to do the right things always and the patience to build and wait for success to come properly. No shortcuts.

Dr there's no doubt you are a successfulman, you have companies all over the world, why go into politics. To serve my country and also because I believe I have the competence and leadership qualities the country needs.

Dr we are indeed grateful for your time with us, we would want to ask what message you have for the youth of today.

Live your faith, cultivate family values, work with discipline and serve your country by being a strong advocate for better leadership than we have experienced.

In a brief interview with the MSM team at the Entrepreneurship Summit held at Zenith College, the team sort Dr Ndoum 's opinion on investment opportunities available in African emerging markets space amidst the many uncertainties in the global economy.

He stated "well not just in Africa but globally. Agriculture remains an area of opportunity, but particularly in Africa where we import virtually everything.

Value-added agriculture is area key investment. Also investing in the Financial sector which now is becoming more digital. Digital finance and technology will offer Africans an opportunity to bridge the prosperity gap that exists between ourselves and the Western economies".



EKUA PA: OPTIMIZING THE POTENTIAL OF SMALLHOLDER FARMERS THROUGH MARKETS LINKAGE SOLUTION



Africa is a home to a quarter of the world's arable land, yet it generates only 10% of global agricultural output. The answer to feeding Ghana and once that's accomplished, helping to feed the world lies in finding ways to transform subsistence farmers into entrepreneurs. The global population is hurtling towards 9 billion by 2050, according to the World Bank, and feeding all those people will require a 70 percent increase in agricultural productivity. The existing system of multinational mega farms won't be enough, for the future lies not in mass production, but in production by the masses.

Most agricultural developments projects in Ghana and Africa as a whole traditionally address the supply side and usually focus on crop productivity issues of smallholder farmers. Few address the demand or marketing side that ensures that the increased production finds its way into the markets without adverse effects on prices and incomes of farmers and

other stakeholders in the value chain. Approximately 30% of the value chain in agriculture falls between farm gate and markets. Up to 25 percent of crops on an average to make it to the consumer due to Post Harvest losses and poor market linkage solutions. Selling crop produce is the only way of guaranteeing improved livelihoods of smallholder farmers.

The ThinkAfrik Group's agribusiness venture, "Ekua Pa', runs a concept of an agri- business-farmer partnership and appears to be the dominant strategy for linking farmers to markets. With Ekua Pa providing B2B services to markets as well. "Ekua Pa" operates agro produce supply platform for low to medium end food mar- this continent and shoot us into a path kets to provide linkages from

smallholders to buyers through a market-driven production approach. Ekua Pa sources farm produce from its network of smallholders and supply to traditional markets thereby formalizing the "chaotic" food retail system by providing a Africa's journey should and will only reone-stop quality assured food sourcing main forward! platform through a niche marketing approach. Ekua Pa trains farmers, and offers By: "in-kind" loans for inputs and then pools all crops in a central storage system and commoditize them during harvest.

"Ekua Pa" has been designed to provide rural smallholder farmers gain incentives to produce high margin, high return products that play to their local strengths thereby offering a comparative market advantage, diversification and a network support system. It delivers mobility for tenure-insecure agriculture and creates incentives for technology adoption. Ekua Pa cost-effectively bridges gaps in yield that exist between standing crops, farm, transport and markets. Managing our network of farmers in groups affords us the economy of scale to do this. What we are creating is one network, a support platform for rural smallholders and a supply platform for markets. In effect, we are cutting down on the 'middleman syndrome" and thereby improve food price transpar-

ency to both farmer and retailers. Piloting with 256 cassava predominantly growing farmers in Ayensuano West and Kwahu West municipality and expecting to scale up to 1000 in Q2 2017, the company expects to capture market share by becoming the quality assured and low cost leader in the agro produce distribution and retail industry by significantly cutting down the "middleman syndrome" which introduces several layers into food costing. Our control over the demand end through our smallholder networks gives us more transparency of costs in the value chain and allows us to manage production to suit market demands. The possibilities for expansion and scalability are excellent not only in the Ghana but in neighbouring countries within the region.

In summary what we have designed is a support system to support our diligent rural farmers by providing training on improved agricultural techniques, endto-end services, an increased economy of scale and a ready market access to optimize potential productivity.

Agriculture has the potential to transform

of socio-economic mobility if we focus more direct investments to repair the many broken links in the value chain and this will take collective action by all smallholder "agrocentered" service providers to achieve.

Dennis Kofi Borti, Project Manager "Ekua Pa" Co-Founder, ThinkAfrik Queen's Young Leader 2016 Country Coordinator, ECOWAS Youth Council

"ThinkAfrik is a socio-impact investing startup that aims to become a leading African incubation platform for social enterprising instruments and social investment services tailored to empowering communities and finding sustainable alternatives to enhance socio-economic mobility"





"We need to invest in young people in a sustainable way and support them in the positive things they are doing" – Pj Mandewa Cole, meet the star from the land of the Lion Mountains

We turn our spotlight to an inspiring son of the motherland, a star shining bright from the land of the Lion Mountains, Sierra Leone. We introduce Mr PJ Mandewa Cole, the executive director of Lifeline Nehemiah Projects from Sierra Leone. The organisation founded in 1996 by Richard Cole, his father, as a result of conflict in Sierra Leone, with the aim of reshaping the lives of children who are ex-soldiers and affected by circumstances of war. Although having studied Law in London, PJ lived in Liberia until the age of four whilst his parents were developing community projects in Lofa County. When the war erupted in Liberia, PJ and the family fled to Sierra Leone where they eventually reunited with Richard Cole.

PJ worked alongside his father helping to rebuild the lives of the boys in the Nehemiah Home from at a very young age. At an early age of 13 he was the designated class teacher to over 60 children. He was also part of the team that set up and managed some of the very first social enterprises at Lifeline Nehemiah Project. In 2012 he was asked by LifeLine Network International to restructure Lifeline Nehemiah Projects. He has since led operations and provided strategic direction to the organisation. He divides his time between Sierra Leone and the United Kingdom (UK).

Lifeline Nehemiah Projects now runs four schools, a safe home and a vocational training centre. His dream is to lead a campaign to rebuild Sierra Leone by harnessing the untapped potentials of the youth.

Pj with his team designed an agricultural initiative that works with rural farmers to drive economic and social change in rural communities. Lifeline Nehemiah Projects is helping farmers enhance the quality and increase the quantity of their crops and to create more job opportunities .By providing employment and resources to these farmers, Lifeline Nehemiah Projects hopes to accomplish long-lasting sustainability. An Agricultural Business Centre has been established for the Punduru community. This is to enable the training of 540 farmers, and the majority of these farmers are part of the youth and women demographically. Additionally, 50 young people will receive training to create micro-enterprises at the centre. Elderly community members and men will also have the opportunity to learn about women and minority rights. This project has been under development for the past four years.

The organisation was originally set up by my parents to help former child soldiers in Sierra Leone. In 2006 it was run by a team after my father had passed away.Quoting from a post of the Queen's





Young Leaders web page Pj shared; "I began running Lifeline Nehemiah Projects in 2012.1 was studying law in the UK and planned to become a corporate lawyer. However in 2012 I was asked to return to Sierra Leone to help with the restructuring of the organisation. During my visit the team asked me to take on the leadership role and I agreed.

I'd always had a feeling that I wanted to give back to Sierra Leone, but the plan was to do that later in life. However after going back I saw there was a big need for me to get stuck in now, rather

than later. Unemployment rate that year was around 70%, and 60% of the population was below the poverty line.

Education levels were poor and there were problems with gender equality.

There was so much work to do that I felt I needed to be there.

Sixty percent of the population in the Commonwealth is under 30 years of age. So it is clear that young people are important to its future. We need to invest in young people in a sustainable

way and support them in the positive things they are doing."

Drawing inspiration from his parents, PJ and his family have offered salvation to former child soldiers who were commonly viewed as outcasts. He strongly believes that young people have the ability to make a difference and encourages the youth to help eradicate poverty.

PJ has been involved with award winning community and youth projects in the United Kingdom and has also worked as a legal researcher and policy advisor to a national UK charity. PJ is a One Young World Ambassador and a 2015 Queens Young Leader. He has participated in Commonwealth Day Observance at Westminster Abbey and had the opportunity to address Her Majesty Queen Elizabeth II and other world leaders.

PJ and the LifeLine Nehemiah team of former child soldiers, war slaves and orphans are committed to rebuilding Sierra Leone. Be inspired!



THE TWO YOUNG WOMEN CHANGING THE FACE OF FARMING IN KENYA



MEET RITA AND PERIS

Big Challenges require Big Innovation – How Peris and Rita are opening up credit access to smallholder farmers in Kenya with FarmDrive.

With world population hurtling upward and estimated to reach 9.1 billion by 2050 according to the Food and Agriculture Organization of the United Nations, global food production will have to increase by 70%. Africa, being home of around 600 million hectaresw of uncultivated arable land, representing roughly 60 percent of the global total has a massive role to play in feeding this population and championing the cause to avoid continued mass hunger. To achieve this farm productivity, the continent must accelerate its productivity at a faster rate than the average global rates. However, farmers in Africa continue to face several challenges that limit the continent from exploiting the full potential that exists within the agriculture value chain. Challenges include lack of access to inputs, seeds, fertilizers, poor production profiling, market access limitations, lack of access to credit, post harvest losses just to name a few. Notably amongst these many challenges is the difficulty of smallholder farmers to access traditional credit facilities.

Two brilliant young entrepreneurs and their team from Kenya have a solution that is helping solve this problem. FarmDrive was founded by Rita Kimani and Peris Bosire both Computer Science graduates from University of Nairobi back in 2014. According to the founders it was inspired by their experiences growing up in smallholder farming communities. FarmDrive has built a tool that is bridging financing gaps by improving the credit assessment of smallholder farmers in Kenya by credit scoring farmers using alternative data such as mobile usage statistics, behavioral patterns and agronomically significant data like soil and weather patterns. The data is then fed into a credit scoring algorithm alongside key satellite agronomic and economic data to help improve yields. The farmers' data combined with existing agricultural data is used to develop a comprehensive credit profile, to be used for the farmers' credit assessment by financial institutions when they need funding.

Farmers can start the loan application process, input information and access loans via SMS on their mobile phones. As an added incentive to farmers, FarmDrive also provides a simple digital record-keeping platform that enables farmers to keep track of their farming activities using mobile phones.

So far, they've signed up more than 3,000 farmers on their mobile-based platform. In 2016, working with a financial partner, they helped disburse about \$130,000 in loans to 400 farmers. FarmDrive has landed an investment with mobile telecom giants Safaricom and becomes the fifth investment by the Safaricom Spark Fund since it was established in 2015.





ENTREPRENUERSHIP IN AFRICA: **TAPPING INTO HIDDEN** TALENTS

"If you want one year of prosperity, grow grain. come, there is no doubt that the future of Africa will be shaped and If you want ten years of prosperity, grow trees. If you want one hundred years of prosperity, grow people." - Chinese proverb. Developing a true entrepreneurial character If you should be given a dollar today, what will you do with it? Indeed it sounds rather little in value to get a lot done but at the same time, it can be well managed to get a lot done! In this day and age, not many of us Africans will devise means of safeguarding that dollar as if it were a fortune. Interestingly enough, people do live on that a day.

An article I read on the Business Insider UK website in 2016 explained how an American based entrepreneur developed a zealous character by forcing himself to live on a dollar a day...as per the publication, this was long before he became a millionaire at age 28. Elon Musk presently has an estimated net worth of \$13.2 bn.

We are our own prophets and the way we think, our attitude towards life transcends into what we call the self-fulfilling prophecy. The difference between the successful and the unsuccessful is the mere thought of how to convert every single penny into wealth, this is what I deem financial intelligence.

Think of it like how popcorn is the resultant effect of single grains of corn put under intense heat and pressure. If the corn doesn't pop, increase the heat and intensify the pressure! If you fail once, fail at it again till you get it right! Investing in human talent At present, (is this current) please check)about 60% of Africa's unemployed population fall between the ages of 15 and 24 years. According to TechCabal, the global youth will be made up of 40% of Africans by 2050; this means that if time and money are well invested into the African youth today, the return will be large. Conversely, there will be a loss arising from leaving the talent bare.

The sad truth is, the school curricular is infused with too many rigid subjects that do not lend themselves to nurturing students to be industrious.

Despite these hurdles, some which have been over-

orchestrated by the youth -the time to architect the blueprint is now Africa is not only endowed with natural resources but a phenomenal talent that abides in individuals. These resources coupled with endless opportunities are all up for grabs if we focus on developing human capital.

Therefore, to have one hundred years of prosperity, we have to grow our people with the right approach.

E. Lamptey







AFRICA'S PREMIUM ENTREPRENEURSHIP RESOURCE

MEET THE CEO OF ANYAKO FARMS

My name is Richard Nunekpeku, chief farmer and founder of Anyako farms. I started Anyako farms in 2013 whiles working at Samsung as the Marketing Manager. We started our operation with poultry, and we started with 1,000 birds which we increased subsequently to 2,500 birds. So during that process, we realized we were spending a lot of money on maize purchase for our breed. We took a decision to invest in maize production to produce for our own poultry because the plan was to eventually increase our poultry business in Ghana.

In doing so we acquired a 500 hector land in ANYAKO, VOLTA REGION which today we have developed about 170 hectors of land with a centre pivot of irrigation facility for an all year round production. As far as my corporate work is concerned, after my university education at the University of Ghana in 2007, I did my national service at Guinness Ghana Breweries and then got confirmed as the event and promotion manager, I did that for about 3years and got moved into a role as the sales executive until 2011, I moved from that role into the branch manager role at PZ Cussons. I was doing that for about 7 months when Samsung came to Ghana and was looking for an officer to champion branding for the brand so I got pouched and moved to Samsung and became the marketing manager responsible for consumer electronics for 5 West African Countries Ghana, Cameroun, Ivory Coast, Sierra Leon and Liberia. That role I played for about 3 and a half years and I finally took the decision to follow my long cherished dream of becoming an entrepreneur.

