

2nd
Edition

April, 2016

BizzAfrica

PROMOTING THE YOUNG
AFRICAN ENTREPRENEUR #

FREE

TRAIL BLAZER

**RICHARD
DOGBE**

>> CEO OF JOBOHOUSE GH

LEGAL SPECTRUM

>> BASIC STEPS IN COMPANY
REGISTRATION

VENTURE CAPITALISTS

>> IN GHANA AND AFRICA

**ICE
BREAKERS**

— | **CROSS PUZZLE**
— | **SHORT STORY**
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**TOP
AFRICAN
ENTREPRENEURS**



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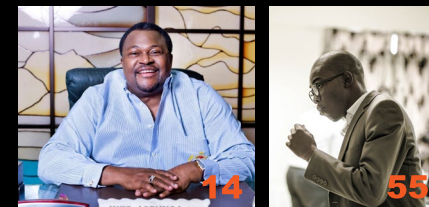
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Bizz Africa

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DO WHAT YOU LOVE TO DO!

What's money? A man is a success if he gets up in the morning and goes to bed at night and in between, he does what he wants to do. – Bob Dylan

What did you want to be when you grow up? A pilot? A doctor? A teacher? An astronaut? As kids, we all had professions and careers we admired and most of us grew with that interest. We saw ourselves doing what we love when we grow up. So what happened? Are you doing what you love?

Presently, most people are inclined to do what the society perceives to be the 'best professions'. So you will find a great teacher playing doctor in an operation room or a talented photographer in a bank (Square pegs in round holes!). We need to get to

that point where we are bold enough to venture into careers not necessarily because they fetch more money but because that is what we love to do. That is how entrepreneurship is born. If people do more of what they love to do, there would be a lower rate of unemployment in Africa.

In this edition, we tell the story of a teacher who quits his job in an international school to work as a photographer due to his love for the lens. We also interview an MBA (Marketing) graduate who ends up creating one of the most competitive online human resource and recruitment businesses, due to his love for ICT and human relations.

That is what BizzAfrica is aimed at – encouraging young people to be creative with what they love to do, and creating jobs from them. The love could be for cooking, drawing, photography, dancing, acting, etc. It is possible to make money from what you love; that is how Facebook, Koko King et al began.

We at BizzAfrica tell the stories of entrepreneurs so that others can also be inspired by them. In this edition we also showcase a list of top Ghanaian entrepreneurs, venture capitalists, and many more. You can also break the ice with the crossword puzzle, short story, and some jokes. Have a fun time flipping through these colourful pages.

Bonne lecture!

Contact me: praba@bizzafrica.com



**Ms. Rhoda Gyepi-Garbrah
Editor**



TRAIL BLAZER



When a young person gets creative and establishes a product which is commendable, that person becomes a trail blazer who charts a path for others to follow. In the Human Resource and recruitment industry Jobhouse has gained intense popularity and credibility as it unites jobseekers and their potential employers on a daily basis.

RICHARD DOGBE

**CEO
JOBHOUSE GHANA**

The BizzAfrica team caught up with the CEO and Co-founder of Jobhouse

RICHARD DOGBE and this is what he had to say:

BizzAfrica: Tell us about yourself (education, family etc)

Richard: I was fortunate to get to Bishop Herman College; I thank God I went there as well. Truly you must be soldier before you go out or come in (as the motto goes). At Bishop Herman, I got interested in computers. So I did a little bit of hardware and learned how to use office application. I was also the lab prefect and represented my school in the Kofi Annan ICT Center Competition where we emerged second. I was also a photographer at the Secondary School. From Bishop Herman I went to the University of Ghana, Legon where I read Information Studies. Then I served as a National Service Person at the Institute for Sanitation and Development Studies at Legon. After my national service I studied for an MBA in marketing from University of Ghana Business School (UGBS) and ended in 2014.

BizzAfrica: Let's go straight to the Jobhouse story. How did it all begin?

Richard: Jobhouse started right on Legon campus. I think I was in my second year. I had this colleague who was reading computer engineering and we decided to work together to solve the accommodation problem on campus by use of a reservation software we created. We thought that it was a big project so we approached the hostels on campus including Ghana Hostels and International Student Hostel (ISH) and went to see the hostel managers. They seemed excited about the idea but later we discovered that the project was implemented without us.

BizzAfrica: So they stole your idea?

Richard: No. As I have grown as an entrepreneur, I have realized that we could have handled it in a different way and taken steps to ensure that we were not dealt with like that. I think we were not smart enough to handle that idea we carried. So whiles we were waiting to start this software project we decided to do something in the interim. We started teaching people how to design website because we realized that the people who were doing computer science did not know how to do simple coding. We secured a

lab, designed posters, and arranged for projectors to start our project.

BizzAfrica: Is that how Jobhouse started?

Richard: Yes. At the time 'Ghanaweb', 'Business Ghana' and 'jobs in Ghana' were the only ones that were advertising jobs. We realized that it would be difficult for fresh graduates to buy newspapers such as Daily Graphic every day to see posted jobs. So we took it upon ourselves to extract and list the jobs online and it didn't take so long for Jobhouse to become popular. But along the line my partner and I went into difficulty with regards to how to make some money from the site so we separated and he went to do his own thing (Jobwebghana). For two years we did not gain revenue from Jobhouse. We were always investing money from our web designing class. Two years after my partner left my team and I changed our strategy and entered to strategic partnerships.

BizzAfrica: So what would you say your successes have been so far?

Richard: Well I don't think we have been very successful especially for the things

we have planned to do. But I am grateful to God for the things he has done for us so one great thing that I think we have been able to do is to get an office space which we could call our own since we changed our strategy from not being only a job listing company but a recruitment agency. You know you have to build some credibility if you are into recruitment. If you don't have an office nobody wants to offer big money. And we did all that without any kind of financial assistance from anyone.

BizzAfrica: So what are some of the challenges you have faced?

Richard: Well I think that from the initial stages, the problem was reliable internet connectivity. For me internet connectivity was everything because it does not matter which internet service provider you are dealing with if they are likely to fail you. I think the next challenge was acquiring an office space. At the beginning we didn't need one. All we needed was that artificial sense of an office but at times there was the need to meet some partners and have some meetings. Also, consultancy required face to face interaction in order to build that credibility. In Nigeria, Tanzania and in Kenya we don't have office space but we do have web presence.

BizzAfrica: What is your message to young people who are coming up as entrepreneurs?

Richard: First of all don't hope that you are going to make a lot of money when

you start something. Chances are that you might never make it in terms of money. Chances are also that it might take you a long time to make money. Some people are not patient enough for their business. Ask yourself: "Can the idea work?"

"Some people are not patient enough for business. Ask yourself: "Can the idea work?" and "What are the necessary ingredients?" If you can answer those questions then you have the conviction to go ahead."

– Richard Dogbe

and "What are the necessary ingredients?" If you can answer those questions then you have the conviction to go ahead.

Secondly, don't worry yourself with unnecessary things that might not translate into results. As an entrepreneur when you are starting you cannot get everything right in terms of the legal requirements because you might not be in the position to manage things properly. So if you don't take care those things can collapse your business.

The most important thing is getting the business running and the product delivered. You don't need a whole arsenal of things before you start. Nobody can deceive you that you don't need money to start a business. You need money! Find means of making some cash. It could be from family or other sources. So you must identify your cash cow; something that is bringing in some money. Then you can translate from an entrepreneur to a manager or CEO and then you can start paying your taxes and your employees.

BizzAfrica: thank you very much for your time

Richard: You are welcome.



RISING STAR

Young people around the continent are doing extraordinary things with their skills. With brilliant ideas they come up with solutions that could solve many problems on our continent. To BizzAfrica any such problem solver is a rising star that must be given the chance to shine. Dear readers our rising star for this edition is Ayuba Tanko, a photographer.

