AFRICA'S PREMUIM **ENTREPRENEURIAL RESOURCE**

MY STORY MAGAZINE

ISSUE 3

INSPIRING AND BUILDI NE STORY AT A TIME!

TARA SQUIRE: THE CAPACITY BUILDER IN THE GHANAIAN AND INTERNATIONAL **CORPORATE** CIRCLES THROUGH **DIGITIZATION**

AFRICAN DEVELOPMENT THROUGH THE EYE OF THE **TECH NEEDLE**

MEET THE BRAND ARCHITECT **MICHAEL MENSA-BONSU**

CANNABIS OIL PRODUCTION **MULTI BILLION** DOLLAR VENTURE

TIPS FOR LIVING A HEALTHY LIFESTYLE AS AN ENTREPRENEUR **- DR. VELMA**

AN INTERVIEW WITH **CELEBRITY BARBER** FROM A HAWKER TO BECOMING A WELL KNOWN BARBER

His Royal BLACKNESS

KING KWASI KYEI DARKWAH, MA

THE PACESETTER: MEDIA, BRANDS, CULTURE & STYLE ICON

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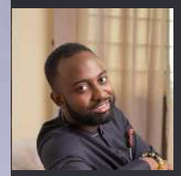

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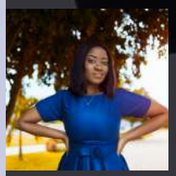

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Africa has witnessed tremendous development in the creative industry, media, fintech as well as other industries and Ghana is no exception. Over the years, many entrepreneurs have explored emerging trends within different sectors. Owing to our mission of telling stories of African entrepreneurs, we sought to gain insights from great personalities whose expertise and entrepreneurial exploits have been instrumental in shaping entrepreneurship locally and internationally. In this edition, we have highlighted stories from such professionals as well as features on other entrepreneurs and start-ups.

Personalities such as the Head of Consumer Banking, Ecobank West Africa, Mr. Tara Squire shared his lessons and experiences within the corporate industry and the essence of digital reformation. Michael Mensa-Bonsu, Publisher of Agoo Magazine also shared his journey in leading Ghana's premier lifestyle magazine and promoting communication and brand strategizing.

Among other things, we have insightful features on business development, health and technology.

At My Story Magazine, we believe that the effective use of media provides the basis for reformation and transformation. Thus, we can never undermine its importance as it is an integral tool for growth. Based on this premise, we sought to gain knowledge from one of the pioneers and leading icons of the radio and media industry who has changed the status quo of media and communications in the country and beyond. Kwasi Kyei Darkwa MD popularly known as KKD is a great media icon whose ingenuity, created a whole new experience on radio and television and setting the pace for other media professionals. He has been referred to many as a style icon owing to his eclectic and Afrocentric lifestyle.

KKD is a trendsetter who has pioneered many initiatives. Personalities such as Kwame Sefa Kayi, Okyeame Kwame, Reggie Rockstone attested to his contributions within the industry.

This edition won't have been complete without the invaluable contributions of some personalities and individuals.

We will like to acknowledge the General Overseer of Spirit Life Revival Ministries and his wife, Prophet Bernard & Mrs. Mimi ElBernard Nelson – Eshun who have been very instrumental in helping us birth this dream and constantly offering guidance and support.I will also like to acknowledge all the personalities who granted us the audience to make this edition possible. We are grateful for the stories and lessons shared. I will also like to appreciate the support of my team who played various key roles and for helping to make this journey worthwhile regardless of the setbacks.

Let's help build Africa one story at a time!

Enjoy!

Nana Akwasi Bonsu.

THE PROPHET GENERAL

PROPHET BERNARD EL-BERNARD NELSON ESHUN

The Oracle, mentor, author, speaker, entrepreneur and consultant He is the Founder and General Overseer of SpiritLife Revival Ministries in Accra, Ghana. He is also the CEO of the Bernard Nelson Eshun Ministries which has taken care of over 400 students through his scholarship fund.

STRIVE MASIYIVA

He is a Zimbabwean businessman, entrepreneur and philanthropist. He is the Founder and Executive Chairman of diversified international telecommunications, media and technology group Econet Wireless.
Source : Wikipedia

TARA SQUIRE

The giant capacity builder in the Ghanaian and International corporate circles revolutionizing consumer and retail trends through digitization.

Can you please tell us about yourself?

We are a family of three; my wife daughter and I. Our daughter is 13 years old. She thinks she is the boss. Sometimes, I think she is right. I have been married for a little over 13 years now. I attended Bishop Bowers, PRESEC, St. Peter's and University of Ghana.