Having done a lot of research and realizing that the agriculture business provides that opportunity for young people to leave a change for green revolution for Africa, I decided to invest in Agric. As far as my education is concerned, I did my 1st degree at Legon, I had my masters as well in business administration from the same university and currently pursuing an LLB at GIMPA hopefully to become a lawyer. What I have come to understand in the space of business development is that technology has taken shape in terms of providing a leading role for entrepreneurial activities across the world. So you see a lot of technology companies are becoming the big companies of the world and that neglect for a sector like Agric. Let us not forget the world's population is growing so there will be the need for more food to feed the growing mouth that is on the rise and if you look at Africa, our comparative advantage is in the Agricultural space because that is where we have the labor and we have good work but how do we bear that competency in terms of proper management of the Agric space to be able to derive the right benefits paying particular attention to cost revenue and profit because that is what has been missing, how our grandfathers and grandmothers have been doing agric. They more or less focus on



the means of feeding their family so they have not been able to derive any commercial benefits from the sector.

Having worked in the corporate world for some time, I understand cost profit and revenue being the main drivers for any business agenda and having had experience of visiting some farms in South Africa because when I was working at Samsung, our regional headquarters was in South Africa so I frequently visited South Africa and you could see amazing things being done. You see huge lands under production with the innovative use of technology for irrigation, planting, harvesting and you are wild and you feel like okay can't we have similar experiences or knowledge transfer or similar initiatives taking place in our country?

We need to ensure to make Agric not only the food basket but also as a revenue or the new oil for Africa reality. We are committed, we are young, we still have the energy, the drive, we have the requisite competent and the drive. We think we can bring that to bare to create a new story. As part of our key milestone for the last 3 years that we have been in existence, investment we have made in our irrigation facility is a game changer for us because it is an investment that will allow us to produce more yield and we are talking about investment that covers 282.5 acres of land in our irrigation facility, it means that after every time of the year, we will be in the position to produce at maximum 282.5 acres of any crop that we want to produce, which is huge, given the fact that we are still a young company.



I think we are at the critical stage of our business where subsequent investment will start bringing in money. We are proud of what we have achieved and when we start production this year am not sure any farm in Ghana today is being run and managed by an under 35-year-old person having those infrastructures that we have. So for me, we see ourselves as one of the leading young farms run by young people, setting the right example for young people to take up that challenge in Agriculture so it is an exciting part of that milestone towards the ultimate objective of becoming the leading commercial farm in this country.

Many of times people want to believe that you only become an entrepreneur when you follow your passion. I do not think any entrepreneur anywhere would want to follow their passion without value so for me, the value equation is so important as you invest into following your passion. In as much as you want to be happy with yourself that am doing what I have always wanted to do and get that personal satisfaction. You should be looking at getting value for whatever you do because it is the value that will contribute to you employing more people and creating jobs. It is the value that will contribute to you adding value to whatever entrepreneurial product or service that will be competitive on the market to set up value chains like production, marketing and services so you can employ more people and make money out of it. So if the goal does not ultimately lead to getting value out of it then I see a challenge with that but where getting value is also part of the underlining desire to go into entrepreneurial life and we will be looking at adding to our economic gains and increasing our gross domestic products because if you set up a business and you are running it as a charity without getting any value from it, how are you helping to develop the economy, how will you be able to finance your social impact modules programs and your contribution to society. How will you be able to employ people and create jobs, build stu- dio capacity and develop skills, So for me, it is very important we preach the entrepreneur- ial story for people to go into entrepreneurial ventures but we should also be cautious that we are not just doing it because of the passion they want to follow if not we will not get value out of it so for me its key unless of course, we are encouraging people to set up NGO's then making money and profit will not be a goal but once it is an entrepreneurial journey, definitely beyond the passion there should be money to help build the economy in the country.





AFRICA'S PREMIUM ENTREPRENEURSHIP RESOURCE





The dark age for women in Africa is over; the days where women were relegated to the background and only considered useful when it came to issues of the household. This thought militated against the advancement and progress of women in their economic, social and political lives.

A new age came, where women gained knowledge and were prepared to defy all odds and traditional roles that held them down. Notable among them are ; Folorunsho Alakija (oil /Assorted business), Oprah Winfrey (American Television host, actress, producer and philanthropist), Beryl Agyekum (Echo House), Ellen Hagan (L'aine Services) Ethel Coffie (Edel Technologies) and many others who are doing tremendously well.

Women entrepreneurs are not competing with men or trying to be like them. We simply do things differently.

Women have tried to enter politics trying to look like men.This will not work. We have to bring outer differences, our emotions, our way of seeing things, and even our tears to the process" (Anna Tibaijuka, Professor, Tanzania)

Women do not have to look like men in order to handle certain businesses .They have a unique way of making things work. More women must be encouraged to enter into entrepreneurship. Instead of limiting their potentials, they must be given the necessary education and training as well as financial support. Sitting home and wasting away the potential to transform the media, the oil industry, the fashion industry and the like, is quite depressing. After all, the woman can end up paying bills, to this in turn, reduces the burden on the men. As women, when we see our fellow woman doing great things, we are also encouraged to unleash our abilities and ideas. Reaching out into the entrepreneurship world will also inspire other women to achieve their dreams, goals and aspirations. Balancing your work life with family life

is a problem that militates against the manifestation of women's dreams. But remember, other women have done it and so can you .They say, "poverty has the face of a woman". This negative stereotyping has affected many woman over years. This is a new age, a new season for women to show the world that indeed "wealth has the face of a woman" We are going to live on the reality of riches and prosperity because whatever you set your mind to you can achieve. Other women have toiled day and night to set the pace .Now is the time for all women to be business-minded. Let's help close the poverty gap, let's change perceptions and let's make the world a better place with our ideas.

> Jennifer Abena Serwaa Akyeampong





Jessica Dewhurst

Jessica Dewhurst is a 24 year old human rights defender and ERI UN Youth Ambassador from South Africa. She volunteered in multiple NGOs while in high school, working with children infected/affected by HIV/Aids, refugee children, and children who have been victims of physical, sexual and emotional abuse.

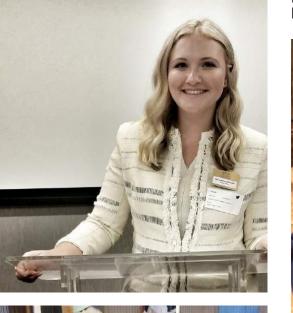
In 2012 she completed the ERI Human Rights training at the United Nations in Geneva, and traveled the world as an ERI UN Youth Ambassador, promoting human rights and working alongside countless youth and organizations to bring about positive change. Jessica holds an undergraduate, honours and master's degree in Social Development, specializing in Children's Rights and human trafficking; as well as an international leadership qualification from Cambridge University. Her organization has trained and equipped thousands of men, women and children to be advocates for change and hope in their communities.

On return to South Africa she Co-founded and Directs "The Edmund Rice Justice Desk", an award-winning human rights organization which operates in South Central Africa (South Africa, Zambia and Zimbabwe). The organization offers its support, expertise and educational materials to various groups across the globe, as well as serves as an ECOSOC advisor to the UN. The ERJD (The Edmund Rice Justice Desk) focuses on educating, advocating and equipping youth, vulnerable groups, civil society, and governments across South Central Africa in human rights, justice and advocacy. It works primarily in township areas and vulnerable communities, empowering and equipping communities to lead their own change.

Being the Director and fire behind an award winning human rights organization, The Edmund Rice Justice Desk, focuses on educating, advocating and equipping youth, government,



There is a strong wave of hope moving and spreading wide across Africa and Jessica Dewhurst and "The Edmund Rice Justice Desk" is leading that movement. A voice for the voiceless and hope for the hopeless. Africa is proud of you.









THE SPIRITED TECH ENTREPRENEUR

"If I had paid attention to my high school guidance counsellor, I would have become a cosmetologist." - Aisha

In an industry highly engulfed by men, there are still quite a handful of women who have managed to manoeuvre their way through with absolute hard work, determination and above all, the willpower and hunger to succeed.

Meet Aisha Bowe, a former NASA engineer, now the CEO of her own Technology company, Stem Board who has persevered to write her own success story by riding on the

rough hurdles of life to becoming the admirable woman she is today. In her words, "When I turned thirty-one (31), I found it a hard time looking in the mirror and seeing the same woman that others perceived me to be. Being a young black woman and a CEO of a multi-million dollar company can be extremely overwhelming and it's certainly very difficult to throw the quest for love into that equation." She continued, "When I was much younger; I was very tiny, had zero confidence and not trendy in the least. I remember always being ashamed of my 'backto- school' clothes because they always came from K-Mart. I felt nei-



ther beautiful nor smart and no one told me otherwise. On top of it all, I was a gymnast who suffered some sort of discrimination at age ten (10) amongst her peers who were told by their parents that blacks were dirty."

SELF DISCOVERY

Aisha's mum at age twenty-seven (27) found herself as a new divorcee with two kids and without a college education. That unfortunate situation projected some sort of loneliness and insecurity on young Aisha who then found solace in science fiction books which enabled her to escape from the harsh realities of life into a whole new world with great possibilities. Since then, she's spent the past twenty (20) years creating her own narrative and working on being a better person than she was the day before.

"My first day in high school was the most awkward thing." she continued, "I was uninterested, unmotivated and as a matter of fact, I just didn't want to be there. It was soon time to graduate and you know how there's always some sort of guidance and counselling session for graduating students on how to choose the right and appropriate career paths and how to walk towards it; well, my guidance counsellor told me that I could be a good cosmetologist. Not that there's anything wrong with being a cosmetologist but the sad truth was, that was all she thought I could be but I knew and saw within me that I could actually do more.

"My self-confidence came from a re-

ally unlikely place. In my first semester at the community college, I decided to pursue a degree in business because that was what all the cool kids in my year group were doing. At the end of the semester, I had a grade 'C' in Economics and I did not want to discuss it at all with neither of my parents but my dad went straight to it and offered to pay for me to take a math class. That class changed my life; not with its contents but with the accomplishment that came with it because that 'A' in pre-algebra became an 'A' in calculus and that really helped grow and shape up the self-confidence I never had. Now, there was the girl who never thought she could be anything ever and didn't have a group of people cheering her on making that effort to throw away everything she ever thought of herself to enable her to create a whole new list of the most outrageous things which aided her to create her own narrative."

ROAD TO NASA

The first outrageous thing on Aisha's new list of finding herself was to go to the University of Michigan to study aerospace engineering because her immense love for science fiction demanded it. Then with that, the next on her list was to go work with NASA because it represented the best and the brightest in everything she had hoped to become from this list... and she did! And every single thing inserted on this list came true not because it was easy but because she fought through ever impossibility and struggle to make it all come to pass.

She described her first day at what she termed as the Tech jungle (NASA) as a dream. She could definitely not contain her joy when she walked through the doors of NASA as an employee with her own identification badge. In the next shocking revelation, she said "the craziest thing about my being at NASA was that I turned the job down! They asked me to come and I still felt that I wasn't good enough because there were kids who had a 4.0 GPA in mv class who were bluntly denied this job and there I was asking myself 'why me?' my mentor at that time looked at me without forgetting to tell me how insane I was to put myself in that position and further pushed me with no choice but to go back for that job and yeah... after six (6) whole years, they could not get rid of me. The place was filled with amazing people and that experience was very much worth it.

ABOUT STEMBOARD

Leaving NASA to creating her very own multi-million dollar company, Aisha Bowe now describes what her company is all about. "StemBoard is a tech startup that creates smart solutions for government and private sector clients. StemBoard is also committed to closing the achieving gap of providing underserved communities with enabling technologies. We have started creating hardware which is specifically targeted at providing underserved students in stem field with the skills they need to be competitive. Instead of waiting for a four (4) year degree to be able to generate revenue; you can take the problems you face on a daily basis, solve them, put them on a digital platform and make millions. So with our programs, we say it's not good enough to just be technically proficient but we'd also want you to understand entrepreneurship, branding etc.

END NOTE FROM THE TECH ENTREPRENEUR

To wrap it all up, she said,

"Don't put limits on what you think you can achieve and in fact, don't be afraid to think that you CAN achieve that very thing and go even further."



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THE WILLIETTE SAFEHOUSE: PROVIDING HOPE IN A DEVASTAT-ING WORLD. HOW A VIBRANT ORGANIZATION IS EMPOWERING THE LIVES OF PWDS IN LIBERIA.

Williette Safehouse was founded by the philanthropist Samuel A. Stryker II with the support of his wife of 39 years, Marilyn Stryker. The passion for the Liberian disabled community has always had a special place in the hearts of the Stryker's. Fifteen years to date, by the Grace of God, Mr Stryker and his family have had the opportunity to give to the Liberian disabled community without missing a single Saturday. They stayed consistent and focused regardless of the challenges they faced.

Throughout the years, the need within the community grew exponentially. The time for Mr Stryker to create and manage an organization that would be beneficial to assist the individuals within the community seemed unimaginable because of his immense business obligations. In February of 2016, the Stryker's made an executive decision to expand their efforts.

Reflecting on the selfless mission ahead, Mr Stryker appointed his daughter Rita Stryker as CEO of the organization along with their eldest daughter Princess Stryker-Gibson as Financial Director. Immediately

the journey began. The international altruistic team was formed, and Williette Safehouse was registered as an NGO in the Republic of Liberia and a 501(c) (3) non-profit in the United States of America.



The organization's goal is to build a facility to ensure the enrichment and growth of those belonging to the Liberian disabled community. They believe that allowing the disabled community to experience fulfilment and purpose along with self-sustainability through endless amounts of training and practical experience opportunities will expand. The unique Safehouse space will provide a platform for passionate organizations and individuals around the world to travel to Liberia and utilize their skill sets to assist the community.

Speaking with CEO, Ms Rita Stryker on the Williette Safehouse's thoughts on disability, she had some really interesting perspectives. "Too often, the disability urges others to look at what a person is unable to do. a person with a disability, the focus should be

shifted to the root word: ability. Your ability is your gift. Every creature on Earth is given a gift. We do not say that fish are disabled because they can't fly or that birds are disabled because they cannot swim. Each animal has their gift and the beauty of it is enjoyed by the world. So, what is your gift?"

The noble team of Williette Safehouse is making it clear to the world that they will not stop until every Liberian man, woman, and child with a disability has educational opportunities, specific training projects for development, and rights and policies to ensure their protection.

Join them on their global human rights fight.



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PERFECTUAL LINNAN

Tell us a bit about yourself?

My name is Perfectual Linnan I am 26 years old. I am from Nangpanduri in the Northern Region of Ghana. I hold a BA in Integrated Development Studies, Environment and Resource Management. I am currently pursuing a diploma in Occupational Health and Safety Management.

What stimulated your interest in entrepreneurship? And why did you choose this particular work?