BizzAfrica: Tells us about yourself (name, family, and educational background)

Ayuba Tanko (AT): My name is Ayuba Tanko and I am the second of three children. I have just entered my thirties and I'm very single. I have a Bachelor of Arts degree in Geography and Psychology from the University of Ghana and I am also a product of Adisadel College.

BizzAfrica: So why the name Ayuba Tanko Photography?

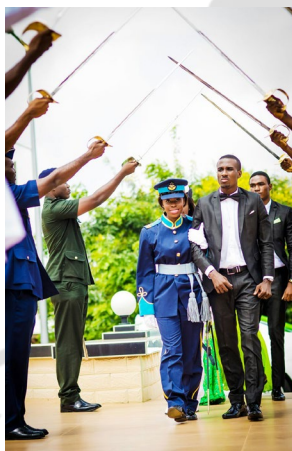
AT: As far as I can remember my uncles and cousins called me that name, Ayuba Tanko, when I was little. When I grew up I began to like the sound of it and since it was not a common name it also made me popular in school. When I started photographing people that was the name I gave them and it stuck. I felt it made sense to keep it as my business name too.

BizzAfrica: When and why did you decide to go into photography?

AT: It was about 2012 or 2013 that I decided to take my photography seriously. I always photographed for fun and for free. Prior to deciding to delve into photography and make money, I saved and bought a Nikon D5100, which is a beginner DSLR (digital single-lens reflex). One time at a programme, I saw the photographer use a simple tiny digital point

and shoot to photograph the event. I found out later that he was paid. I was surprised to know that, because I had a DSLR and was shooting for free. I met a young guy of about 16 years old who had also shot a couple of family parties and was paid quite well. That really shook me and got me thinking. I realized that I could make good money from my hobby. So, I started learning and researching on the internet everything I could learn about photography, cameras, photographing events etc.

BizzAfrica: Do you have any professional training in photography?



Colourful Couple Photograph by Ayuba Tanko

AT: No! Like most professional photographers

today, it was through trial and error and constant practice.

BizzAfrica: How did family and friends react to your new career decision?

AT: It was passive from the onset. They wondered how I could make a living from that. I managed to convince them that it was going to be a part-time profession. One time on facebook, one of the top commercial photographers in Ghana wrote that he had paid the fees of his kids for the next year from a job he did for a major company. That excited me. It also gave me hope. In addition I knew young guys who were making very good money from photographing weddings and other social events. When my folks heard this, the pressure reduced a bit.

BizzAfrica: Where did you get the money to start up?

AT: Hahahaaaa! As for the start-up money, it was through hustling. I got a job as teacher in a JHS some months after finishing my national service. So I saved some money and after about six or seven months bought my first DSLR, the Nikon D5100.

BizzAfrica: How long have you been doing photography?

AT: Professionally, about three and half years. I went full time about seven months ago.

BizzAfrica: What kind of photography do you do (target market)?

AT: I photograph children events and portraits. I enjoy working with kids and being around them. They are fun and funny. However, weddings and adult portrait sessions pay most of the bills. I have not ventured into commercial photography yet, which also fetches a lot of money.

BizzAfrica: Is photography the only thing you do?

AT: Currently, I am a full time photographer.

BizzAfrica: Is it financially rewarding?

AT: YES and NO. It is financially rewarding if you get clients who can pay your price. When you value your work and you get clients who also have respect for you and what you do, they often pay your asking price. However, photography is an expensive hobby and even more expensive as a professional career. When you invest in it and you do not get the

returns (financially if that's what you are after), it's frustrating.

BizzAfrica: What drives you in your line of business? (Passion or money)

AT: I started photography as hobby and it still is. I do some pro bono (free) jobs for NGOs and family and friends. However, photography is my profession now. It pays the bills.

BizzAfrica: Do you ever regret your decision to enter into photography?

AT: NO! I am loving it and I hope I can continue to carry a camera even in my old age.

BizzAfrica: What are some of the challenges you have faced so far?

AT: The photography industry in Ghana is densely saturated. More and more young people are entering it by the day and they are doing wonderful stuff. You must keep up or you are left behind. Sometimes you get a client and you give a package price and they don't call you back. When you find out later, they have gone with the guy with the cheaper price. Money is hard to come by these days so people tend to go for the cheaper options. However,

clients who know and want quality do not hesitate to work with you.

BizzAfrica: So where do you see yourself in the next five years?

"One time on facebook, one of the top commercial photographers in Ghana wrote that he had paid the fees of his kids for the next year from a job he did for a major company. That excited me. It also gave me hope."

—Ayuba Tanko

AT: Hmmmm! I love kids and enjoy working with them. If all my plans work out, I see myself having a studio specifically for children photography in the next five years.

BizzAfrica: Do you think you will get there?

AT: I pray God leads me there.

BizzAfrica: What is your message to young people who think the only way to make it is through seeking non-existent white collar jobs?

AT: Photography is growing in Ghana. Some photographers are really making money. However,

venturing into photography full time as a beginner will be hard. You would need some client base to start and that doesn't come easily. I was advised by some pros I talked to not to start photography full time until I have acquired a client base that could refer me time to time. My advice to the youth is to take it slowly and learn the craft and the industry. There is no rush. In the meantime, keep your weekday job and do some photography during the weekends until you feel you are ready to go full time.



Ayuba Tanko
Professional Photographer



LIVING LEGEND

Michael Adeniyi Agbolade Ishola Adenuga Jr.



Michael Adeniyi Agbolade Ishola Adenuga Jr (born on 29th April 1953) is a Nigerian business tycoon, and the second richest person in Nigeria. His company Globacom is Nigeria's second-largest telecom operator, and also has a presence in Ghana and Benin. He also owns stakes in the Equitorial Trust Bank and the oil exploration firm Conoil (formerly Consolidated Oil Company). Forbes has estimated his net worth at \$3.2 billion as of September 2015 which makes him second wealthiest Nigerian behind Aliko Dangote, and the sixth richest person in Africa.

He received his secondary school education at the Ibadan Grammar School, Ibadan . He worked as a taxi driver to help fund his university education. He graduated from North-western Oklahoma State

University and Pace University, New York with degrees in Business Administration.

In 1990, he received a drilling license and in 1991, his Consolidated Oil struck oil in the shallow waters of Southwestern Ondo State, the first indigenous oil company to do so in commercial quantity.

He was issued a conditional GSM licence in 1999; after it was revoked, he received a second one when the government held another auction in 2003. His telecom company Globacom spread quickly and started challenging the giant MTN Group. It launched services in Benin in 2008, and has continued its spread across Ghana and Cote d'Ivoire, with more licences currently being prospected in other West African countries.

He was named African Entrepreneur of The Year at the maiden African Telecoms Awards (ATA) on 15 August 2007.

In 2009, Adenuga was detained for money laundering by the Economic and Financial Crimes Commission. He left the country and lived in London until the Umaru Musa Yar'Adua regime granted him a pardon.

In May 2015, Adenuga made a takeover bid to purchase Ivorian mobile telecom's operator Comium Cote d'Ivoire for \$600 million.

Credit: Wikipedia

VENTURE CAPITALISTS IN AFRICA



1. ENGINE Ghana

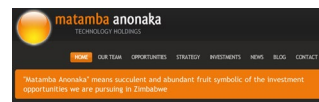
ENGINE is a multiyear project implemented by TechnoServe with funding from the UK Government through the Department for International Development (DFID) that seeks to equip Micro and Small Enterprises (MSEs) with the necessary skills and resources to improve their business plans and internal operations, while creating a thriving community of entrepreneurs through increased access to business development services and to financing.