I have been working for the past 18 years after school excluding national service. It has been 18 years of gaining experiences. I wouldn't say I have arrived yet. I am still striving to get better and do more. I am very happy and grateful for where I am now. It has neither been easy nor terribly difficult. I am thankful to God for the opportunities that come my way. I believe it is not because I am special but by the grace of God. I come from a humble background.

My mum was a nurse at Korlebu who comes from Cape Coast. My dad was doing quite well till he lost his job during Rawlings' regime and he never really worked afterwards and my mother had to work to sustain the family. They are still together. I got the best education as I attended some of the best schools in Ghana and had very good family support. Growing up, I surrounded myself with friends who helped shaped my life positively.

Our personalities, choices, decisions, risks we take or not, all influence who we become.

After school, my national service was at the district Assembly of the Asuogyaman District. The District Assembly was my first glimpse into public service. When I was finishing my national service, I felt maybe that was not what I wanted to do. During that time, we were willing to take any opportunities given. The case is still the same now and higher with more graduates looking for jobs in a rather limited job market. I constantly searched for job opportunities.

My friends informed me when they heard of job offers anywhere. There was a management trainee advert by Standard Charted Bank but I didn't make it in time because of proximity (since I was at the Asuogyaman District) and couldn't put my things together on time, so I missed it. There was another opportunity which was apparently from Unilever Ghana. We went through a series of training and selection processes but unfortunately, I lost it to two of my colleagues from University of Ghana. I was discouraged. Due to this, I explored other avenues. I started a marketing course . Things took a different turn when I went to a eatery with my friends which was opposite St. Thomas Aquinas School. It was at that eatery where I met the Head of HR for Unilever who told me they had been searching for me. The following week, I went for a series of interviews and I finally got the offer. That was how my career started.

I have worked with companies such as Unilever Ghana, British Tobacco, Standard Chartered Bank, Celtel (Zain/Kasapa), Vodafone, RLG and Ecobank. My critical success factors have been based on people and great teams. My wife and parents have been very supportive. A lot of people have been very influential in my life are David Afodale, Kojo Otuu, Charles Eshun, Jonas Baah, Eto Dei Tutu, Mr. George Owusu Ansa, Mr. Richard Ofodule, Kofi Fumey, Albert Forson among others.

I would say there are very competent Ghanaian corporate leaders in the country who are doing a great job in their respective fields. I think one thing that inspires me is when I see Ghanaians driving successful businesses.

My Story Magazine is doing a great job at highlighting the stories of entrepreneurs across the country and beyond. However, I believe there is more to be done. More entrepreneurs and business leaders need to share their stories to foster growth. Ghana has been through some major setbacks such as the political instabilities we were faced with through the 60s to the early 90s. Those times in our history were marked by seizure of businesses among others. Sometimes, we tend to appreciate others rather than our own and it is important we take a critical look at these things. Companies like Huawei and Samsung, and Airtel were all started by young people who were supported by their countries to become big. We should encourage people with their dreams and encourage them to the international stage. I get excited about working with multinationals. I have worked with Ghanaians and learnt a lot from

that. I think the benefit of working in a multinational company is the culture which you can pass down years later especially for some of those Ghanaians running their own businesses. People usually dwell on the negatives but I like to dwell on the positive experiences and opportunities. I believe there are both positives and negatives in everybody's story but it is usually the positive that drives their success. For me, the role of the negatives is to help you learn and do better. Most people focus on weaknesses but I believe it is better to focus on your strengths because leveraging on that can help us to deliver best results. This is something we should embrace as Ghanaians. It is important that we develop our strengths so that we become exceptional at what we do. We tend to dwell on the negatives. I am grateful for where I am now and I am humbled. I hope other individuals who are building businesses and pursuing a career should be determined and focused and remember that things don't happen overnight but perseverance is key.

Can you share your experience at Tigo with us?

Most of the jobs I have done have mostly been about driving revenue, acquiring new customers, growing profitability. During my time at Tigo, I focused on people and performance. I worked with a lot of young people and helped them leverage on good opportunities and they have gone on to become key personalities in their various fields. This has been a legacy for me.

What has been your source of motivation?

The will to succeed. I do not want to fail at what I have been given to do. Again, the need to provide a decent living for myself. I want to leave a good legacy for my family.

What do you do for leisure?

I love soccer. I love to play PS4. I read books from quality writers. I visit my mum at Cape Coast sometimes. I love music too and love to listen to artistes such a Adina, Kidi and Kwame Eugene Bob Marley,-Culture, Joe Mettle 2Pac, Daughters of Glorious Jesus and Ebony. I plan to tour Ghana on a road trip with my daughter

Do you think entrepreneurship is playing a key role in Africa and do you think it will be able to solve most of our problems?