Honestly I never thought I will be an entrepreneur just like every other young graduate. I thought I will be done with my national service and get a job. So I applied then nothing was coming. I think being an entrepreneur steamed from my quest to be busy. I really wanted to tell the story about a certain people in Ghana and I was less busy. There was nothing to do though I had my hands on certain things, there was really nothing to do so I never ever thought I was going to own a business or start something of this sort.

So Perectual Linnan is into making clothes using smock fabrics. We do a lot of trendy, fashionable things and I was able to host my first fashion show which was surprising because it[s difficult. Currently we have 3 successful collections and the unique thing about Roots by Linnan is we are not just into making clothes but we actually are telling the story of the Northern Region of Ghana and the world. Most people in Ghana do not really know much about the Northern culture even people from there. You will be amazed to find out that even people from there do not know much about it. Every collection comes with a theme woven around it and they are inspired by the fabrics, the culture of the people that wove the fabric as well as the patterns of the fabric.

We had the first collection called love brewed in Bawku. This was our bid to tell people that even though they've heard so many unpleasant things about Bawku because of the fight that broke there, Bawku is still a love filled place and you can tell that from the beautiful fabrics they have there. We went on to even include the history about Bawku, how the name came up and all that. Then we came up with Northern Zebra. The Northern because the fabrics were coming from there. Zebra because the fabrics were in black and white and the collection was inspired by the black and white stripes of the zebra which actually has a lot of inspiration. The human races can learn a lot. It is about staying true to yourself and living in harmony with people just like the black and white stripes are on the zebra. They are independently beautiful but they live in harmony on the zebra. You don't see the stripes fighting.

Then in December last year we outdoored a collection called Wrapped because it was a holiday season and we wanted everybody to be wrapped in love, peace, joy and, most importantly to the children of the world who need so much love at that time of the year. So everything we do is smock fabric hand woven and is not just clothes but a piece of culture. There's a story around it, there's the culture of the people surrounding it not because of the fabric but because of the stories we tell, we intend to inspire society with the kind of clothes we do and the fabrics that we use.

What was the feeling like landing your first customer?

Oh my, the feeling was amazing. This question is making me relive. I asked my friend, I was like so people want to buy? It

was surprising because its not like I thought people wouldn't buy but I was surprised. The reality hit me because when you are coming up with stuffs like that you are really wondering will people buy into it. Will people want to wear that? So after launching it and people were sending me messages, it's not really like first customer, it was first customers because people were hitting me and our page and everything. I want to buy, I want to buy. Some were just commenting like 'I want to buy but those who really sent text messages, called us and everything. When I made the first delivery, I said to myself this is real, this is really happening. That feeling was like I have started and I definitely have to go on.

What do you think we can do to improve the entrepreneurial skills of young people like you across Africa?

Firstly, I think the major thing we need to do is give orientation and reorientation into what entrepreneurship is, what it entails because I think most of us do not understand. Personally, it took me a while to really understand what it is and also we have already spoken about certain facilities that need to be provided by the government and we need to let people who want to take this path understand that it's not rosy as you may presume it will be in the beginning. We need to let people understand what it really entails. That's why am saying that those who are in it should be reoriented and those who want to be in it should be given proper orientation.

And I think we need o have capacity building, if the government feels maybe it is difficult to provide facilities, it should at least provide some sort of capacity building and training. And not just the governments even ourselves as people who are already in it to undertake such programs for people to really understand. I think if we start with that then we can talk about other things like loan facilities and all that but if people don't understand the business of entrepreneurship and what it entails then I think we can't go any further.

If you could change anything in the world, what will it be?

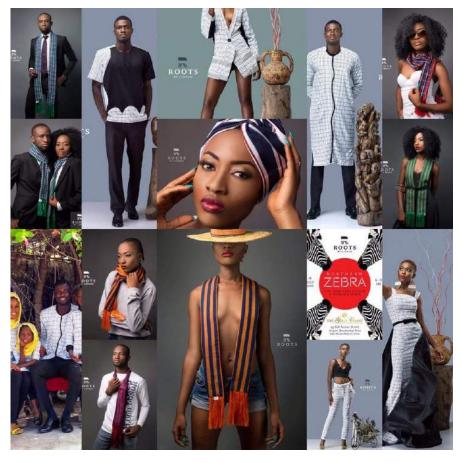
If I could change anything in the world, I think I would want to have the power, the money, and strength, everything to help people in need. That's what I would want. I think I would want to be able to help people in need, yes.

How did you fund your first business? What did you wish you knew before starting your first business?

Ok for my business.....(laughs) sorry am laughing sometimes the memories are funny. So when I had the idea was when I decided to work on it. I knew I didn't have much money and so it took a while before I decided 'let me do this'. Initially, I contacted a friend of mine and said this is the business I have and I need a partner something which is rare in our business space and I think as we go along I will be able to say a bit about partnerships. So she was like she knows how to sow and I was like that's good since you are learning how to sow let's do this. So I decided I don't have the ready cash to just pump into it so am going to do it bit by bit. I first had some money, I think about 500gh cedis and I sent about 1000gh cedis for the fabrics. I bought the fabrics bit by bit. It was this person I wanted to partner with which didn't go far. I had this other friend we bought the fabrics from Bawku that's why the first collection was 'brewed in Bawku'. I sent the money then she sent it to the guy and then we bought it. I was like ok we have the fabrics, let's sow the first stuff. So how I funded my first business was from my



AFRICA'S PREMIUM ENTREPRENEURSHIP RESOURCE



like cooking, like I cook every day. Before I do anything I make sure I cook for my dad and he is satisfied because most of the things I do are on my phone. The orders are online so if I need to coordinate things from the north as well it's on the phone. I send the stuff, I get the delivery people to bring it, and sometimes I go for it myself, carry it on my head or sit on an okada or in a trotro. If I need to go and supervise the tailors too I go because they are not far from me. Most often I do the delivery myself because I always want to meet the customers, see what they have to say and I feel when they receive it from you sometimes it's nice but at times too the delivery people do it.

So basically when am cooking, am also working on my phone. Sometimes I find time to go to the club with my friends because I love to dance. Sometimes we hung out in one person's house. The least chance I get I sleep. I love sleeping in the afternoon so sometimes when am home between 12 - 2 I take a nap. So basically that's what I do when am not doing anything related to work.

own pocket and I did it in bits.

We sold the first stuff and I think it was about January thereabout when we bought the fabric. Fast forward I was waiting for the stuff it wasn't coming so I had to travel to Tamale because the things were in Tamale. I had to go to Tamale and check the stuff and I think that was about 3 to 4 months after. I took the stuff, brought it but wasn't satisfied with it. So I contacted another friend who sows and was like ok let's alter the things. We altered the things, I paid her what was due her and we got this done. So basically it was my own pocket money in bits. I feel like you can start small but if you have the money to start big, start big but if you don't have the money and you really want to do it start small and invest. You realize you've gotten all you want. I wish I had known there are times I would be broke. I think it would have prepared me better to know if you start a business its ok to go broke. In the beginning I carried a lot of weight, you know the approach a lot of people give you is you have your own business and you are broke.

People don't understand. Personally, it was a bit difficult for me to understand that I have a business but am broke. Now I understand and I have accepted it but I think what I would have done before starting is that I can go broke and its ok.

Lastly, Perfectual is a great lady, an entrepreneur. What does she do when she is not working?

When am not working honestly am doing house chores



"Entrepreneurship is about living a few years of your life like most people won't, so that you can spend the rest of your life like most people" :Unknown.

Do you ever wonder why your neighbour screams goooooaaaal!!!!!! during a football game while you're upset because your team has lost? Do you think its fair that some people have it all or at least that's what it looks like and you're on a certain level in life and some people you know or are close to are so high in society you ask yourself how you are friends with them? Well that's life.

We often forget that we are different people with different tasks here on earth. We are born into different families for various reasons and sometimes, we end up in the wrong places not because we are unfortunate, but are capable to make the most out of where we find ourselves. It's not magic that people move from the most terrible situations to become one of the most successful. People don't just start big and stay where they are by just sitting

It is very easy to come up with an idea and day dream about how successful you can become at something you created on your own or by your own effort, but what do you do about those ideas? Do you just sit down and hope for a miracle? you don't expect to sit back and imagine what you want without putting some effort into it. the way you carry your load to your destination determines how serious you are regardless of how heavy it might be. You are allowed to scream, cry or be angry but don't ever give up.

"The failures and struggles of today end up becoming your reward from life"

Here are a few tips to guide you in becoming a successful entrepreneur.

1. Write down your ideas, be realistic about what you want.

2. You need God and his grace, make sure to pray about your plans and ideas.

3. Be passionate about the idea or ideas, passion ensures effort.

4. Give yourself a limit or time frame, and make sure to abide by it.

5. Make a list of items you need to put your idea in action, or who could help you with what.

6. Don't be afraid, tell yourself it is the right time. "Procrastination is the thief of time"

7. Make sure to keep your plans to yourself. People are hungry for good ideas like yours, you wouldn't want to end up saying that was my idea. 8. Brace yourself for disappointments and taking risks, it prepares you for surprises.

9. Remind yourself daily, about your goals and expectations hence; what you want.

10. Sacrifice is key, make sure to put your ideas first regardless.

11. Spend time people who are focused on their goals too, you will get a lot of motivation and learn from such people. "Strong minds discuss ideas"

12. Be loyal, honest and selfless. Humility is key.

13. Make sure to be spontaneous about your actions and ideas.

14. Be discipline. You should know when to spend what how to spend what at the same time when to say YES or NO to.

15. Make no excuses whatsoever. If it must be done, it must be done and done well.

16. Learn from your mistakes, remind yourself why you started.

17. Find out more about successful entrepreneurs and learn from them.

18. Constantly challenge yourself, because no one will push you.

19. Progress without change is impossible, you should be open minded and accept change.

20. Be positive and inspire others with how far you have gotten. Your mindset is everything.

"Success is not for the lazy"

start now with what you have and just start The little things become the biggest when you continuously add to them, growth is by your effort. Wouldn't you rather say "Oh Well" in a couple of years than "What If"?



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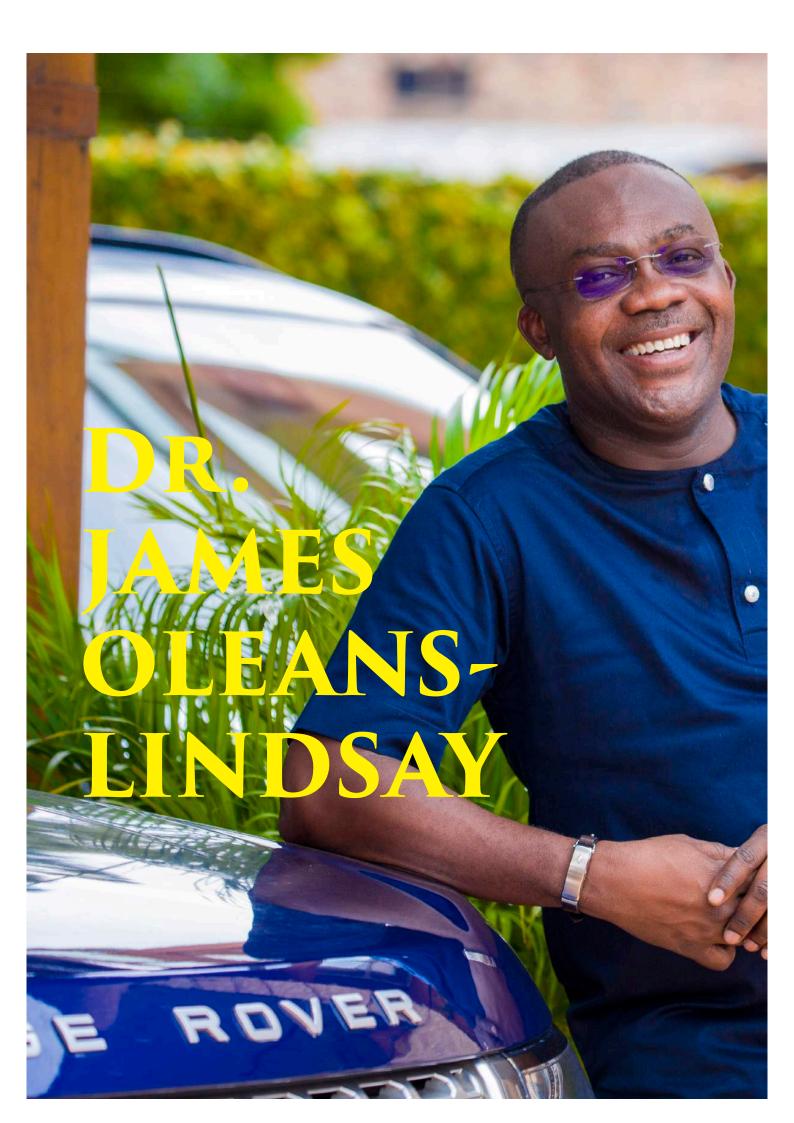




AII PURPOSE DELIVERY.







TELL US A BIT ABOUT OF YOUR-SELF.

I was born in Cape Coast, grew up in Koforidua and in Accra.

My mother is a very strict and courteous Fante woman who valued discipline above all else. She is also a staunch Christian who would make sure we went to church every Sunday I remember; my mum would even punish me for the mistakes of my younger siblings. Whenever that happened, I felt she was picking on me but later in life she explained to me that she wasn't picking on me but rather she was training me to be my brother's keeper. She explained that since I was the eldest I had to defend my siblings at all times.

Humi<mark>lity is the</mark> bedrock of my existence

everything I do is guided by that word. When I was younger, I was older people gave me gifts just because I was so humble. Mind you "humility and not timidity". These are values I

picked from my beginning.

My mother insisted I go through the Catholic education system so I did. I started preparatory at Madonna in Koforidua and then to St. Peters High School, Nkwatia. It is one of the best schools I have come to know because the value of self-reliance was instilled into us at that tender age. This has greatly affected my life.

I went to St Augustine's College in Cape Coast to complete my 6th form. My love of logical reasoning steered me to the debate club whiles in St. Augustines. St Augustines instilled in me the virtue of being my brother's keeper. That value coupled with the need for self-reliance from St Peters, laid a very solid foundation for me.

I went to Budapest University to study medicine after secondary school. I started well but after 10 months, I called my dad and told him I couldn't continue because the Hungarian language was difficult. My dad understood because he knew languages was not my forte. Coming back was difficult because my colleagues from St Augustines were already ahead. This did not deter me at all. I persevered and the result is clear for everyone to see. I have a green thumb so while in university, I cultivated vegetable gardens. I sold my produce to some hotels and made a tidy profit.