2. Investment AB Kinnevik

Based in Sweden, this firm was founded in 1936 and includes ICT as part of its portfolio. The company has a 7% total investment in Africa (which, according to the company's website, is more than its North American and Asia investment combined). The company has holdings in Millicom – operating within 13 emerging markets including in Africa, and Tele2. In total it covers 78.1 million mobile subscribers across 24 countries. Among its African-based start – up investments is Iroko Partners, a Nigerian digital media and entertainment company.

3. Sawari Ventures

Global venture capital firm focused on the Middle-East & North Africa region. Focused on early and growth-stage investing within tech media, telecoms, eCommerce and financial services. The company has a specific interest in Arabic Web content and applications, mobile content and applications, as well as Software-as-a-Service and converged services. According to the company's website, it typically invests \$250 – \$1million initially, but expects to invest between \$2million and \$5million over the lifetime of a company invested in. Included in its portfolio are a number of companies, including Circle Tie (multi-platform location based mobile social network for Egypt and United Arab Emirates (UAE)), as well as Vimov, producer of mobile platform solutions – including iSimulate.



4. Matamba Anonaka Technology Holdings (MATHS)

Described as “the first technology focused venture capital company in Zimbabwe”, Matamba Anonaka Technology Holdings was established in 2010 and is focused on the country's technology sector. Its investment portfolio incorporates Starfish Mobile Zimbabwe, a provider of mobile content services, as well as ZimTowers (Pty) Ltd., an independent tower company established to construct and rent multiple telecoms infrastructure. Geoffrey Goss is the company's CEO. Ideally the company invests a minimum of 35% ownership.

5. ADLEVO CAPITAL

A Mauritius-based private equity fund manager. Among its clients is Pagatech Ltd., an established provider of mobile money transfer services in Nigeria and InterSwitch Limited, a Nigeria-based provider of electronic transaction switching and payment processing service in West Africa. Added to the list is Rancard Solutions, a software company focused on the mobile market and mobile transactions across Africa. Yemi Lalude is the Managing Partner. According to the company's website, prior to joining Adlevo Capital, Lalude was a Principal at GGV Capital, a Silicon Valley-based expansion stage tech venture capital company.

6. INTEL CAPITAL

Intel Corporation's global investment arm recently announced a tech co-investment initiative with Adlevo Capital Managers into Ghana-based Rancard Solutions. This is the 52nd country the company has invested in and the second in Africa. In June 2011 the investment division made public its investment in Altech Technologies Limited. Intel Capital's leadership has confirmed focus on applications and services tailored to add value to the Africa market.

Credit: <http://www.itnewsafrika.com/>

TRENDING

Various business opportunities exist for the keen – eyed entrepreneur. Detailed below are some ideas you could develop into a viable business venture.

A. LEATHER PRODUCTS

Africans enjoy things African! Unique designs on shoes, bags, belts and other items could set the stage for a unique business enterprise. Qualities such as durability and design, when properly marketed would make waves not just in Africa, but the world at large. Our forests and wildlife habitats abound with several animals with beautiful skin designs. Except those officially labeled as on the verge of extinction and as such unavailable for hunting, other species could be used for this purpose, and with the right procedures followed in this venture, one could find himself uniquely positioned to make available a product not just for local use, but for the international market as well.



B. ENERGY

Energy is a global resource. Petroleum, electricity, oil, gas and other forms of energy assist in no small way in the daily lives of all and sundry. According to the International Energy Agency, “The International Energy Agency’s (IEA) Africa Energy Outlook – a Special Report in the 2014 World Energy Outlook series – offers a most comprehensive analytical study of energy in Africa, specifically in sub-Saharan Africa, the epicenter of the global challenge to overcome energy poverty. More than 620 million people live without access to electricity and nearly 730 million people use hazardous, inefficient forms of cooking, a reliance which affects women and children disproportionately. Meanwhile, those who do have access to modern energy face very high prices for a supply that is both insufficient and unreliable. Overall, the energy sector of sub-Saharan Africa is not yet able to meet the needs and aspirations of its citizens”. IEA – Africa Energy Outlook, A FOCUS ON ENERGY PROSPECTS IN SUB-SAHARAN AFRICA World Energy Outlook Special Report (2014).

Young African entrepreneur, the ball is in your court!



C. ICT SERVICES

TRENDING

In the year 2013, statistics available indicate that there was a “strong ICTs growth, particularly in mobile-cellular network (63.5% penetration), 16.3% Internet users - almost half the developing country average of 31% and 6.7% of households have Internet access at home” – International Telecommunications Union – 2013 AFRICAN ICT WEEK, on the theme “Africa’s ICT development challenges and opportunities” Demand for ICT experts are now more than ever. Develop a viable business concept in this area, design a unique service strategy for your clients, and watch your business grow.



D. MARKET DATA

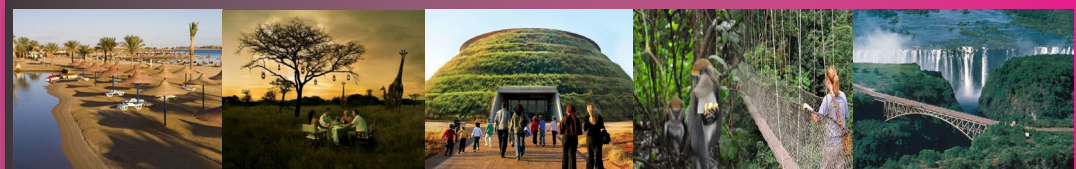
TRENDING

Everyone needs information. Business growth thrives on the availability of credible information that could assist in decision making. Making such data available on a consistent note, and at a fair price could set the stage for a winning business venture.

E. TOURISM

TRENDING

Tourism is one of Africa’s very important brands. All countries of the continent have something truly unique to show people who have a soft spot for nature’s wonders. Water bodies, Museums and Gardens are but a few of the many options a keen – eyed entrepreneur can tap into and effectively transport into a natural masterpiece. Explore such options and work hard to enable others truly appreciate what nature has to offer humankind.



F. HEALTH AND BEAUTY PRODUCTS

TRENDING

Another area of business that is gradually attracting attention is health and beauty products. We all desire infection – free bodies and with the proliferation of various medications all touting their ability to provide remedies, the availability of the right product at the right price may just as well set one on the road to a good business initiative. Whether playing middle – man role for an existing product or the manufacture of a new one, a product that provides such a solution may stimulate a volume of demand that would leave you surprised.





CROSSWORD PUZZLE

Have fun filling in the blank spaces in the puzzle.
The clues will guide you!

1					2G	3E		4
5								6
	7	8	9			10		
		11	12					
13	14							
			15	16	17		18	
19			20					21
			22			23		
24								

CLUES

UPWARD

1. Weapon
2. Something given out freely
4. To take possession of something by force
8. An illegal drug that makes its user hallucinate
14. An adverb of comparison
15. A long straight narrow cut in something, esp. a skirt
16. A long journey on a horse
17. One who makes use of something
19. No one is above the _____
21. Sound made by a cow

SEND YOUR ANSWERS

TO OUR EMAIL: info@bizzafrica.com
AND WIN EXCITING PRIZES!

CLUES

BACKWARD

3. EG (bonus)
6. A group of people in an area with a government
9. An adverb of addition
10. Marking condition
18. A high piece of land which sticks out of a mountain (Plural)

UPWARD

7. To put something in a stated position
12. To support something at the top leaving the other parts free
33. Desire or need for something

FORWARD

1. A male deer
5. First person plural
11. Vehicle that travels between two places
13. Father
20. A malfunction in speech
22. A suggestion or plan
24. Works in a restaurant



Comfort In The Closet

Written by: Rhoda Gyepi - Garbrah

Naughtiness is a nature I took for granted when I was little. Call me stubborn and I would respond... lol. My mother was

a longsuffering woman and so she did a good job of putting up with my nonsense. Whenever she was in the kitchen and she needed me to help her out by fetching water or washing the dishes, she would call me several times, 'Karen! Karen! Karen!' but I wouldn't respond. Why? Because I would be playing 'mummy in the kitchen' on the playground with my friends and I didn't want any distractions! My friends and I played this game by collecting rusted cans from the rubbish heap and gathering sticks for fire. We sometimes stole ingredients like rice, tomatoes, oil, etc from the house to prepare our own meal and the one who was able to prepare the make – believe dish won. We always had fun doing this. (So for my mother to call me to help her in her kitchen when I was working in mine (I thought) was selfish on her part!) One afternoon, she called me, 'Karen! Karen! Karen!' I pretended not to have heard. Frustrated, she stormed angrily to



the playing ground and with a firm grip she dragged me into the house and gave me a sound beating. Boy, did I cry that afternoon!