As Africans, we are entrepreneurial by nature and it is the way to go. The internet is making this possible these days. We should encourage people to go into entrepreneurship. We should venture into manufacturing, service delivery and export to gain foreign currency.

I love the fact that today, there are many young people doing exceptionally well. There are young people who can design and sew suite and other clothing which can match up to other designers across the world. There is a young man who has a shoe making business. His brand is Alvanush, he makes great shoes. I have a pair of his shoes and whenever I wear them, people think I got it overseas. Chocolate Factory Clothing, a Ghanaian fashion brand is doing well on the international stage and has been featured on CNN. We should support these Ghanaian brands by promoting and patronizing them and also help others to patronize our brands.

What will be your final advice to young entrepreneurs?

The first advice is that they shouldn't lose their nerve or shouldn't give up. Secondly, let us believe in ourselves and have confidence in our capabilities. We should also make it a point to people's ventures. Corruption is prevalent but it is important that we make and effort to curb it. Let's strive to build Ghana on the values of integrity and faith.

"I DON'T WANT TO FAIL BUT WHEN I DO FAIL, I SEE IT AS A LESSON AND THAT'S WHAT MOTIVATES ME"

MICHAEL MENSA BONSU

The Brand Architect; (Red Communications, Agoo-CEO)

Please tell us about yourself.

I am Michael Mensa-Bonsu (Junior). I'm the first child of Mr. Michael Mensa-Bonsu, popularly known as Kojo Bonsu and my mother is Ms Alexandra Totoe. I was educated here in Ghana. I attended St. Theresa's school (North Kaneshie) and Mfantsipim School (Cape Coast), after which I had the opportunity to pursue an IEB at St. Alban's College in Pretoria, South Africa Having completed successfully, I attended University of South Africa to read Economics and Finance. Thereafter, I did a second degree in BCom specializing in Brand Leadership at Vega The Brand Communication School in South Africa.

How was childhood and growing up like? Would you say influenced your choice of career?

During my childhood I wanted to become an Aeronautical Engineer. I later changed my mind and decided to be a stockbroker. This informed my decision to major in Economics and Finance at the University of South Africa. After my first degree, I decided to explore the scope of other emerging trends such as Marketing and Branding which were very popular. Though I wanted to give it a go, I was skeptical. This was because, Marketing was a subject I undertook in my second year as part of my degree but I failed and had to rewrite it. However, I decided to give it another try and I have no regrets. Undoubtedly, the school I attended remains one of the best branding schools in South Africa. With that being said, I wouldn't say my childhood influenced my choice of career.

Will you have done things differently looking at the journey so far?

Not at all. Winston Churchill once said *"History will be kind to me for I intend to write it"*. This is a quote I live by. Life has been so kind to me and my journey has been an experience. It has been challenging but yet still rewarding. I am actually quite grateful with what I've been able to achieve thus far. I have got this passion for what I am doing and I love what I do. Sir Richard Branson said *"Entrepreneurship is about turning what excites us in life into capital, so that you can do more of it and move forward with it"*. I am passionate about branding and I am striving to make a living out of it.

What would you say motivates you?

Challenges I encounter are my source of motivation. I am a very competitive person, thus I never want to fail. Notwithstanding, I have realised that failure is part of the learning curve. Though I don't want to fail, I make a conscious effort to learn from my failures.

Can you share some of your challenges?

Though people might think I have had certain luxuries, I have faced some challenges. My parents didn't present things to me on a silver platter but they provided me with the necessary opportunities such as good education. I lived there under supervision of my guardians, Dr. Samuel Annor and his wife. I still faced some challenges of being on my own. There were instances where I didn't have enough money and had to do menial jobs after school to ensure I had enough money to take care of myself. These experiences helped me to become a better person. I didn't always want to depend on my parents or guardian. Things were difficult at certain points and there was an incidence where our apartment was locked down because we didn't have enough money to pay for our rent. We had nowhere to stay and it was winter, so I had to sleep on the couch at a friend's place. But these are things that made me a better person. I remember going to live with a couple of my friends in Johannesburg when I had my first job. I didn't have a car so I had to commute to work by bus or train in bad weather conditions. These challenges helped me know that there could be difficult times and you should be able to persevere.

What are some of your greatest fears and how have you dealt with it throughout the years?

My greatest fear is failure. However, I don't let the fear of failure affect me. Susan Jeffers made a striking statement in her book which says **" Feel The Fear And Do It Anyway."**

What are some of your greatest regrets?

I don't have regrets because I believe life is full of lessons. You need to create a path for yourself. You ought to create your own journey and as you do that, you should be able to learn from them. I believe that our lives have already been mapped out by God. We should see the experiences and mistakes in life as lessons.

If you are given another chance, how would you do things differently?