I was fortunate to have father who believed in travel so in the early 80's, I frequently travelled outside Ghana. On one of the trips to London, my father gave my younger brother and I 20 pounds as allowance. We went to a Turkish restaurant for dinner. Our total expenditure at the end of the night was 2 .50p and when we were ready to leave, my brother asked the waiter to keep the change. We did not know the value of what we gave away as tip until we started earning our keep.

My father was into politics, "but during the 80's, there was a coup d'état and we almost lost everything. Our family experienced hard times and it was a tough time for me. I moved from a moment of having everything, next losing everything. Once rich but now struggling.

HOW DID YOU HANDLE THAT PHASE OF YOUR LIFE THE TRANSITION FORM AFFLU-ENCE TO POVERTY?

First of all, you need to know yourself. I worked through that situation with the leadership and guidance of my parents. "Your parents are the leaders who should control your exposure and also, teach you to be content with your lot. ". You must count your blessings one by one because being content with what you have will see through some difficult times. The transition from affluence to poverty wasn't easy; it took bit of effort to overcome that situation. I developed my love for reading during that period when my mum's coping mechanism was to make us read, read and read some more.

WHAT DID YOU DO TO INFLUENCE YOUR OWN LIFE?

I buy a book every single week and I read wide. The knowledge I have gained through reading cannot be quantified have also picked up values like the need for education. Talents need to be are nurtured over a period of time and Education is the key. I should have done construction from the onset, because from primary school, I used to go with my dad to his construction sites but the education I gained form the books I read opened my mind to a wide scope of ideas. I appreciate reading the sciences, though I love construction.

In Ghana, many parents want their wards to follow in their footsteps or live out the parents' dream. Is your story different?

Yes, my mom always wanted me to read medicine because there was a hospital ready for me when I qualified as a doctor. My father also wanted me to go to medical school to secure my future. Always advise my clients against investing their money in houses. I tell them that although it is good to secure houses for their children, I believe it is better to invest in quality education. The rationale behind this is, the children may want different houses by the time they grow because real estate is dynamic.

I tell the parents "Money grows exponentially, save 50 Ghana cedi a day and in ten years you would be shocked by the amount you would have saved. Save money now and build your life so that when you grow you can enjoy your investments. You cannot rely on your pension to care of you in your old age.

It is not enough. I strive through perfection, thus excellence. Whatever you, do it well.

In respect to the question; though my father wanted me to be a doctor, I later ended up as a Contractor.

TELL US ABOUT YOUR BUSINESS.

I run a real estate company called JL PROPERTIES Ghana. This is the first company I set up and have since added over seven more. I am a serial entrepreneur with interests in petroleum, banking and finance, paint, consumables etc. I am the executive chairman of JL HOLDINGS LTD. There are over 10 subsidiary companies under the Holdings brand. JL Properties has projects in Weija, Sakumono, Spintex, East Airport and Achimota.

WHAT HAS BEEN YOUR MEMORABLE PROJ-ECT SO FAR?

My memorable project is the estate at Achimota. The area was a stone quarry turned refuse dump. There was a lot of cutting and chipping away the rocks to level the site. It was a difficult project, converting a forest a habitable environment but it was worth it. I was always at the site to ensure high standard from foundation to roofing. ball.

HOW DID YOU FEEL LANDING YOUR FIRST PROJECT?

I was building a house for myself, when a white man approached me and bid for the house. I did not hesitate in saying yes. I had a lot riding on that deal so I spent the night praying he wouldn't change his mind. I built two houses from the proceeds of the sale, thus begun JL Properties.

WHAT ARE SOME OF YOUR VALUES AS AN ENTREPRENEUR?

A true entrepreneur is a pathfinder. You should also stay true to yourself. Humility, excellence, sacrifice, discipline and consistency should be the hallmark of every true entrepreneur. As an entrepreneur, you should not spend your profit but rather re- invest into your company. Imagine if I had spent my profits from the first house I sold, I would have swallowed JL HOLDINGS. I reinvested, built two houses now I have built over 400 housing units.

WHAT ADVISE WILL YOU GIVE A PERSON WHO WANTS TO GO INTO REAL ESTATE?

Location, location, location. These three things are very vital. It is better to sell two houses in city than struggle to sell 50 houses. It requires more capital to build far away from town than building in the city. If you want to invest in real estate watch your location {1] watch your location {2} watch your location {3} and you will be very successful.

WHAT IS YOUR VISION FOR THE NEXT 5 YEARS?

In five years, we are going to build on what we have and set up other companies. I believe in giving everyone the opportunity to grow so I will spend the next five years grooming and empowering my staff (majority of whom are youthful.

WHAT HAVE BEEN YOUR BAD MOMENTS IN TERMS OF YOUR BUSINESS?

2008/2009 was a bad period for us. We had started a 200-housing unit at Weija with financial backing from a bank. The bank pulled in the middle of the project citing change in government as a reason. The Bank explained the nation was in an economic crunch and this nearly crushed my business.

WHAT WOULD YOU DO DIFFERENTLY IF YOU HAVE THE CHANCE TO START ALL OVER AGAIN?

Truth be told, if I knew I would be this deep into construction, I would have studied it in school and gone into business with my father.

I wish I had used my time to make people's lives better. Philanthropy is my passion and I hope to do more before I pass on.

WHAT'S YOUR ADVICE TO YOUNG ENTRE-PRENEURS?

1.Focus on what you desire to become and pursue it to the best of your ability

2.Don't copy people's successes, be original and be ready to work at your idea

3.Also, don't focus on money, focus go for the money first, go for the business and it will grow, stay true to yourself.

WHAT IS YOUR GREATEST INSPIRATION SO FAR? JESUS CHRIST.

My name is Dr. JAMES OLEANS LINDSAY....THIS IS MY STORY



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ENTREPRENEURSHIP AND ENTREPRENEURS IN AFRICA

A look around the African continent reveals a growing rate of entrepreneurship. More and more people are beginning to take things into their own hands by setting up companies to solve local and international problems. People have found more innovative ways of doing things and this has led to the reinvention of domestic and international industries. But when did the wind of entrepreneurship begin to blow across the continent? The establishment of businesses to solve local problems is not novel in Africa. However, it is important to note that the collapse of the commodity boom; arising from the credit crunch and also the great recession of the late 2000s played significant roles in Africa's rise to entrepreneurship over the last decade. Many highly skilled African professionals domiciled in America and Europe returned home after losing jobs. There were amongst individuals who had gathered very rich technical and managerial experience and also had international networks and connections... These professionals went on to establish their own businesses or to partner with local compatriots due to the lack of jobs.

But what has been the impact of these businesses? What does the future hold for them? The culture of the African people towards entrepreneurship, the socio-political environment prevalent in a country and availability of opportunities will be the key to the emergence, growth, survival and success of entrepreneurs.

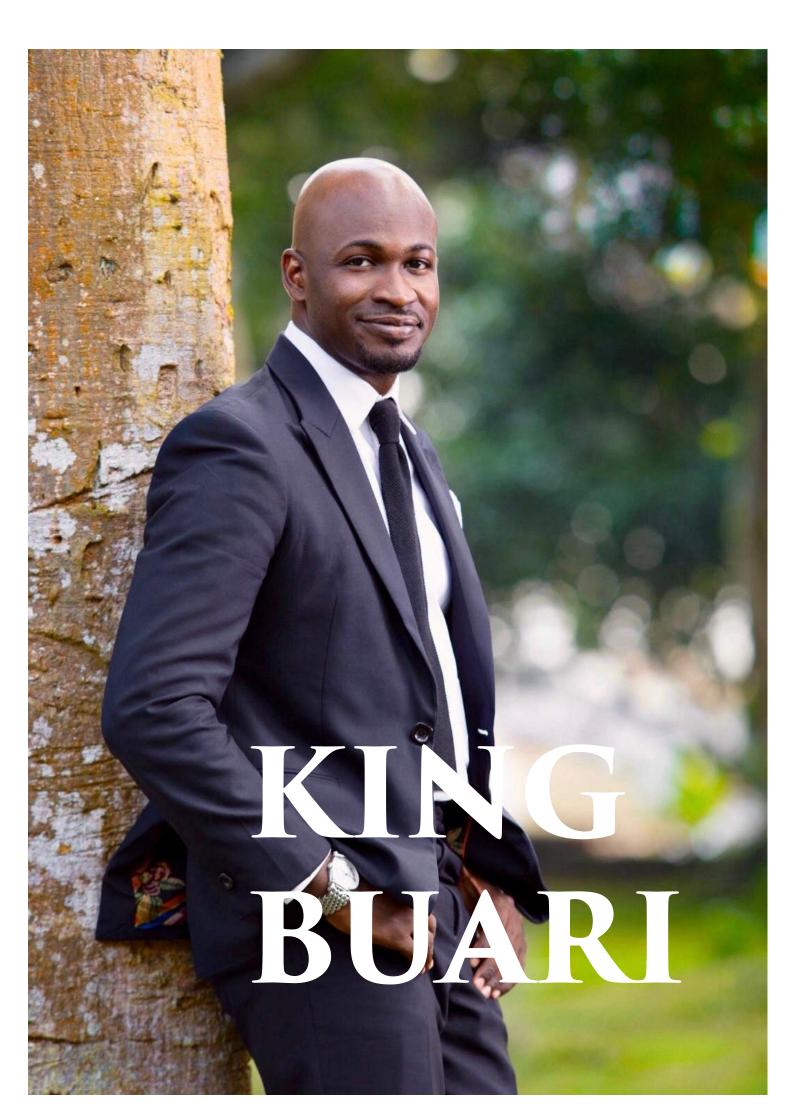
What is the Ghanaian culture with regards to entrepreneurship? How do people react to the thought of risk taking? A few years ago, a Nigerian friend bemoaned the average Ghanaian's fear to take risks. He made a quick reference to his native Nigeria; where they are considered a risk loving people in general and linked that to the existence of many local industries in that country. However, risk taking isn't the only trait a successful entrepreneur should possess. You need passion, determination, discipline and confidence. Educational systems in Africa should be designed to imbibe the entrepreneurial culture among pupils and students.

The existence of a conducive working environment for start ups is very vital for success. Governments should lead the Legal environment which relates to the ease of registering a business and getting it running is sole responsibility of governments. Also, a supportive financial environment which is considered the back bone for many start ups can be enhanced by government. Through prudent monetary policy, cheap credit is made available for start ups to take advantage of, in their growth and competition with foreign companies. The old practice where foreign firms merely set up offices in Africa without research centres and tailor made products and services is being challenged by African entrepreneurs. Indeed there have been instances where foreign multinational companies have folded up in certain African countries for various reasons. Governments should be as involved with the growth of local start ups not only to a level where they substitute the nation's imports but also to fully exploit their exportation prospects.

Following the great recession and collapse of the commodity boom, governments across Africa have weakened over the years. Governments now focus on taxing local businesses for revenue. Some governments have ceased international training and importation of certain products. African entrepreneurs must be quick in identifying opportunities where they can solve the many problems of the people. In these times when governments and its people are in search for home grown solutions, the African entrepreneur has a ready market to tap into. With a population of 1.2 billion on the continent, coupled with scarcity in foreign exchange, opportunities abound for local businesses. Commodities like cocoa, gold and oil may be reducing on the continent, but the rise of knowledge among its people, offers hope that Africa will be a powerhouse...



NATHANIEL YEBOAH



Tell us about yourself.

I'm an inspirational speaker and entrepreneur, born and raised in Ghana. While I was in primary school (Alysd Academy), I discovered my creative ability and my entrepreneurial drive. I later attended Presbyterian Boys Sec- ondary School (Presec), Legon, and University of Ghana. I registered my first venture Royal Dreams Cards, while I was still a teenager;

designing logos, letter heads, business cards, and greeting cards. I'm currently the founder of Buarich, a business and technology solutions company.

What stimulated your Interest in Entrepreneurship and why did u choose this particular work.

My interest for entrepreneurship has always been stimu- lated by solving problems. While studying at the Univer- sity of Ghana, my mother frequently called to request for phone numbers of businesses. To help solve her reoccur- ring request, I was inspired to build a business directory which was accessible via text message. The service went live and our user base continue to grow. I later registered Buarich in 2008 and launched Buarich SMS Find across all mobile telecommunication networks in Ghana.

What are some of the services you provide? Any memorable project so far?

Some of the services we currently provide at Buarich in- clude, business consulting, branding, digital marketing, computer software, and hardware support services. We've had many amazing projects but our most memorable was when we provided tailored solutions for an oil and gas company. Honestly we were not too privy of how the oil and gas sector operated but all the same we took up the task. I personally had many sleepless nights based on countless challenges we faced on a daily basis. But at the end we delivered at promised and it was a real moment of celebration for myself and my team.

What are some of the untapped industries you think your project could be deployed in?

I strongly believe that training in hardware, software and digital solutions would be a

major catalyst for job cre- ation and business opportunities across the continent of Africa.

Do u think entrepreneurship is the solution to some of the problems on the continent?

Yes. I defiantly think entrepreneurship is the solution to many of the problems on the African continent. If we focus on developing our human capital and equip more people with the right tools and skills to succeed in busi-

ness, Africa would be in a way better position than it is today.

What is your vision for the next five years? And where do you see yourself as an African entrepreneur?

Our vision for the next 5 years is to expand our service offerings beyond the shores of Ghana. And to find more ways to use innovative technology solutions to reach un- derserved communities and help more people partici- pate in today's digital world.

What would you say is your biggest challenge as an African entrepreneur and why have you not given up?

My biggest challenge as an African entrepreneur is the lack of adequate systems and infrastructure to support growing business. I haven't given up because I still be- lieve in Ghana and Africa as a whole.

What gets you out of bed in the morning and what keeps you up at night?

What gets me out of bed in the morning is my faith in God, and what keeps me up at night is anticipation of accomplishing goals.

How did you fund your business and how difficult was it?

I funded my first business by emptying all of my person- al savings and a small loan from my mother. The amount was quiet small and I really had to find creative ways to stretch those bills.

What avenues can upcoming entrepreneurs on the African continent think of with respect to funding?

In my opinion, the best source of funding is your is ei- ther through close relatives or through your own per- sonal savings to start with. If the money is yours, you tend to invest it more wisely. For those that have little or nothing saved up, its important build credit worthiness with your suppliers and trust with your customers.

What do you wish you knew before starting your first business?

I wish I knew more about minimizing cost and maxi- mizing profits as a startup.

In one word describe your life as an entrepreneur.

Adventurous

What has been your greatest inspiration?