Not liking the treatment meted out to me, I devised a strategy. I went round the house in search of a hiding place – and voila! I found the perfect hiding place - the closet! Not just any closet, her closet because I knew that was the last place she would look! So the following day, just when it was approaching dinner time, I entered the closet and locked myself up. In there was so cozy and quiet. I covered myself with the big cloths and sang myself to sleep! This strategy worked for me because when I finally got out of the closet, dinner was already served and my mother had cooled down from her rage. So I developed a love for the closet and this love followed me to adulthood...Hehehee

I got married to (in my view) a very demanding and chauvinistic husband. We

both go to work and return home very late and tired. I go to the kitchen, prepare a meal, warm water for his bath and my dear husband still expects me to massage his feet and read him to sleep. He insists I do that because coming from a traditional home, his mother always treated his father like a king. But I always tell my husband that his mother was not a company worker like I am!

A few weeks ago, I got so frustrated that I wanted to disappear. After work that day, I prepared the meal as usual and whilst my husband was watching TV, waiting for his warm water, I quickly entered the guest room and squeezed myself in the closet! Boy, did I have a sound sleep! When I came out, I realized it was morning and I found out later that my dear husband had gone hysterical because he couldn't find me. That morning, he stormed off to work without breakfast, in a crumpled shirt and unpolished shoes! Ha! Ha! Next time, he'll learn to appreciate me... Thank you closet!



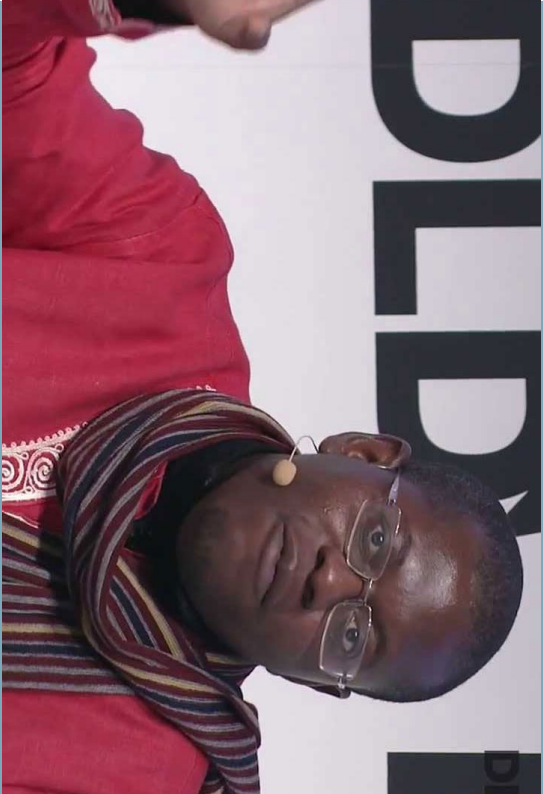
FUN

1. **Twitter's CEO, Dick Costolo is a stand-up comedian and actor.**
2. **Facebook CEO and co-founder Mark Zuckerberg has a charming white pup called "Beast"; and this makes it easy for people to call them "The Boss and his Beast".**
3. **Simon Cowell was once offered £150,000 by a man who wanted Simon to watch him and his wife have sex, and critique them! Oddly enough, Simon refused, and funnily enough later regretted it.**
4. **If Bill Gates drops a thousand dollar bill, he doesn't even need to bother to pick it up, because in the four seconds it would take him to do so, he would have already earned it back.**

FACTS

BIZZY GALLERY

BRIGHT
SIMONS



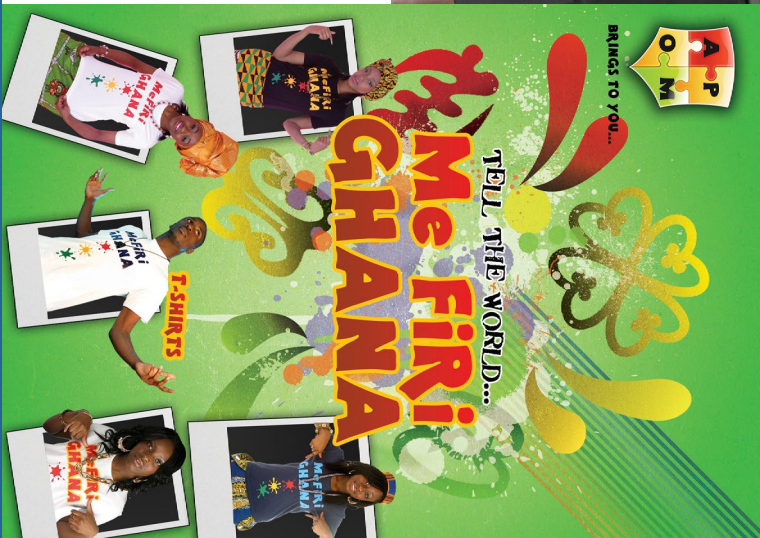
► mPedigree

► beads



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Ghana



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EFFAH
ROMEO



Effah Romeo



Toontoom Mix

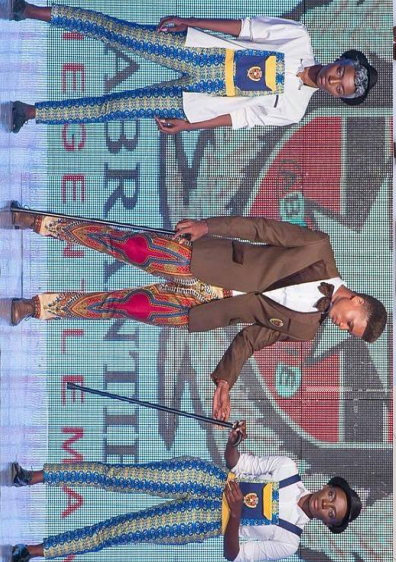


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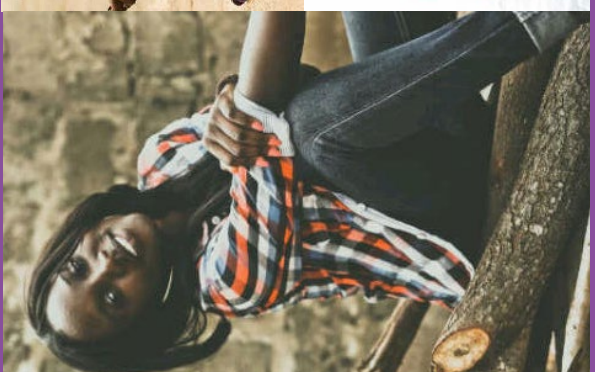
B I Z Z G A L L E R Y

B I Z Z G A I L E R Y

OHENEBA
YAW BOAMAH



► Eiko Shoes



EIKO
SHOES



► Kyabiez Kreationz

WHAT YOUNG ENTREPRENEURS FIND CHALLENGING



The thought of being a boss of your own has spurred many young people on to start and nurture their businesses. Although it is alluring to be an entrepreneur at a young age, it is also bedeviled by limitations which may be out of one's control. Quite a number of young entrepreneurs have started and given up on their dreams as a result of setbacks they never envisaged. These challenges span from what one will consider trivial to significant, depending on the lens being viewed through.