My parents have been my greatest source of inspiration. Growing up, I've watched them build businesses from almost nothing. I've always been inspired by that.

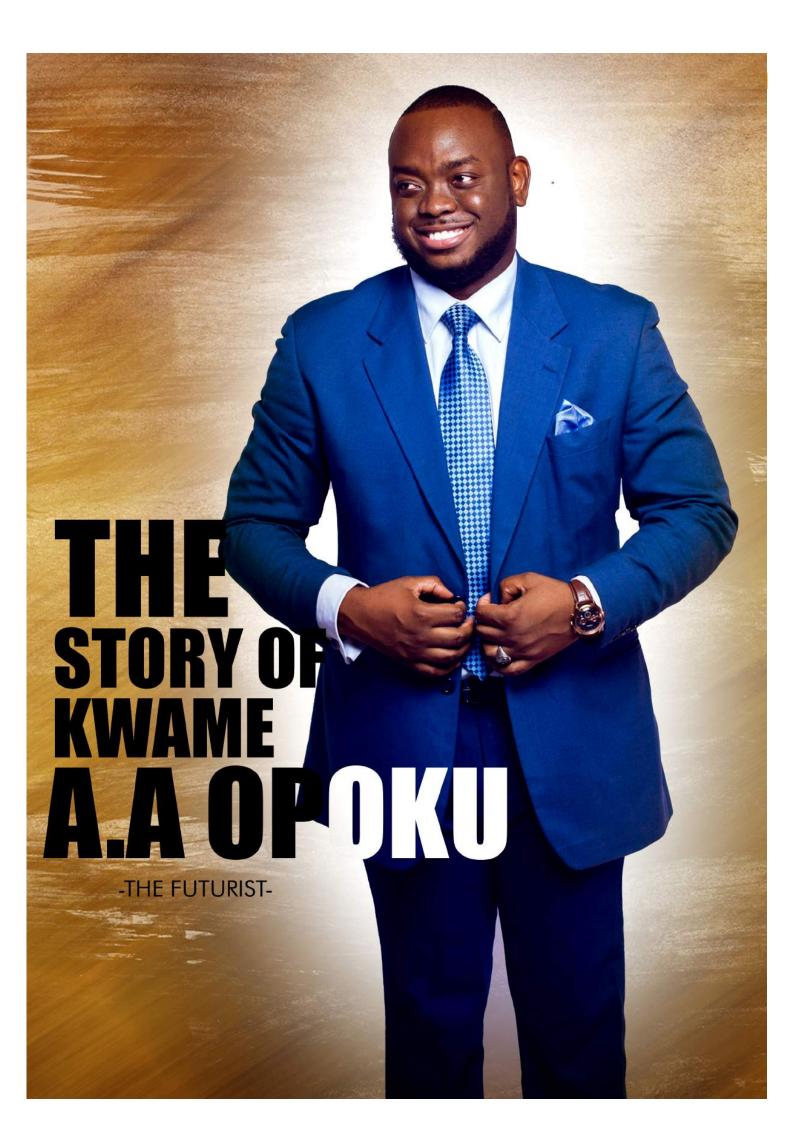
If you had the chance to start again, what would you do differently?

If I had the chance to start all over again, I would de- fiantly seek the face of God before embarking on any major project in my life. The reason I'm saying this is because I learnt many of my lessons in life and business the hard way.

What significant advice would you give African entrepreneurs who are launching out?

My advice for African entrepreneurs who are launching out is to focus on what they're really good at, serve their customers with excellence, and not get distracted by the quick progress others are mak- ing. There is a bible verse that says "let us not grow weary of doing good, for in due season we will reap, if we do not give up."





It's a pretty amazing story and I really do not know how am going to tell the story without putting God in perspective and so for anybody that does not identify the 'Christ' I think that's significant to mention I'm nothing without grace. I'm a 26 years old serial entrepreneur and hail from Dormaa Ahinkro, a town in the Brong Ahafo Region. In the town where I'm from, the level of success can be likened to you purchasing a DaewooTico which was normally used for taxi services, during the time in which that particular vehicle was in vogue or season. I grew up in Dormaa Ahinkro, where it's a pure farming community, so as a kid you also have to follow suit. As a typical village boy back in those days, we had crown corks of soft drinks which we referred to as 'counters', which we used to play a certain kind of football, which we used our hands to control the "counters" and my favourite player was Ronaldo.

I spent the first 10 years of my life in that village and as was the norm there, you take over the farm, find a wife, make a family and continue your life on the path of farming. My dad was able to obtain a scholarship to study outside the country, so my mum also decided to relocate from the village, which we found ourselves in Kumasi and that's where everything changed. At the age of 10 was the very first time I saw a television with coloured pictures, and the people around were amazed when we gathered to watch a movie. Let me tell you a very funny story, I haven't told anyone that, in my village whenever you see a lot of cars going and they are horning it's a wedding. Very simple so that's what am used to, so when I arrived in Kumasi, Kejetia to be precise, and saw traffic, I didn't know what it was, so I was in a car and I was shocked whose wedding it could be, and how important is that person, that all these cars are going to his wedding.

I was not educated till I came to Kumasi and was enrolled in a school, where a lot of people looked down on me because I was a village boy, I needed to adapt and I was pretty much at a very young age. So I started embellishing my vocabulary and polished it up. After JHS at Tweneboa Kodua, I then got admission to Opoku Ware, and that was where I discovered God and all this came about, that's why I said that purely I'm a product of grace. For someone like me, I didn't choose entrepreneurship, entrepreneurship chose me.

I started showbiz in 2009 when Facebook has just peaked, we didn't have any publicist in this country by then, it was only one man by name Ameyaw

Debra, he was running a website called AmeyawDebrah.com and nobody else so when I came in, I reached out to so many people and that is one of the many things I need the young people to know. It will not be given to you on a silver platter; you will need to take it.If I tell you how I built my company, how I transitioned from showbiz to a proper business and entrepreneurship. It was divine orchestrated there's no other way. I came up in business, I started off with writing, I call, I sent messages to every artist, email, doing interviews and I was doing it once I had that opportunity, I never for once wrote anything negative about anybody. I started my own blog Quamejnr.com so back then the only 2 publicists were Ameyaw Debrah and myself. So I got introduced to Reggie Rockstone and it was a pleasure meeting such a personality. So we went into a meeting and he told me to be his PR manager. At age 21, I was then 4syte events manager and at that tender age I did my first event at the International Conference center. So it was Reggie Rockstone who birthed the Entrepreneurship spirit in me.

Currently, we have a full digital com-pany it's called BIG AFRICA. It's a branding company. We offer marketing services, everything from commercial, conceptualization, production; we do bill boards, social media and every digital marketing in general. We've done projects with Hennessey, MTN, and Voltic. Then we have Black Cold which is our full event company. We do everything event, we do production, camera production. We can conceptualize an event for you from ground up to execute or you can bring your event and we can produce it for you. And then we have Idea Factory Africa which is a platform we created to address the gap between young people who have great ideas and how they can inculcate it into a business. And that came out of a need that we found.I'm a public speaker. And I have a few investments in 5 different companies as well. I think entrepreneurship is a solution for all problems you know. I think what the governments all over the continent should do is to make it very easy to register companies; make it very easy to access funding like accessing loans easily with flexible rates and terms. So you give me a chance to fail, start over again and not be pressured. The system we have on our continent is such that if you acquire funding and it doesn't go well they declare you credit unworthy.

I have a platform I'm about to launch its called Young CEO Africa. It's going to highlight and celebrate young innovators and I think we need more of such platforms just to create the demand and let people feel like; this is actually an option you can consider because it's very hard to have that conversation with parents. It's not their fault they want to make sure you are secured. I think entrepreneurship will solve half the problem on the continent. It was extremely difficult that's the reason why we created Idea Africa so that we can create a platform that will find young people. Funding is a very major problem but I think now there are a lot of options you can explore in terms of funding.

I think my greatest inspiration is my mum. She told me that if you want it, go and get it. She was the first person who believed I could become anything bigger than Dormaa Ahinkro. I wanted to be able to give her the life she deserves and make her proud. That my son lived up to something. It's always been mum and her wok. When I was a kid, she was working four jobs 9 to 5. She was selling water and kenkey in the afternoon. She will fry plantain and yam in the evenings and then during weekends go and sell farm produce. She was running four enterprises.

In the next 5 years the ministry side would have probably kicked in bécause I have a calling on my life that I will never ever overlook. I think my calling is what has dictated my space of business because I think 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 but will control monumental money because I think it's about time we owned the Airport and owned TV stations. Instead of standing in a program and preaching a one hour message on why they shouldn't be watching the telenovella's, where they are kissing, can you start a channel and give them an alternate Christian series that they will watch? 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 each and every where possible. In the next 5years I would have launched the Idea Factory Africa University.

The final advice I will give is to look for an altar to back you. Like 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 by force. I believe in Christ so my bedrock is there. I believe in fasting, I believe in prayers, I believe in seed sowing, I believe in tithe.

An interview with Mr. Maurice Aouad

Question: Tell us about yourself.

1. I'm a God fearing young man from a mixed background of cultures, mainly Ghanaian and Lebanese, which has influenced and played a significant role in my outlook on life. My education was in between Ghana and the United Kingdom.

Question: What stimulated your Interest in Entrepreneurship and why did u choose this particular work.

2. I remember when I was in the 6th grade, the teacher asked me what I wanted to be when I grew up, I said a "business tycoon", understandably at that age I didn't quite understand what I was saying but I had a rough idea of what it involved. My family played a great role from childhood in forming my thirst for business.

Question: What are some of the services you provide? Any memorable project so far?

3. With my present firm IVI Properties, we offer bespoke property solutions, essentially we try to focus primarily on short term housing solutions for our clients. We focus on delivering a high level of service to every single client and not having a flat format because we believe everyone is different and should be treated as such.

Question: What are some of the untapped industries you think your project could be deployed in.

4. We believe in working hand in hand with relocation firms and companies that would much rather house their guests or executives in a conducive environment that invokes creativity and peace of mind.

Question: Do u think entrepreneurship is the solution to some of the problems on the continent?

5. Very much so, there are so many untapped natural resources or underutilized industries. It's a bit unrealistic to expect the government to employ all university graduates, we in the private sector have to relieve their burden by bringing the surplus into the private sector and helping them thrive.

Question; What is your vision for the next five years? And where do you see yourself as an African entrepreneur? 6. I'm not an African entrepreneur I'm an Africa-based entrepreneur that would like to make a significant dent on the global business playing field proudly toting the African banner. We often sell ourselves short, as Africans we know where we have come from and the values we adhere to strongly. We can set our own standards as Africans but more importantly as business folk.

Chief Executive of IVI Global

Investments ltd.

Question; What would you say is your biggest challenge as an African entrepreneur and why have you not given up?

7. Adaptability and understanding that not all who come your way share your sentiments or understand your vision. What's motivated me to keep going is the belief I have in myself and knowing that I can share my vision in a way that can be understood by all. I don't allow myself to be deterred by temporary situations and that's exactly what setbacks are- temporary situations.

Question; What gets you out of bed in the morning and what keeps you up at night?

8. The fear of failure

0

Question; How did you fund your business and how difficult was it?

9. I would like to say it was a mildly challenging but that wouldn't be entirely factual, sources for traditional financing don't really favor unsolicited initial ventures so creatively came to play and I had to look outside the box to generate funding.look outside the box to generate funding.

Question; What avenues can upcoming entrepreneurs on the African continent think of with respect to funding?

10. With regards to funding it all depends on where you want to go and how quickly you want to get there. There's always the traditional way (going to banks or financial institutions etc. but you'll always need to pay them back. You could also raise the funds yourself and be your primary investor. End of the day it all depends on the person and their entrepreneurial ethos.

Question; What do you wish you knew before starting your first business?

11. Management of expectations; you often assume that everyone is on the same wave length as you simply because you verbalized your opinion and preferred perspective on issues, I must admit it took me a while to learn this but none the less, it was an invaluable lesson.

Question; In one word describe your life as an entrepreneur.

12. Humbling

Question; What has been your greatest inspiration?

13. My family; they taught me the meaning and value of resilience, no matter what circumstance you find yourself facing, never allow it to break your spirit and forget where you come from.

Question; If you had the chance to start again, what would you do differently?

14. Learn Ga!(a Ghanaian language) My wife bullies me with it.

Question; What significant advice would you give African entrepreneurs who are launching out?

15. Not to confuse flash trends for organic sustainable growth, because in the modern world we live in, fluidity of interest can be easily deceptive.





THE NEXT CROP OF BUSINESS CONSULTING MOGULS; MR. DERRICK S. VORMAWORA

Meet Derrick; One of Africa's youngest and recognised business consultants and entrepreneurs, consulting for businesses within and outside Africa. Mr. Derrick S. Vormawor who describes himself as the young man from nowhere God is taking somewhere, started a business consulting firm, Platinum Africa Solutions Limited which currently helps businesses to strategize, organize and globalize with just a borrowed laptop in 2015 from his father's living room where he slept. Now the firm consults for businesses in Ghana, Nigeria, USA, Israel,etc with a branch in Accra and Tamale and with about five permanent team members. He has been featured in a lot of public speaking events where he's inspired other people in business and with his story.

Presently at age 24, he is recognised beyond Ghana for his ability to develop strategic business plans and strategies which have helped clients to receive over USD 4million in funding and still counting. He also serves as a corporate trainer and has given practical trainings in Business, Customer Service, Sales and Marketing to thousands of people through onsite and online trainings. Some of the companies who have benefited from his trainings include MainOne Ghana, Dreams College of Creative Arts, Laam Homemade Ventures among others. Derrick is again the creator and host of The Business Startup Clinic by Platinum Africa Solutions Ltd., an event which has by far hosted startup founders and aspiring entrepreneurs from different countries to share practical business strategies, inspire and inform a new generation of business gladiators.

In 2016, he was named among Top 100 Student Entrepreneurs in Ghana by TANOE and in 2017 his firm was nominated for Premium Bank Ghana Startup Awards and nominated for Best Consultancy and Professional Services in The 2017 40 under 40 Awards Ghana. Upon recently graduating with a BSc. Banking & Finance from University of Professional Studies Accra, Derrick is presently an MBA International Business candidate of The Technical University of Freiberg, Germany. His dream is to become a path through which lot of viable and profitable businesses will emerge, be sustained and grow in Africa. His company's services include Business Strategy development,



business plan development, business proposal development, market research, products development, corporate training, business investment consulting, corporate branding and The Business Startup Clinic.



LUSANGA KALANGA



See how Lusungu Kalanga is "GROWING the AMBITIONS" of young girls in Africa

Most African societies have 'norms' that one has to follow. Go to school, listen to your teachers, pass your exams, and attend a university, live in a fancy house, drive ashy cars, among others. Can you tell us how growing up has been and how your society has contributed to who you are or who you are not?

Oh, how I wished my life followed that order! [Laughs] Growing up, I was the opposite of a 'well-behaved child'. I was constantly the troublemaker and always resisted conformity. Luckily, my parents allowed me the chance to be a dreamer and experimenter. However, they also made sure that I was punished for my mischief! My parents invested in our educa-

tion and always encouraged us to work hard. Their erce belief in me sometimes terri

fied me. While I knew I was special, I thought they always overestimated how well I could do. I was not a high achieving student, but I did well. I constantly told myself that I would not disappoint my parents. From a young age, I asked a lot of questions. I was chastised for talking too much. But this habit helped me to realize quickly that the world was not as it should be. For example, I never understood why I was constantly told not to chat with boys when the same did not apply to the boys. So, I resolved earlier to disobey such rules. I didn't have a name for my disobedience then but looking back now, those were my foundations of feminism

As a young person who has gone through formal education, at what point did you decide to make an impact and help the underprivileged?

I remember when I was around 9 years old; my dad would take us to his home village. I always looked forward to playing with my cousins who lived there and were the same ages as me. As the years passed, there was no one to play with and my grandmother kept telling me they had gotten married and moved away. I did not understand this. Those were my early encounters of child marriages; whose end I am passionate about. Throughout my secondary education years, when we

visited our home village, I would accompany my father to a nearby school and encourage the girls to stay in school. I don't think my message got through to them as they saw me as a 'visitor from town'. They could not relate to my story, they had no one within the community to look up to.I thought it was an easy formula which made me frustrated at the lack of response. During my undergraduate studies, I decided to focus on stories of child brides as the topic for my dissertation. This is when I understood the patriarchal society that we live in and how it systematically oppresses women and how this is passed on from generation to generation. With gained clarity, I became angry. This is the point I decided I couldn't just sit and do nothing. I had to channel my anger into something positive; Growing Ambitions. After getting out of university, I volunteered for my church's outreach program in a Peri-urban community, working with wid-



ows and orphans. This later became a permanent job where I was tasked to develop a sponsorship program. In the long run, I noticed that despite the sponsorship program, the drop-out rates for girls were still very high. This made me start a support group for the girls who had dropped out. This time around, I was conscious of my privileged position. I listened to their stories and there were all different. This is an aspect that I believe most programs underrate; girls are a hetero-geneous group and 'one size ts all' interventions will continue to crumble. In 2014, I teamed up with two friends of mine (Umba andChikondi) who had similar interests and we organized what we called a 'back to school' girls' conference. This was the birth of Growing Ambitions. The passion to build the capacity of girls and young women from Peri-urban areas to take full charge of their lives. Our focus is on offering mentorship and creating a safe space for girls and young women to interact and learn from each other. We believe that girls and women are amazingly determined and resourceful in their ght to achieve a better future. The best way to end poverty is to strengthen them in their own struggles, helping them to unleash their own potential to change their lives, communities, and the world at large. Our primary target group is girls and young women who dropped out of school because of pregnancies and early marriages. We support them in re-enrolling back to school and ensuring that they stay in school. We currently support over 40 girls. Since we started, over 5 girls and young women from the program have passed their national examinations at different levels and have become role models

in the community and inspire other girls. Most notably, one of the girls in the program who is a 19-yearold mother was accepted into one of the prestigious girls' boarding schools in Malawi, Stella Marris.

Why do you do what you do?

[Laughs] I get asked this question a lot! Honestly, I don't see myself living any other life than this one! On a serious note though, I just don't want to exist! I want to live! I draw my meaning of 'living' from the quote that says; "You have not lived today until you have done something for someone who can never repay you." It is as simple as that.

Most potential youth entrepreneurs don't start and normally hide behind the excuse of lack of finan-



cial and start-up capital. From your experience, has money or finance been a bottleneck in achieving your project? What advice do you have for our generational postponers'?

I realized that startup capital is an important aspect of projects but I don't think it is the most important. When

I started the support group with the girls, the biggest investment I made was my time. Of course, the girls had needs I had to meet which meant dipping into my own pockets. When Growing Ambitions came into being, we had nothing but burning passion. One of my closest friends and co-founder like to say, 'passion doesn't let you leave'. Running Growing Ambitions has also helped me apply a leadership phrase that I learnt which says 'friend raise before you fundraise'. I constantly pursue opportunities to broaden my network with like-minded people. I volunteer for events, meet new people, share my passion (without begging) and I am constantly learning. These are the networks I go back to when I need support. I have found that building relationships with people have helped us in implementing our vision. We have financial challenges now and then but that has never stopped us from pushing towards our goals.

My advice to our 'post-poners' is that; Start. There will never be a perfect time to start. People and money respond to passion. You will face a lot of challenges and you will want to give up but don't! Leave your mental door open. You don't always have to do something big to make a difference. Remember, small acts might have a bigger impact. Be open to new ideas and different ways of doing things.

What keeps you going?

A great support system! My family are my cheerleaders and I draw my strength from knowing that they have my back. My co-founders at Growing Ambitions, Chiko and Umba. They are my sisters! We reassure each other, we cry together, we laugh together, we work together, and we take care of each other. Most importantly, seeing the girls assert themselves, set goals and pursue them relentlessly fuels me up.

Fun facts about you. Tell us a story. YOUR story.

Well, I am left handed and so have always believed that I have special powers! [Laughs] But another one of my stories is that I have made it this far not because of my intelligence but my persistence. For instance, seven years ago, is when I started pursuing my dream to study for a Masters degree, a year after I finished my undergraduate studies. I consider myself an expert in failing as I have been rejected so many times! It is only now that I finally got selected for the prestigious Chevening Scholarship and currently pursuing my Masters in Development Studies. I have also had the opportunity to get selected into some fellow-ships like the Mandela Washington Fellowship and the Moremi Initiative for Leadership, Empowerment and Development fellowship. All these achievements have been based on me failing quickly and not wallowing in the rejections too long. After every failure, I tell myself; 'I didn't die, now unto the next application!'



LEADERSHI

A SMOOTH MEDIUM TO ENHANCE PROGRESS FOR ENTREPRENEURS

Teaching a child to take baby steps is leadership. A mother teaching senior siblings how to take care of younger ones is leadership. Separating two kids from a brawl on the street and explaining why violence isn't good is leadership. Addressing a person who wants to cut the waakye queue and insisting they join the queue is leadership. As Africans, leadership is embedded into our culture, where in most cases, younger ones must

IN AFRICA.

obey/respect the elderly. Right leadership is paramount in enhancing progress for entrepreneurs in Africa. As an entrepreneur, one must have good communication skills, interpersonal relations, negotiation, team building/team motivation, and these are acquired over a period of practice and discipline. Most African youth entrepreneurs, are mostly,

their remuneration and profit. However, to have a thriving business, one needs to be customer-centric and this requires elements of leadership.

Motivating employees/staff, building trust and loyalty among customers, ensuring one delivers on your promise to clients/customers transcends to African's aged culture of being communal. unfortunately focused on African youth have the



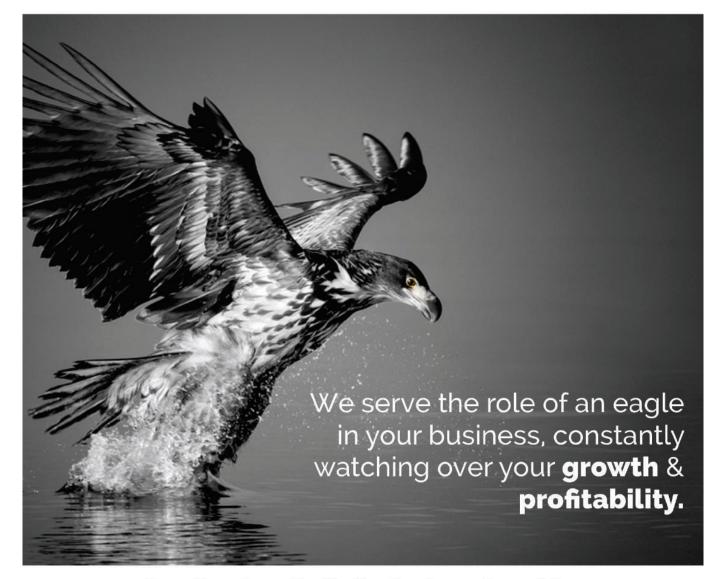
power to be economically independent through entrepreneurship and the fundamAental ingredient is LEADERSHIP.



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WARDROBE TIPS FOR IE ENTREPRENU

A couple of years ago, I read an article on entrepreneurs dressing professionally to work. In a way, I understood it, from that point, so I decided to look professional to work. Hence, people started noticing me easily associating me with my business and brand. Some people started to emulate the way I dress. Now I am a strong voice in my fashion sense.

Hope you have certainly heard of the fact that, 95% of people judge by the way we look before they talk. If not then am telling you. People actually categorize you by your appearance. Hope you have experienced it before?

Here are some wardrobe tips that can help you this New Year.

1. Find the right fit.

It's advisable not to wear sloppy clothes, send them to a tailor (Make him your friend) to get them well cut to suit your body. Some tailors don't like working on alterations so you got to pay them well.

2. Colours, Textiles and Patterns.

We believe by now you already know about the skin and fabric contrast. The fair skin should go for darker colours and darker skin goes for brighter colours. This goes a long way for the collective appeal of the appearance. Take note of this when buying fabrics.

With textiles and patterns, what you need to know is that plus size figures are not to go or make dresses with horizontal lines and same with tall people not going or making clothes with vertical patterns.

Men also need to take note of their ties; don't leave your tie knot to be too dirty. Make sure you have about five ties that you can rotate through the week. Different colours and patterns, but you need to also know what each colour and pattern is saying.

Let me touch on men shirts here, you will need at least 6 shirts. 3 white and 3 blue but different shades of blue.

For the collars, you can try the snap-tap and cut-throat. But what we see here mostly are the spear shaped and button

down collars.

3. Quality over quantity.

A few timeless pieces are better than many that are made of synthetic and inferior materials. There are not all timeless and quality pieces that cost so be prepared to look out for the quality before you purchase.

Buy and wear quality shoes, they speak a lot about your persona and also giving you some confidence in your gait. They will also stay with you for long if you maintain them well.

What are other things you will like to read in the wardrobe? Share with us.

By: Patrick Adjei Nketia

He is the Creative Director and Founder of UTAMA AFRICA LTD. He is a researcher, a creative writer and an avid reader of self-improvement, entrepreneurship and motivation. He is also a conference speaker on entrepreneurship, using his 5 years' experience in his business as a case study to his audience. He is also an environmental activist and an interior designer.







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WARDROBE OF AN ENTREPRENUER

Whenever an entrepreneur is confronted with the question "what do you want your career to look like", most of them laugh and say something like "I want Satisfaction", for the ladies, "I want to be a Power Dresser" (a power dresser is a woman who dresses in such a way as to convey Efficiency, Self Confidence and Assertiveness) .These are actually vague and accurate answers that save lots of them. But the truth is, most of these entrepreneurs spend a disproportionate part of their lives building their ideas and cultivating a close to Perfect Dressing Attitude is always a bummer, It's nearly impossible.

Building a work wardrobe is no easy feat, but with guidance, I believe anyone can put together a simply beautiful work wardrobe. Note that, it isn't cheap and as struggling entrepreneurs, it's advisable to go to a thrift shop, there are tons of great options you can choose from in a thrift market, don't break the bank, you need enough resources to build your dreams.

To make life a lot easier, here are four key pieces you should include in your wardrobe. And hey!! The good news is, you can restyle these key pieces into a variety of combinations so you don't have to feel like you are always repeating pieces.

BLAZERS

This is actually a very important staple you should include in your wardrobe.Find one that hugs your body very well and which is equally versatile, one you can dress up, for an important business meeting or for a casual date with friends.

STATEMENT ACCESSORIES

Accessories are extremely Powerful. They elevate any boring piece into an exciting ensemble. Consider vivid pieces like Eye-Wears, Wallet, handbag, Jewelries, Lap el Pins, Scarves etc. Incorporate these pieces in your looks, it works like magic.

DENIM PANTS

There's nothing more fulfilling than a great pair of denim in your wardrobe. Get a sturdy pair in any style you desire. They are easy to style and there is literally nothing they won't go well with.

WHITE VERSATILE BUTTON DOWN SHIRT

Another staple recommendable is a button down white shirt. Invest in one that is of great quality since it will be

your go-to staple.

MEET THE AUTHOR: AKUVI AD-JABS

Akuvi Adjabs is a Fashion and Style lover. Aside from being a Fashion and Personal Style blogger, she also finds fulfilment in using her Passion which is fashion, to positively impact the lives of people. She travels to deprived areas to help young people build Confidence and Self Esteem by creating an Empowerment Channel and Platform for Self Confidence Education, giving young ones the power to see themselves as capable of tackling whatever life throws at them.



HOTTEST **ENTREPRENUER** MARKET: **AFRICA**

It is very easy to become a successful entrepreneur if you know where to start or what to get into. There are a few places people can venture in Africa such as, Fashion and Fabric making, food, online services, solar innovations, arts and a lot more.

In Africa, one of the hottest markets are the fashion and creative arts industries. People tend to make a lot of money from becoming successful models, fashion designers, food brands, restaurants, actors, musicians, artists, even comedy.

Usually, it is easier to develop a talent and make money from that skill. Others prefer to train and get better at something, it is still good that one tries to make more out of themselves than just do a white color job. We all can't be bankers can we?

Here are some hot markets you can venture if you are considering entrepreneurship in Africa:

Agriculture:

The opportunities in this sector for an entrepreneur remain very huge and nonstop. With thousands of people to feed , Africa's food and agribusiness market is a multi-billion dollar opportunity for entrepreneurs who know exactly where to look.

In this sector it is much easier to be successful, a farmer can easily predict something and quickly change his methods when something goes wrong. Unless you are producing from animal product and food crops, agriculture easier when you follow steps and instructions. For example; you know when crops will be ready for harvest and when animals are ready to produce products. There is a particular time crops grow and whither and also when animals grow and are ready to produce. Animals give birth to young ones, making it easier for you to always have something at least even when some die and get sick.