Paramount among these challenges is **finance**. Every business needs a continuous flow of cash to survive.

Most young entrepreneurs start their businesses with relatively small amounts and then find it a little difficult to inject extra cash into their growing businesses. Since they haven't built credit history with the banks and have also not got any substantial assets, it usually becomes daunting to access loans.

Another challenge of concern is **sabotage**. These young entrepreneurs mostly find themselves in businesses which have been dominated by old and experienced folks. It therefore takes a lot of hard work to stay in competition. Unfortunately, the old entrepreneurs create impediments for the young ones, knowing that they

haven't got the capacity to sustain their budding businesses.

The **stereotype of being young** is also a challenge to most young entrepreneurs. In our social setup, young people are considered to be irresponsible, lazy and not committed to task. This illusion has caused many clients and customers to impugn the capabilities of young people. For their businesses to thrive, these young entrepreneurs will have to break their backs to build enough credibility with their customers. This usually isn't a feat which can be attained while sipping coffee.

MY TAKE... continued on next page

Deciding when to quit one's regular job to concentrate solely on their growing business can be very worrisome especially when they are young.

It definitely is unreasonable for one to quit their job just because they've started running their side business. Starting a business comes with a lot of uncertainties and one can't be promised of positive results. Even though a growing business needs a lot of time and commitment, it is also unwise to leave the job which assures a regular paycheck. It only becomes ideal to quit when one has found the business to have gained ground, become lucrative and sustainable.

Having *self-doubt* and sheltering the fear of failure poses a challenge to young entrepreneurs. As a young person with little or no experience in entrepreneurship, it is normal to occasionally have doubts of succeeding trickle in. These fears are most of the time amplified by the perception of being inexperienced and less resourceful.

Entrepreneurship in recent times has become a venture for all. Young entrepreneurs must therefore not get discouraged. Rather, they should see these challenges surmountable. Challenges just put us in a better position to gather our strengths and resources, then forge ahead. In the end, the world becomes our oyster.

Ernest Yeboah Obeng



**FREE
STYLE**



“Not My Business”

What do you usually say to a colleague at work when you are tasked to perform some duties that are beyond your usual functions? We usually exclaim, “After all, it's not my business or my father's business!” That is the attitude that a number of Ghanaians in the private and public service have towards work.



The growing trend of nonchalance with regard to work to be done sends home a strong signal; the situation is rapidly getting out of hand. Several schools of thought, have, over the years attempted to find out exactly what it is that compels one to do exactly what is expected, or in a more pleasant case, go the extra mile.

The President of the Republic of Ghana, His Excellency John Dramani Mahama is reported to have expressed his concern about this attitude on various platforms.

A cursory glance at Corporate Ghana clearly identifies two cardinal stances. The first set of employees are basically in the office on a simple mission; get the work done, and get paid at the end of the month! The second group of employees is of a different breed; they are in love with their work. They work hard, because they enjoy what they do. They would want to go the extra mile, and they don't mind, even if their efforts are not recognized and applauded – they simply love their job.

The President of the Republic of Ghana, His Excellency John Dramani Mahama is reported to have expressed his concern about this attitude on various platforms.

and rather see ourselves as part – owners of the organization we find ourselves in; because that is the only way we can foster growth and development in our dear nation.

Don't you think?

so Ghanaian workers should refrain from their lackadaisical attitude towards work in order to uplift the country's economy to greater heights.

To him, wrong attitude towards work in both government and private institutions was thwarting government's efforts to ensure economic growth, and in order to achieve a middle income status by 2015 as envisaged, Ghana needs a dedicated workforce with the spirit of enquiry and challenge to develop innovative products.

Indeed, we need to stop using the catch phrase, "It's not my father's business!",

ANGOLA

(WHAT YOU NEVER KNEW ABOUT ANGOLA)

In the year 2010, they hosted the 27th Orange Africa Cup of Nations; a competitive tournament in which Egypt turned out to be the eventual winners, with Ghana coming a close second. The downside was the attack on the bus used by the Togolese, but that did little to take the shine out of the beautiful game of football played on African soil. Learn more about this iconic country, and what it has to offer fellow Africans.

GEOGRAPHY

Angola is the seventh-largest country in Africa, and is bordered by Namibia to the south, the Democratic Republic of the Congo to the north, Zambia to the east, and the Atlantic Ocean to west. At 1,246,620 km² (481,321 sq miles), It is the world's twenty-third largest country. It is comparable in size to Mali, or twice the size of France or Texas. It lies mostly between latitudes 4° and 18°S, and longitudes 12° and 24°E.

Angola has three seasons, a dry season which lasts from May to October, a transitional season with some rain from November to January and a hot, rainy season from February to April. April is the wettest month. Angola's average temperature on the coast is 16 °C (60 °F) in the winter and 21 °C (70 °F) in the sum-



IS-GOUGUS

IN-FOCUS

WHAT YOU NEVER KNEW ABOUT

ANGOLA

mer, while the interior is generally hotter and dryer.

ECONOMY

Angola has vast mineral and petroleum reserves, and its economy is among the fastest growing in the world, especially since the end of the civil war. In spite of this, the standard of living remains low for the majority of the population, and life expectancy and infant mortality rates in Angola are among the worst in the world. Angola's economic growth is highly uneven, with the majority of the nation's wealth concentrated in a disproportionately small sector of the population.

Angola has a rich subsoil heritage, from diamonds, oil, gold, copper, and a rich wildlife (dramatically impoverished during the civil war), forest, and fossils. Since independence, oil and diamonds have been the most important economic resource. Smallholder and plantation agriculture have

dramatically dropped because of the Angolan Civil War, but have begun to recover after 2002. The transformation industry that had come into existence in the late colonial period collapsed at independence, because of the exodus of most of the ethnic Portuguese population, but has begun to re-emerge (with updated technologies), partly because of the influx of new Portuguese entrepreneurs. Similar developments can be verified in the service sector.

The country depends on expensive food imports, mainly from South Africa and Portugal, while more than 90 percent of farming is done at family and subsistence level. Thousands of Angolan small-scale farmers are trapped in poverty.

Angola's economy is overwhelmingly driven by its oil sector. Oil production and its supporting activities contribute about 50% of GDP, more than 70% of government revenue, and more than 90% of the country's exports. Diamonds contribute an additional 5% to exports.

IN-FOCUS

WHAT YOU NEVER KNEW ABOUT

ANGOLA

Subsistence agriculture provides the main livelihood for most of the people, but half of the country's food is still imported. Increased oil production supported growth averaging more than 17% per year from 2004 to 2008. A postwar reconstruction boom and resettlement of displaced persons has led to high rates of growth in construction and agriculture as well.

EDUCATION

Although by law education in Angola is compulsory and free for eight years, the government reports that a percentage of students are not attending due to a lack of school buildings and teachers. Students are often responsible for paying additional school-related expenses, including fees for books and supplies.

In September 2014, the Angolan Ministry of Education announced an investment of 16 million Euros in the computerization of over 300 classrooms across the country.

The project also includes training teachers at a national level, "as a way to introduce and use new information technologies in primary schools, thus reflecting an improvement in the quality of teaching."

TRIVIA

- *The name Angola comes from the Portuguese colonial name Reino de Angola (Kingdom of Angola), appearing as early as Dias de Novais's 1571 charter.*
- *Angola's motto is Virtus Unita Fortior, a Latin phrase meaning "Virtue is stronger when united".*

Credit: Wikipedia
www.cia.gov





Angola at the South Africa 2010

Angola (Kissama National Park)



Angola (City)

Angola (Culture)



Angola President
José Eduardo dos Santos

Forbes

TOP YOUNG AFRICAN ENTREPRENEURS

Forbes, as part of its annual ritual of listing those who make their mark in the world of business, brings to readers the crème de la crème of the future of entrepreneurship in Africa. Below is a number of those who made the cut in the current edition. Enjoy!