The only problem or issues you might have to deal with in this sector is making sure crops are always healthy and bearing fruits, feeding animals and birds properly and also making sure that their products are healthy for consumption.

There might also be a problem with transporting goods from one place to another but it shouldn't be. Market yourself online and advertise your products. It is important that people hear about you and order your products. You can also visit a few companies such as restaurants and sell your products to them in ideas. Make them buy into your ideas and agree to deliver a certain quantity to them at a certain time.



Fashion, beauty and fabric production:

In this sector you are required to be more creative and innovative. The minute you imitate and copy other people's works you stay where you are. Those who have made it this sector have come out with very fierce ideas and presentations of their works.

To be successful at fashion and fabric production, it is important to be open minded. Fashion is such that, anything can become a trend

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and people will rock it no matter what others might think it looks like. Depending how strong your brand becomes and how known you are, you sell ideas very fast. 5% of young women in Africa are into the production of beauty products such as cosmetics, manicure and pedicure products, hair weaves and braids. Examples are Black secret, L'oreal, Estee, Black Opal and many others.

Others have gotten skilled in the art of making braid and weave caps to make it easier for young women these days to rock very beautiful hairs in their everyday movements. Some have gone as far as opening retail shops and are doing business on a large scale. Hair Senta in Ghana is an example.

Brands such as Woodin, Vlisco, among others started small scale and have now become one of the known brands around the continent and over. They are not just creative but know exactly how to project their works to the masses. To get into the fashion industry, you should be creative and know the right people. One should be very confident especially in the process of selling an idea to someone who is already in the industry and successful at it.

The fashion industry in Africa has given a lot of young people the opportunity to bring out their creative sides, most of them are either models for a brand or fashion designers some go as far as selling in international markets. Suzie Wokabi is one of Africa's leading entrepreneurs breaking into the beauty and personal care market, a sector that is dominated by international giants like Unilever, Procter & Gamble, L'Oréal and Mary Kay. Suzie Beauty, the cosmetic business she started about 7 years ago in Kenya, has become hugely successful.Kunmi Otitoju is another inspiring entrepreneur who has built a successful business with her luxury label, Minku. Her young business makes high-quality leather bags designed with Aso-oke fabric, a hand-loomed cloth woven by Nigeria's Yoruba people. Her unique designs have become a major hit in high end stores in Nigeria.

A lot of people complain about imitations of their works and idea, it is okay to have your works copied after all it proves you are doing a good job. However, getting more ideas and improving your brand is what is important, the moment people get to know your brand and love your works you should have a problem.

Retail services:

Retail markets in Africa a multi-billion dollar business opportunity for entrepreneurs who are interested in making a lot of money. In accumulation to a population of over 1 Billion, Africans are buying goods due to their growing economies.

Africa's domestic supermarket chains such as Shoprite, Game, and Woolworths are entering more countries and are spreading fast across the continent. The growth in Africa's online retail market is more incredible each day. Jumia, one of Africa's fastest growing online retail businesses, is now worth more than \$500 million. With a presence in several African countries including Egypt, Ghana, Cote D'Ivoire and Nigeria. Jumia is now regarded as the "Amazon of Africa." And that is a fact.

There is still a lot of room to make more money if more Africans are interested in starting retail businesses. The retail segment in Africa is less than 5% of the continents entire market. Rwanda, Nigeria, Namibia, Tanzania and Gabon are reported the biggest retail opportunities in Africa, looking at the opportunities in Africa's retail industry.

Online services:

We are in a smart age and technology has taken over our lives if we will agree. Online businesses and markets grow and sell faster because people just need to connect and they know everything they need to know about your business.

Online business are very helpful to busy people especially, they prefer to just click or tap and get their food delivered to them or shopping they made online. Others do businesses online and equally make their money from platforms.

Recently, brands, entrepreneurs and producers advertise their goods on social media, they reach their consumers



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and customers faster on these platforms. You just need to choose the right colors and words as captions and leave the rest to social media to sell for you.

Your business depends on someone's data these days, to be honest. They just have to see that add or post to get convinced, others depend on the number of people who have shown interest but that's not an issue. The only problem with online deliveries might be the delivery time, it could take days or weeks depending on the site you are shopping on. Some people also use the opportunity to steal from people as they fake their brands and pose as what they are not, be careful of such people.

Entertainment

The film, comedy, and music industries in Africa are on the rise. Recently, Nollywood movie 'The Wedding party' broke box office records after the 2nd part of the movie was release nationwide in Nigeria on December 16. The movie made N200 million before the second week this year. Tickets for the romantic comedy were sold out at worldwide cinemas too and automatically took Nigeria worldwide.

Artistes such as Wiz kid, Mr Eazy, Sarkodie, Mafikizolo are making a lot of money from what they do. They have hit the international waves and are selling African music to the world. Comedians such as Trevor Noah from South Africa, Basket mouth from Nigeria, Kalsumi from Uganda and Foster from Ghana are doing very well in the industry too. They make a lot of money from international tours and nationwide performances even within the continent.

Father of Nigerian comedy Alibaba is net worth N3 Billion this year. With more than 15 million views online and a YouTube silver play button (an award for You Tubers who hit 100,000 subscribers), Kalsumi is doing a very good job at entertaining not just Africans but people all over the world. The industry needs more people who are talented and are ready to entertain to make a fortune out of it. 2018 will surely be an interesting year for Africa's entertainment industry.



ARIEL AWEN

1. It is not about the money.

Being a journalist, I interact with people on similar issues. Money is always the root of the problem. Money begins the story and ends the story for these people. Most people cannot start a business and sometimes give up on a dream simply because they claim they need money to start.

Most Africans have made money the center of how to

become successful.

Having the capital may seem

like your only option in to becoming a successful entrepreneur. You need to understand that it is not about money, although it might seem like money is what you need to get things started.

It is very easy to get a loan than to pay it, wouldn't you rather start with what you have and enjoy what you have worked for?

Some of the most successful NGOs for children started in someone's home, with old pencils and books to teach and a single teacher. Sometimes you have to do it for the passion and nothing else, making money a priority distracts the goal.

Extra hands

What are extra hands for a small scale business, it is your dream and you have just started to put it into action, I believe until you have reached a level where you can hire extra hands do it yourself. If it seems like a lot of work, ask a friend for help, after all, what are friends for? Employing extra people is more tedious than it might look. You have to train them, and make sure to supervise when you could be using that time to make more of what you are dealing in. extra hands might sound like help but it is really just

> You are going to have

extra stress and frustra-

tion.

if you do

enough

pay

Business in Af

Of course it mightdepend on what you're dealing in. have you ever considered your surroundings and how you can make the most out of it? Let's assume you want to start a cake business, or something that has to do with food.

You have a kitchen don't you? What do you need to take a loan for? How about a friend's oven for starters? Or a relative to help you out with some equipment's.

There is no need to be proud about these things, you must make that dream work or you do not have the right to dream about it anyway. Since it is a risk you need to be sure how you begin in terms of satisfying your consumers and that is all that matter

Space to start a business

I find this most disturbing, because space really doesn't matter. Your idea is all you have and putting it into action has nothing to do with extravagance. How about you start in your room, house and your own small kitchen and see where that takes you. How sure are you starting big might end successfully anyway.

Commercial equipment/ apparatus

One does not need to spend extra if you already have the needed apparatus, after all you practiced with something and have come to a decision you can sell that idea isn't it? Why not continue with what you have until the need arises for bigger space, bigger tools, and apparatus. to deal with different characters and attitudes, some might decide to quit when you need them most. What

not make money to them? Are you going to get another loan?

Where to get the money?

As an entrepreneur you should have options, at least a plan A, B, C and a D. Do not get stranded. If you are looking for money, know that your first two options might fail you, it is part of being an entrepreneur after all, taking risks and accepting them.

Make your own money

Have you considered working first before you make the move to own your own business? There is nothing wrong with working for someone and doing your own thing later when you feel the time is right.

Others might complain, what if I am not qualified to do the job? There is no such thing as no jobs. There are jobs, we are just not looking like we should. For example; if you feel you are a good gardener why not mow a friend's lawn for some money? There are a lot of "lazy" "busy" people who need to hear the right words to convince them to pay for small things such as house chores, garden work, painting, cooking etc.

Not everyone has the money to pay a chef to prepare delicious meals for them, but they will definitely consider paying something to a friend to do it. You can be smart with the price of the ingredients and make some money from that as well. Only the smart and determined make it in life anyway.

Have you considered shinning your fathers hoes for some money? Washing your neighbor's car?

Save and invest

Learn to save and keep saving. The fact that you have a little does not mean start a business immediately. Have you ever heard the saying "it pays to wait". After you have worked, save what you have made and invest it, maybe not all but at least some for a rainy day. In the future, you might need the money for an emergency.

Go to the bank and get an advisor to help you manage your money well. It is their job anyway and so they are there to solve your financial problems.

Keep working

The fact that you are an entrepreneur and have your own business does not mean you should depend solely on yourself. Anything can happen at any time, so you must prepare for the unfortunate.

Keep your job or side job while you are doing your own thing. It might look like you are making a lot of money but remember there are storms and hurricanes. The sun does not shine on all days, it gets very windy and cloudy sometimes but that is life, c'est la vie.

Education and Skill

What do you know about developing the idea into a success? Chances are, there are a million people out there who are into the same thing, you are just another person in the game and you are new to it.

Education

Education might sound broad and complicated, but you can learn anything easily these days. You definitely do not have to pay to get trained in an institution. It will be a waste of time and money. If you are unable to get help from the internet I suggest you get closer to people who are already in the business.

You could even volunteer to work for the person and with time move on to create your own.

Innovativeness

The reason you are learning should not be to copy. Of course it is easy to learn and just do exactly as you are taught, although it seems convenient it is not the right thing to do. Be innovative and come up with creative ideas, it is how you will stand out and sell in a market full of competitive people. Make it easier for people to identify you, it could be the name or the taste or the appearance.

Skill

If you already have the skill and what it takes to be successful at putting your idea into action, then that is good enough to start. Skill is very important and says a lot about the outcome.

Credit your business

It is important that you get a copy right or some sort of legal backing for your works. Register your brand and make it yours only. What are you going to do if someone imitates and you find out, you can only defend by mouth but not legally or on paper. You wouldn't want to find yourself in such a position would you? Your product should be genuine and credited to avoid problems in the future. If it has to do with edibles, get it tested and approved by the government. This makes consumers feel safe to try your product and recommend to others. Your goods could go as far as an international market because of the quality of the product and manufacturing safety. You help yourself more when you follow the rules and abide by them.

Becoming successful at your business

When you have made enough to start a business and support yourself, the time is right to start your business. Maybe now you can hire extra hands because you can afford it. You will realize that you do not need financial support to start especially if you start small like I advised in the beginning. Appreciating the little things and opportunities become very important to you.

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Expand

Mow you are successful and make a lot of money from your business. It doesn't hurt to expand now and change a few things you are using. If you were using two ovens to bake maybe you should add three to make it five. This means, more production and more consumers.

You can also decide to relocate if you feel like it is right. Maybe where you are located at the moment is very far from a lot of your customers and the only way they can buy your items is with the help of a delivery man.

Moving can make a very big difference in business. Maybe you can move for a larger space if you find your present location too small.

New ideas

Spice things up a bit. If you were producing just juice, then your consumer were a certain type of audience. Why not add alcoholic beverages? Be willing to have everyone purchase your products. Sometimes people want to try new things but not from a different manufacturer, you can do it with innovation and risk taking.

It is okay to try and fail, at least the other product is still successful. Do not be afraid to learn from other people involved in the same thing you do. Good students become better than their masters in few cases, dare to be one of those students.

Try something new (different product)

Do not limit yourself to what you started producing, try new things or add something different to your product. Standing out in entrepreneurship is very important, not just for yourself but for your consumers.

If you were producing edibles how about something people can wear? You should make money from everywhere if you have the chance to. Build an empire and rule it with grace. You only get this opportunity for a while or unless you are lucky, so the opportunity should not be wasted.

You might decide the new brand is better and stick with it after all, you might also discover that you are better at the new brand than what you were previously into producing. If you can do both and become successful at it then that really good.



MY TOP 6 MUST-HAVES FOR EVERY NEW BUSINESS.

I have consulted for a couple of new businesses and i realized most of them do not get their deals because it looks so evident that they are not fully ready for business. To help solve some of these common mistakes which could cost new businesses a fortune, here are my top six (6) must haves for every new business after your business registration.

BUSINESS MODEL & PLAN

It is no longer a shocking thing to know that, many businesses are operating without a business model and business plan. The question i ask myself often



is, how on earth would you expect to get through a place you haven't been before without a map or guide? The first thing to prepare before you step into business is to develop for your business, a business model and plan. If you are not so good with developing one, pay experts to take that stress off your head.



THE A-TEAM

Your company's mission has to be carried out and this should be done by a team. One key thing to note in team building for a new business is to be "very picky". Do not settle for team members simply because you feel you are familiar with each other and that they would support your every move. NO! "Cherry-pick" your team. List the positions you need people to take in the company. This is business and not a party! As a new busi-

ness, do not scout for too many people for the start. You may not have enough to pay for their services. If they don't respect your brand, they don't need to be there. However, take very good care of your team and they will take very good care of your business. Don't forget to work with an agreement between your company and the team. Keep things formal and legal.

A BRAND IDENTITY

One of the key reasons why a potential client would sign up with you is when they believe in your brand. A brand i snot just how you look but a perception. As a new business you shouldn't step into business like a "newbie". The business world is now so unforgivable that one simple mistake could cost you a big deal.

You should again note that, your brand identity is not just a set of beautiful designs, but it should also reflect the vision of your company. Have the following items:



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- A corporate Logo
- A brand Identity Manual
- Call Cards
- Corporate Folders
- Letter Head
- Branded Envelopes
- Official Stamp
- Branded ID cards for your team
- A corporate website
- A corporate brochure/flyers

PARTNERSHIPS

You are a new business. You can't do everything yourself. You need to find yourself some business partners who would give you a solid backing in business. Assuming you are a website designing firm, you'd have to look out for a business consulting firm to partner with, since they work a lot with the CEOs of companies who may need websites and other graphic designing services. You could throw them an offer like; for every client they bring you, they get 10% of the total cost. Now that's a smart move!

Look into your industry and see which business partnerships would be beneficial. Business partnerships help you gain credibility and more clients.

REAL CLIENTS

Your business needs to have clients so you can pay the bills. However, your clients may vary in location and you need to go out there and find them. You cannot sit on social media to post your products and services and expect to gain clients.