1. MUBARAK MUYIKA

20, Kenya
Founder, Zagace Limited

Muyika was orphaned at the age of 10, thrived at school and turned down a scholarship to Harvard to become an entrepreneur. When he was 16, he founded Hypecentury Technologies, a web hosting company. He sold the company two years later to Wemps Telecoms in a six-figure deal. Muyika's new venture, Zagace, which has raised funding from local investors, is a cloud enterprise software that helps companies manage inventory such as accounting, payroll, stock management, marketing and many more all bundled in a simple and easy to use format called Zag apps.

2. BHEKI KUNENE

27, South Africa
Founder, Mind Trix Media

Few young entrepreneurs in Africa have

survived being accused of murder and a collision with two cars that cracked his skull. Kunene has. He created eight jobs and a profit with his website-building company, Mind Trix Media, in Cape Town where he was born-and-bred. The company does business with the big names in South Africa and as far afield as Italy, Vietnam, Zimbabwe and Angola.

3. AFFIONG WILLIAMS

29, Nigeria
Founder, Reelfruit

ReelFruit, founded, in March, 2012 is an emerging fruit processing company focused on packaging and branding and processing of locally, and quality fruit products. The first product is a range of dried fruit snacks and nuts. The products are currently stocked in over 80 stores in Nigeria. ReelFruit is an award-winning brand, winning both an international Women In Business Competition in the Netherlands, as well as an SME exhibition (Creative Focus Africa) in Lagos, Nigeria. Williams is trying to expand her nut business into the lucra-

Forbes

TOP YOUNG AFRICAN ENTREPRENEURS

tive airline market. She is raising capital to build a factory on the outskirts of Lagos next year. "I hope to be on the cover of FORBES AFRICA in five years' time," she says.

4. EMEKA AKANO

28, Nigeria
Co-Founder, Founder2Be

Finding your perfect match is never easy but Akano and his co-partner, Chinedu Onyeaso, have made it easier through Founder2Be. The cupids of commerce introduced a match-making service for business owners in Africa. Like online dating, a deal is just a click away. These Nigerians are not strangers to entrepreneurship; the two cofounders also started Entarado, a web development company empowering small businesses with web and mobile solutions.

5. ALAIN NTEFF

22, Cameroon
Founder, Gifted Mom

Nteff was alarmed by the high death rate of newborn babies and pregnant women in his community. When he was 20, he developed a mobile app to help solve this

problem. The app helps teenage mothers and health workers calculate due dates. It also collects and sends information to women in the community. His app has more than 500 downloads and is integrated with locally made phones. It has 1,200 pregnant women and mothers as beneficiaries and has led to a 20% increase in antenatal attendance rate for pregnant women in 15 rural communities. Nteff is also working with 200 medical students to reduce brain drain in Cameroon. He plans to reach 50,000 pregnant women and mothers by end of 2015 and 5 million across the continent by 2017.

6. ABIOLA OLANIRAN

26, Nigeria
Founder, Gamsole

Olaniran, 26, is the founder and CEO of Nigerian gaming company Gamsole. Olaniran founded the company in 2012, and it has venture backing from 88mph, a Kenyan seed fund. The company's games now have more than 9 million downloads.

Forbes

TOP YOUNG AFRICAN ENTREPRENEURS

7. RUPERT BRYANT

29, South Africa
Co-founder, ISP Web Africa

A school drop-out, Rupert grew up in Cape Town has been running his own web development company since the age of 14. At age 16, his friend asked him to jump in on a joint venture. This is how he became the co-founder and chief operating officer of Web Africa, one of the biggest internet service providers in South Africa. Web Africa was started with no money and built it into a \$11 million a year business. In 2014, Bryant relaunched Accommodation Direct; an online tourism business that specializes in short-term accommodation rentals. His dream is to sail around the world.

8. ARTHUR ZANG

27, Cameroon
Founder, CardiopadZang

The Cameroonian engineer is the inventor of the Cardiopad, a touch screen medical tablet that enables heart examinations such as the electrocardiogram (ECG) to be performed at rural locations while the results of the test are transferred wirelessly to specialists who can interpret them. The device spares African patients, living in remote areas,

the trouble of having to travel to urban centers to seek medical examinations. Zang is the founder of Himore Medical Equipments, the company that owns the rights to the Cardiopad.

9. CLINTON MUTAMBO

25, Zimbabwe
Founder, Esaja.Com

Mutambo describes himself as an entrepreneur, marketing whiz and all round blogger. He is also the brains behind the recently launched esaja.com – a business network that is dedicated to intra-African trade. Esaja stands for empowering solutions and joint action. "Kwame Nkrumah once said 'I wasn't born in Africa, Africa was born in me.' This quote defines me as an entrepreneur," he says. "We have a massive African youth bulge and need to get this lion roaring or else it'll devour its own future. Trade is key."

10. JULIE ALEXANDER FOURIE

28, South Africa
Founder, iFix

Fourie is the founder of iFix, which repairs and services all Apple products and Samsung smartphones. The compa-

Forbes

TOP YOUNG AFRICAN ENTREPRENEURS

ny employs 40 people and services more than 4,000 clients a month. iFix has branches in Johannesburg, Cape Town and Durban. Fourie started the company in 2006 from his dorm room at the University of Stellenbosch, helping colleagues and friends repair broken and faulty iPods and computers. Satisfied customers recommended Fourie's business and it took off.

11. VERONE MANKOU

28, Republic of Congo
Tech Entrepreneur,
Founder & CEO, VMK

Mankou is the founder of VMK and the creator of the first African-made mobile phone, Elikia. He is also the inventor of Way-C tablet, Africa's version of the iPad. Mankou, the son of a school mistress and an oil engineer, provides affordable smart devices in Africa and increases Internet access in the Republic of Congo. Before receiving \$700,000 from the Congolese government, Mankou had to finance his project himself. Banks refused to help him because he was too young and "a little bit crazy," he says.

12. RONAK SHAH

27, Kenya
Founder, Kronex Chemicals Ltd

This Asian-Kenyan is the founder and CEO of Kronex Chemicals, a manufacturer of affordable dishwashing liquids and multi-purpose detergent for Kenya's lower class. He started the company to improve the deteriorated levels of hygiene in the country. Kronex set up a manufacturing plant along Mombasa Road in January 2013 and operations started in June that year. He is taking on larger firms in Kenya by producing liquid soap and changing the perception that it is a luxury product.

Source: www.forbes.com



Events

GHANA ENTREPRENEUR AWARDS

Events

GHANA ENTREPRENEUR AWARDS

Some prominent Ghanaian entrepreneurs have been nominated to receive awards at the maiden Ghana Entrepreneur Awards, scheduled for Friday, April 29, in Accra. The awards are meant to commemorate World Entrepreneurship Day (WED) which is a 24-hour world-wide celebration of entrepreneurship and innovation since 2009. This year marks the third celebration of WED and the first in Ghana. It is being organized by Entrepreneurs Foundation of Ghana (EFG), a non-profit organization striving to foster entrepreneurship in Ghana through mentoring, networking and education.

A statement issued in Accra by Mr Sam Ato Gaisie, Chief Executive Officer (CEO) and Founder of EFG said the awards were being organized in collaboration with the Ministry of Finance and Economic Planning and Ghana National Chamber of Commerce and Industry. Some of the entrepreneurs nominated by financial institutions and associations include;

1. **Dr Michael Agyekum Addo**, CEO of Kama Group Ghana Limited
2. **Mr Kofi Nsiah Poku**, CEO of Kinapharma Limited
3. **Prince Kofi Amoabeng**, Group President of UT Holdings
4. **Dr Alhaji Asoma Banda**, CEO of Antrak Group of Companies
5. **Dr Kofi Amoah**, CEO of Progency Ventures
6. **Mr Roland Agambire**, CEO of RLG Communications
7. **Ms Constance Swaniker**, CEO of Accents and Art Ghana
8. **Mr Edward Effah** of Fidelity Bank Ghana Limited
9. **Mr Ken Ofori-Atta**, CEO of Databank Financial Services Limited
10. **Mr Ernest Bediako Sampong**, CEO of Ernest Chemists Limited
11. **Mr John Taylor**, CEO of Cirrus Oil Ghana
12. **Mr Osei Kwame Despite**, CEO of Despite Group of Companies
13. **Mr Kwasi Twum**, CEO of Multi Media Group
14. **Mr Kwaw Ansah**, CEO of TV Africa
15. **Ms Esther Cobbah**, CEO of Stratcomm Africa
16. **Mr Joseph Siaw Agyepong**, CEO of J.A. Plant Pool and Zoomlion Group of Companies
17. **Mr Tony Oteng Gyasi**, CEO of Tropical Cable And Conductor Limited
18. **Mr Alfred Gyateng**, CEO of Kingdom Books and Stationery
19. **Dr Yaw Adu-Agyei Gyamfi**, CEO of Danadams Pharmaceutical Company Limited
20. **Mr Kojo Bonsu**, CEO of Ago Media Ghana Limited
21. **Dr Paa Kwasi Nduom**, CEO of Group Ndoum
22. **Mr Kwesi Amofo-Yeboah**, CEO of I-Tel Limited
23. **Mr Seth Adu**, CEO of Devtraco Estates
24. **Mr Emmanuel Botchwey**, CEO of Regimanuel Gray Limited
25. **Mr Kwame Acheampong Kyei**, CEO of Glico Ghana Limited
26. **Mr Kobina Asamah**, CEO of Type Company Limited
27. **Mrs Theresa Oppong-Beeko**, CEO of Manet Estates
28. **Mr Albert Ocran**, CEO of Combent Impressions

According to Mr Gaisie, a panel of judges would be selected from recognised personalities from diverse field of industry, sectors and disciplines to review the nominations. He explained that decision of the panel would be based on entrepreneurial spirit, financial performance, innovation, growth in annual sales, employment generation, a reputation for integrity and proven involvement in Ghana's economic growth. The categories to be competed for are Overall Best Entrepreneur for 2010, Young Entrepreneur, Lifetime Achievement, Outstanding, Special Achievement, and Most Promising Woman Entrepreneur.

credit: www.efghana.com



LEGAL SPECTRUM





LEGAL SPECTRUM LEGAL SPECTRUM

INTELLECTUAL PROPERTY LAW

– GETTING YOUR TRADEMARK



DO YOU SEE the above trademarks? The world is full of them! On the streets, on signboards, at shopping malls, on customized cars, in television ads, etc you will find trademarks of several companies advertising their products. The trademark helps us to distinguish one company from another.

WHAT IS A TRADEMARK?

A trademark means any sign that serves, in trade, to differentiate the goods and services of one person or company from those of another. It comes in the form of words or logos or a combination of words and logos. It can be any distinctive mark which sets your company apart from the rest such that as soon as people see that mark or design they automatically know what it stands for and the services that your company provides. In Ghana, trademarks are governed by the Trade marks Act 2014(Act 664).

WHY DO I NEED A TRADEMARK?

The reason is that your trademark (or logo) identifies the product of your company so that it is not confused with others. For instance, there are a lot of restaurants and so if you deal in the restaurant business you would need your unique symbol to avoid confusing your company with that of others. A tagline attached to the trademark will help customers know what your company is about.

HOW DO I GET A TRADEMARK?

1. Get a designer to make a unique logo or design that rightly represents what you provide.
2. Conduct a search at the Trademark Registry to ensure that your trademark is not available or similar to one that is already registered by another company.
3. Fill an application with the Trademark Registry accompanied with the proposed trade mark and a list of the goods or services for which the registration of the trade mark is requested and pay appropriate fees.
4. The Registrar, after determining that the trademark qualifies for registration, will publish the trademark in a Journal for any possible objections by a third party.
5. If there are no objections, the Registrar will issue you a Certificate of registration. The registration is good for ten (10) years after which you have to renew.

Get your own trademark now and brand your business

BASIC STEPS IN COMPANY REGISTRATION

Below are some basic steps in registering your company.

1. **Acquire a Tax Identification Number (TIN).** This is done by completing a Ghana Revenue Authority Tax Payer Registration Form. The Ghana Revenue Authority (GRA) officers after processing the TIN, send a text message for you to collect the TIN. This applies to both the online and physical application.
2. **Pick out an appropriate name for your company** and check the availability of the company name at the Registrar – General's department. The name of your establishment should not be misleading, conflicting with any other name. The Registrar may, on a written application and on payment of the prescribed fees, reserve a name pending registration of a company.
3. **Present company registration documents** (including the TIN form and your company regulations).

BASIC STEPS ... continued on next page



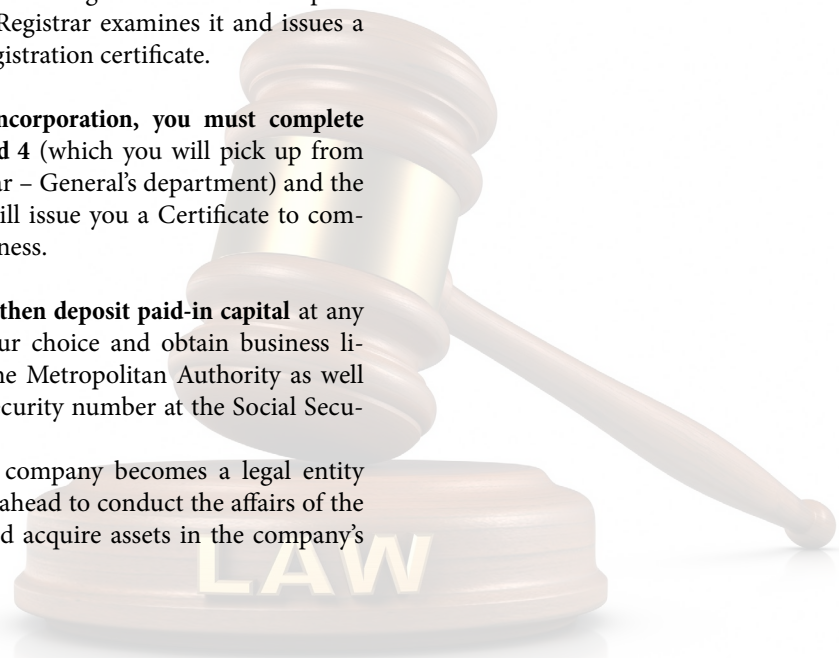
LEGAL SPECTRUM

4. **Fill up prescribed forms** (Form A) from the offices of the Registrar – General's department. The Registrar examines it and issues a business registration certificate.

5. **After incorporation, you must complete Forms 3 and 4** (which you will pick up from the Registrar – General's department) and the Registrar will issue you a Certificate to commence business.

6. **You can then deposit paid-in capital** at any bank of your choice and obtain business licences at the Metropolitan Authority as well as Social Security number at the Social Security office.

Once your company becomes a legal entity you can go ahead to conduct the affairs of the business and acquire assets in the company's name.