It doesn't work that way. For all you know, your target market may not even have a Facebook account. Business is not a joke. It is a tough world in business especially now that clients are exposed to a lot of options. Get your letter heads ready. Prepare an introductory letter, add a brochure of your company/product to it, and enter offices. Even with that, make sure you don't end up talking to the shop keeper. Ask for a meeting with whoever is in charge of reviewing such proposals and introduce yourself. Dress the part, be bold and confident, go with one team member and let your company/products be known!

BUSINESS BANK ACCOUNT

Now when all is said and done, clients would have to make payments. Here, you don't want to appear unprofessional. You'd have to accept payments through your business account only, whether by cheque or cash. Therefore you need to have a business bank account. Be very watchful in choosing a bank to bank with. Look out for banks that have

good products for SMEs and bank products that would require you to pay little or no Commission on Turnover (COT) on your business account. A business account that would enable you earn interest while operating as a current account is super! Watch out for an article on my top "x" business accounts in Ghana. One mistake most new businesses commit in opening a business account is by signing up with an international bank so they appear to clients as Big. Do not pose big and be losing money paying COTs whiles you Founder & Principal Consultant, Platinum Africa Solutions Limited. could avoid them. The most important is having a business account and making some good money!I hope you get more ready



for business and know that, even the giant companies we have today were once small. Small is the new BIG! Cheers!

CRYPTOCURRENCIES



springing up in our world today, the financial and payments sector is definitely has its own coming in a rather disruptive way, Cryptocurrencies simply, is a digital representation of money with added complex security called cryptography such that all transactions are securely placed on online ledgers accessible for all to see called the blockchain. Cryptocurrencies addresses the need to make money easily accessible by anyone anywhere in the world with little or no fees without the need of a bank. They are transacted securely over nodes or computers that agree to transactions. It has no need for a bank. Bitcoin is the first Cryptocurrency to have been available in 2009. In its initial years, like any technology struggled but as people who use it began to see its high benefits both online and offline, it has never looked back. It is now possible to send money to anyone anywhere in the world irrespective of the amount like the way email or whatsapp is sent.

The price of Bitcoin in 2010 was around \$0.06. At the time of writing this, the price of a Bitcoin is \$4,847.54 which represents 8,079,233% increase in price over a period of 8 years. What are the implications? Meaning, if you spent just \$1 to buy Bitcoin back in 2010, you would have been holding 16Bitcoins now which would have been worth \$77,560.64 (16*4,847.54). The big question is what if you decided to invest \$100 or even \$1000 for the big investors?

Bitcoin isn't the only Cryptocurrency out there currently, there are over 1000 cryptocurrencies and more will be coming because of the existence of the powerful technology called blockchain. Gradually disruptions are taking place and it will be affecting every industry but I want to stay in the investors' zone on how it benefits them. Let me shed more insights on it further.

Let's consider the growth patterns of some selected cryptocurrencies for your understanding. Ethereum is one Cryptocurrency launched in 2015 with price of \$2. Currently the price of an ethereum is \$300 which represents 15,000% growth in 2 years. Dash also launched with \$0.21 in 2014 and is now \$284.43 representing 134,553% growth. Litecoin also started with a price of \$4 in 2013 and now trading at \$50.45 representing 1261.25% growth. I could go on and on but it is worth to note that, most of the good cryptocurrencies have more than 100% growth yearly on the average.

This is proper growth with digital currencies and all that is fueled

Over the years, we have seen rather a subtle talk over cryptocurrencies but it has been one of the major headlines in the business world and has really profited investors both young and old who took advantage of it earlier.

It may look foreign, scary but in essence it is very vital for it to be considered as one of a must look portfolio to be held by any investor and at the end of this article, you will understand the reason you need to have it going forward.

With technological innovations

by the market demand and usage. One of the best elements of

cryptocurrencies is its limited supply to the market and it is inflation proof.

Despite this massive growth, cryptocurrencies are still in its infant stages and now looking at mainstream adoption. Total market is around \$153,583,485,410 which is still good news for investors. Global remittance figures hovers around Trillions of dollars annually, together with the daily trading volume of forex market of 3 Trillion dollars. So if cryptocurrencies are to disrupt these industries, then there is a window of opportunity to make it before it is too late.

Seeing the potential, it is best to have a portfolio of it and hold for it to grow along. With these areas even though technical, it can be an easy ride with a help of a good portfolio manager. Cryptocurrencies is a must have for anyone who wants to see proper fund growth. There arises a question of risk. Certainly it poses the risk, what if the Cryptocurrency doesn't grow or do well, or I lose money? There are high level secured ways of storing cryptocurrencies, the more reason you need to have a good portfolio manager to guide you through especially if you don't have the time to be following the market trends and update. Your funds will be secured with hardware wallets. In all, you don't want to miss out on this new disruptive technology that is already creating wealth. Wealth is all over, it is for you to take advantage and profit.

See you at the top.

- * Medical Disposables
 - * Infusion Therapy
- * Central Venous Access Dialysis
- * Anaesthesia & Respiratory Care
 - * Urology
 - * Gastroenterology
 - * Blood Bank Products
 - * Surgery & Wound Care.

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Be a Healthy Entrepreneur

For many entrepreneurs, it's easy to ignore the warning signs that you're unhealthy--much less take notice if your business isn't well. When you're so busy that you can't remember the last time you read a book, sat down for a meal or spent a night watching useless TV, then your health may be the last thing on your mind.

But ignoring your unhealthy habits and their subsequent risk factors is dangerous--not only to you, but also to your business. Lack of sleep and exercise, unhealthy foods and high stress won't keep you performing at your best. Your business is only as healthy as you are. "I can't be effective [as an entrepreneur] if my body isn't as healthy as possible.

Being an entrepreneur can have significant effect on your health. It involves being extremely self motivated, the ability to wear multiple hats throughout each day, a huge amount of risk and a lot of stress. Although the payoffs of entrepreneurship can be huge, the price can often be damage to the well being of the entrepreneurs behind successful businesses. Below is a list of three of the most common ways entrepreneurs forget to take care of themselves and simple solutions for each one.

Sitting for extended periods of time

some entrepreneurs work outside in their respective fields, due to technological advancements, a growing number of entrepreneurs can work almost completely online. Since entrepreneurs typically work much longer hours than the average employee, 60 hours per week or more. All that time on the computer can mean a lot of time sitting stagnantly. sitting too much as a growing cause of mental illness and heart disease.

To offset this, entrepreneurs should set regular schedules for themselves which include reminders to stand, stretch, walk and do physical activity to break up the work day.

Water quality

Our body is over 60 percent water and your brain and heart are over 73 percent water. It stands to reason then that water is one of the most important aspects of our life. Since the majority of entrepreneurs eat food and drink water that makes their body acidic

The answer is drinking water that makes your body more alkaline (raises your pH). Many doctors know that alkaline water helps to stop disease, increase brain function, give you more energy, slow down your aging process and much more. Your average tap water or bottled water is not going to help you though unfortunately. You need to drink an Alkaline. This will dramatically increase your overall health and even make you smarter. Every entrepreneur wants to be more intelligent.

Eating habits

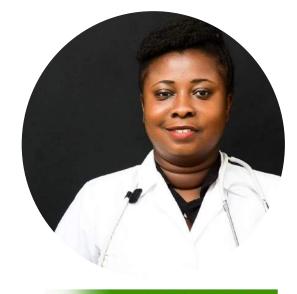
A busy lifestyle and big workload is a virtually guaranteed rec-

ipe for making bad diet choices. People who get busy or have a lot of responsibilities may skip breakfast, eat only once per day, or eat nutrient deprived fast food for one or more meals per day.

Since the body turns food into energy, and entrepreneurs need lots of it, it is very important to make good dietary choices to keep

productivity as high as possible. Meal planning is one way to avoid making bad diet choices. Setting aside one or two nights per week to prepare and package reheatable, healthy meals and snacks for the days ahead will save precious time and improve health and energy. Entrepreneurs should consume food that is high in protein, vitamins and healthy fats and avoid foods high in chemicals and carbs since these will likely cause a crash in energy. Think of the body being a vehicle and the food being the fuel, if poor quality fuel is put in, bad performance is sure to follow.

Entrepreneurs have enough risk to deal with; credit risk, cash flow risk, market risk. Make sure not to let good health be one of the things risked when so much can be done in the modern world to prevent it. We know that grinding long hours is important to making it big, but living long enough to see your success is by far more important.



By Dr. Mary Dei-Zanga Ropheka health center Tel:0205858885



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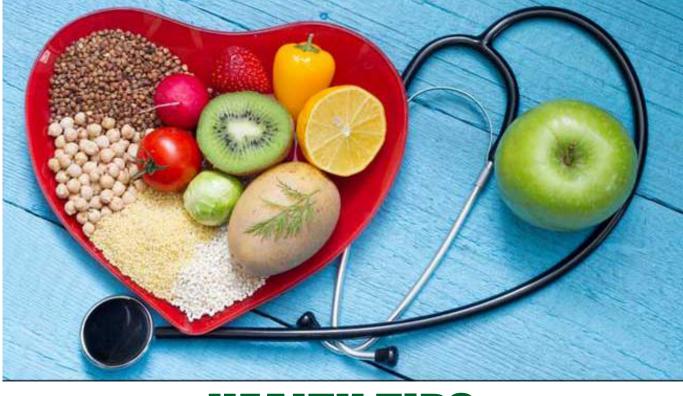
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HEALTH TIPS

For many entrepreneurs, it's easy to ignore the warning signs that you're unhealthy, much less take notice if your business isn't well. When you're so busy that you can't remember the last time you read a book, sat down for a meal or spent a night watching u TV, then your health may be the last thing on your mind.

But ignoring your unhealthy habits and their subsequent risk factors is dangerous, not only to you but also to your business. Lack of sleep and exercise, unhealthy foods and high stress won't keep you performing at your best. Your business is only as healthy as you are. "I can't be effective [as an entrepreneur] if my body isn't as healthy as possible.

Being an entrepreneur can have a significant effect on your health. It involves being extremely self-motivated, the ability to wear multiple hats throughout each day, a huge amount of risk and a lot of stress. Although the payoffs of entrepreneurship can be huge, the price can often be damage to the well being of the entrepreneurs behind successful businesses. Below is a list of three of the most common ways entrepreneurs forget to take care of themselves and simple solutions for each one.

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<u>FITNESS AND HEALTH,</u> <u>ENTREPRENEURSHIP IS</u> <u>NOT A LIMITATION</u>

Fitness and exercise has always been part of mankind from the time of Adam to date and it continues to be the most prescribed preventive health care "medication" by several health care practitioners. Exercise for man begins in the womb, where man starts kicking, then after birth crawling, walking, running, jumping among others. Basically, man was made to move and entrepreneurs are no different but sadly as we grow we tend to move less, we make time for everything but keeping our physical being well maintained.

Staying competitive is key for the growth and development of every entrepreneur especially in our continuously challenging, competitive and highly demanding market. To this effect, it is key and basic for entrepreneurs to prioritize their health, fitness and wellness goals. In this fast growing and fast paced world with business getting more and more competitive by the day, it is essential for every good leader and entrepreneur to maintain a strong mental and physical wellness to effectively and efficiently keep up with all the pressure that comes with entrepreneurship, the leader of the pack is never the weak link.

Studies has shown that our cognitive abilities increase with even moderate level of exercise. Fitness and wellness presents entrepreneurs will endless benefits, some of which includes;

 A properly structure exercise and fitness program provides entrepreneurs with more energy that tends to increase one's productivity/ output. The duties and responsibilities of the entrepreneur continue to be more demanding and seemingly tougher by the day and it is very important that as an entrepreneur you have more energy to overcome the demands of the day. It is only when the demands of today are well overcome that the foundation for tomorrow can be said to be ready.

- A fit entrepreneur is confident about himself which is a positive character traits of successful entrepreneurs. Fit entrepreneurs are tend to be sharper, smarter and carry with them a strong youth appearance and drive which is a plus for any enterprise.
- Values of sportsmanship and fitness which includes fairness, ethics, respect, sense of fellowship, courage, self-discipline, compassion, passion, responsibility, honesty among other are key values that have been held in high esteem by successful entrepreneurs and when harnessed well can be the make of young entrepreneurs.
- Healthy and fit employees are often seen to be happier and more productive people. As an entrepreneur, you cannot expect to foster fitness, health and wellness as an organizational culture when you are not physically fit and overall well yourself. An entrepreneur is a leader and leaders ought to lead by example.

Many times, people tend to value most the wealth of their health when they must pay costly for it and at the same time losing a lot of revenue while trying to get back to their old healthy state. Health is truly wealth, be a smart entrepreneur who knows that how much you lose in the absence of health is by far less expensive than how much you spend in the treatment of ill-health. For every entrepreneur who understands that time is a resource with monetary value, will do every-thing humanly possible to prevent himself/her self and workers from absenting themselves and not being punctual at work for whatever reason.

The saying "a healthy mind lives in a healthy body" is a very direct and relevant quote overlooked by many, maybe many of us do not really know the magnitude of this short but deep quote. Too often, a lot of entrepreneurs are trapped in the web of spending almost all their time thinking, planning and mapping out strategies to be able to sky rocket their businesses to the very top but tend to forget that there is the need for them to fuel and keep healthy and fit the body that carries the mind all the ideas and plans.

Ironically, a lot of the world's most successful entrepreneurs who should be the most busiest people know the importance of fitness and wellness and have been able to find a fine balance between work and exercise and have kept faith and admirable dedication to keeping fit and staying healthy. Though all top CEO's and Entrepreneurs have different sporting interests and preferred fitness activities, it is obvious that one thing is for sure, they all prioritize their physical health.

Bill Gates (Co-founder and former CEO of Microsoft) opts for a classic workout of an hour on the treadmill. Evans Williams (Co-founder Twitter), "my productivity lags during the middle of the day and it is the perfect time for me to workout. I often leave the office midday to hit the gym or have a personal training session". Mark Zuckerberg (Co-founder of Facebook), "I exercise at least five times a week with my personal trainer to keep fit".

The primary focus of an entrepreneur should not be an inspiration to make a living but to inspire to make a positive and lasting difference in the lives of the people we aspire to grow with. We can only better influence people as entrepreneurs better by first influencing ourselves.

Get on an exercise program today and start a healthy lifestyle today, it is never too late to start Fitness. Your health is your wealth, invest in it.



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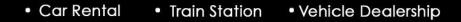
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