COLUMNIST

Minister David Mills
HR & Leadership Centre



SEVEN MISTAKES STARTUP BUSINESSES MAKE

** Continued from the previous edition **

POOR SUPERVISION

In HR we contend that, "people don't do what you expect; rather, what you inspect." Don't delegate work to a new hire and trust your intuition the work would be done. Confirm it, please. Assure team members you are looking over their shoulders for a period up until when they are competent enough to handle tasks without supervision; and that ultimately, it is to groom them into capable hands that can handle any responsibility within their defined roles. Many startup entrepreneurs commit the following mistakes:

- They delegate work to inexperienced people without proper and adequate coaching or training.

- They fail to maintain regular, informal communication with team members to assist them perform better.

- They accept any report given them without painstakingly following through to confirm or otherwise.

GIVING UP

I found this to be the single biggest reason many startup entrepreneurs don't breakthrough. They give up on the pursuit of their dreams. Sir Richard Branson posits that, "entrepreneurship is a long term endurance game." I define entrepreneurship as a risky guess. It's not a puzzle for the simple. It is the reserve of today's audacious thinkers, driven by a vision of creating a better future. And hard truth is: many a

time we stop at the very trajectory that leads to that breakthrough we have years fasted and prayed for. Don't stop!

Minister David Mills is an Author, Keynote Speaker, Executive Trainer and Leadership Expert. Educated at Prempeh College, he wields an MBA from the Lord Ashcroft International Business School of Anglia Ruskin University, UK. He is President of HR & Leadership Centre, a mission-driven, graduate leadership training centre developing ethical and innovative business leaders and entrepreneurs from Africa.

Contact him via: davidmillstrainings@gmail.com



DICKSON KWADWO SARPONG
DEVELOPMENT PRACTITIONER
KUMASI METROPOLITAN ASSEMBLY

THE ENTREPRENEURSHIP JOURNEY (the motivation drive)

'If there is anything you can do, or dream you can, begin it. Boldness has genius, power and magic in it' Johann Wolfgang Von (1749-1832)

Breaking the hard surface looks odd for business starters. There is no business-startup with magical bestowments or turnaround overnight. There were basic tumbles that constrained and restricted some renowned entrepreneurs today, yet, their ability to overcome those black outs, guaranteed the bigger and high profit making urge and financial independence. Positive mental attitude toward success,

coupled with passion and perseverance drive the agenda of successful individual business owners. This is an indication that, entrepreneurs fortify their minds and are always ready for the challenging times.

If you fail to unearth your hidden skills for self-benefit and for

society, you become a living dead. Develop the mind to be in business and desire to live with anything that comes with your choice.

Myles Munroe (1954-2014) talked about buried treasures and emphasized that cemeteries or graveyards hide many buried treasures. He aptly explains that 'Buried beneath those sacred grounds are dreams that never came to pass, songs that were never sung, books that were never written, paintings that never filled the canvas, ideas that were never shared, visions that never became reality, inventions that were never designed, plans that never went beyond the drawing board of the mind, and purposes that were never fulfilled'.

What a tragedy! But for lack of push and self-confidence, the

world could have seen great movers, shakers and pushers who would not have joined the bandwagon of buried treasures, but through creativity, would have made printable memories as defined entrepreneurs and change actors in the business enclave. A lot of people are still imbued with cherished and selling ideas in the 21st Century and yet for fear of failure are walking shadow entrepreneurs. They can lecture with vocal ability on business startup and maintenance and yet, cannot boast of a 'table top shop'. The reason is that, they have never walked the talk. Is it not surprising that mostly, the first class students are employed by the average students? Entrepreneurs are self-engineered to make lasting prints for themselves and their future. They look into the future with hope and have the desire to succeed. They count failure as the point of restructuring and bouncing with alternative ideas to success.

...to be continued in next edition

DICKSON KWADWO SARPONG
DEVELOPMENT PRACTITIONER
KUMASI METROPOLITAN
ASSEMBLY
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STARTUPS

THE DIVERSITY

BizzAfrica: Tell us about yourself?

I am Novat Karol, a first born in a family of four children of which three are boys and one is a girl. I hold a Bachelor of Science degree in Geology from the University of Dar es Salaam, Tanzania. I did my high school at Bwiru Boys Technical school and secondary education at Sengerema Secondary School in Mwanza city in 2009 and 2005 respectively and the primary school at Kamagambo primary school in Karagwe district in Kagera region. My education journey has been one of my impossible movements accompanied by couple of dropping out and back to school searching for school fees.

BizzAfrica: Give us a brief history of your organization. I mean, Elimu Organization (when it started and the reason behind its establishment)

Elimu living Lab is non-profit making organization established in 2012. To understand Elimu Living Lab you need to know what a living lab is - an environment or a methodical approach focused on end user-driven open innovation.

In the living lab, end-user communities collaborate with Innovation Stakeholders (public, private, education and research, societal and funding sectors) in real-life settings to co-create innovative products, services, processes, business models or policies, or adapt existing ones, to better match market or societal needs based on a co-design approach with end-user communities.

In essence the living lab is a multi-stakeholder partnership approach to Collaborative Open Innovation. Elimu living lab emerged as a response to unemployment. The rate of unemployment (especially among youth) in impoverished communities and townships in our local community of Sengerema is alarmingly high. Most of the youth in these townships have not undergone formal education and have no hope of breaking the vicious cycle of poverty and unemployment they are born in. The high rates of unemployment breed a lot of other social challenges turning the communities into hubs of crime, violence and substance abuse.

BizzAfrica: For young entrepreneurs a major startup headache



Novat Karol

has been the issue of capital. How did you do it?

The startup capital I used was mainly from my students' loan and the part time jobs I did whiles at the university. I started with seven thousand Tanzanian shillings (7,000/=) but to a large extent I made use of my ability to teach and organize young people with varied abilities with the view of harnessing their potentials to solve the problems that confront our society.

BizzAfrica: How was it when you decided to venture into entrepreneurship instead of seeking employment (how did family and friends react to this decision)?

When I completed the University I got a job with some mining companies and even some Universities as a lecturer but I was not motivated enough to pursue those careers because I loved community service but later I tried to figure out how to make some money through what I loved doing. My classmates were surprised by the option I chose because I was financially constrained in what I was doing. They thought I was confused or mad. My family couldn't just understand why I have chosen that option. They thought perhaps I didn't graduate. They also thought I had been dismissed from the university because per their estimation every graduate is supposed to be employed. But now both my family and friends are seeing the fruits of the decision I took and they give me all the support.

BizzAfrica: We would like to delve deeper into what you do precisely. What exactly do you do at Elimu Organization?

At Elimu Organization we undertake three main activities; training and development, the academy program and the elimu open school. The training and development program is managed under the Elimu Academy. The Academy is designed to offer an inspiring and innovative programme in Entrepreneurship, Digital Minds, Leadership and business incubation for young people between the ages 18 and 30. The programme is offered to young people who are passionate about business, personal development and improving their digital skills but who are struggling to do so due to financial, academic and social challenges.

BizzAfrica: What would you consider the major challenge to entrepreneurship in Tanzania or in general?

- Resource competition, the resources components include finance, people, time, space and equipment. Inadequate resources have led to projects or initiatives competing for resources at the detriment of each other.
- Lack of start-up funds to support ideas that grows from entrepreneurship and incubation, Tens and hundreds of social innovations and innovative solutions are created daily but the major thing inhibiting the translation of those innovations from ideas to reality is lack of funding
- Team skills and competences, Most of the champions are non-professionals on their area of operations, they are chosen due to their availability and /or read-

iness.

BizzAfrica: Where do you see your organization in the next five years?

We are hoping to be a financially sustainable organization that will be able to acquire resources to support the organizations capacity building and provide revolving funds for startup companies.

BizzAfrica: What is your advice to young people in Africa who are expecting to be employed?

Well, any young person who expects to be employed should be ready to achieve the dreams of his employer. If they want to fulfill their own dreams then the sure way to go is entrepreneurship but they should not expect overnight progress. They should make use of available resources and opportunities. They should also eschew fear and self-doubt.



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