Like I said earlier, I don't have any regrets and if I have any shortfalls I learn from them.

What have been some of your greatest achievements?

One of the things that has stood out for me was, when one of my mentors, Thebe Ikalafeng, whom I am still in touch with, gave me an opportunity in South Africa. He is a top thinker in the area of branding and I still have the privilege to work with him on various projects. I met him through Alfred Addo who is a friend and

an artist. He was going to see Thembe for some discussions and I decided to go with him. Alfred introduced me and indicated that I was looking for a job opportunity. After Thembe interviewed me, he realized how passionate I was and offered me an opportunity to work in a branding agency. He gave me the opportunity and taught me everything I know about branding.

One of our greatest accomplishments was the re-branding of Transnet which is the largest and leading company in the freight logistics chain that delivers goods across South Africa. I also worked on the branding of The Passenger Rail Agency of South Africa (PRASA) which is a state owned enterprise responsible for most passenger rail services in South Africa. For other accomplishment, I returned to Ghana in 2013 and run the Ogilvy & Mather Ghana office as Strategy and Business Development Director with the Managing Director Mr Gil Kemami. The key focus was to establish and grow the Ogilvy & Mather brand in Ghana. I was also responsible for year-on-year company growth (revenue and profit). new business creation across communication disciplines, improve client retention and business strategy. In July 2015, I got a new opportunity with Cheil Ghana as Strategy and Campaign Director. After 6 months of working at Cheil Ghana, I was taken to Korea for an MD planning conference, where I was told I was going to be the new Managing Director of the Ghana office. I had the mandate to change the Cheil model as Samsung Ghana was our client. This could have brought grave consequences but with the help of my abled team, we were able to bring on other clients to sustain the business. Within a year, we met our target of $ 1.2m of revenue.

What are some of your principles and values?

The fear of God, discipline, respect and hardwork.

Can you mention any books you have read that really helped you?

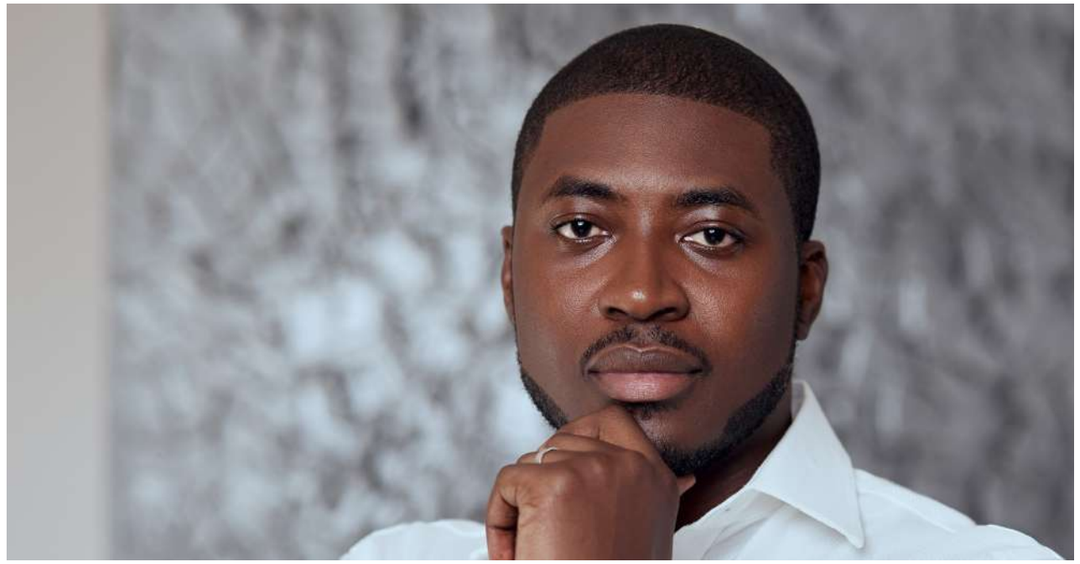
One book that stands out is the autobiography of Sir Alex Ferguson. It is a book that talks about how he turned a traditional football club into a successful business enterprise as we have it today. He basically used his management skills to nurture world stars like Christiano Ronaldo, David Beckham among others. It takes a lot to manage these big stars hence I enjoyed reading the book. However, I am not a person who believes in micro-management. For my managerial style, I believe as individuals, we have a mind of our own and should be able to apply our mind. I give you an opportunity to do what you know best. I direct you, when I realize you are not going about things the right way, the process needs to be repeated until you get it right. I am currently reading The Afro-centric Obama: The Lessons of Political Campaigning which is another great book.

What do you do for leisure and socialization?

I love football. I'm an Arsenal fan. I love watching football and spending time with the family. I love traveling to other countries to learn what they are doing differently and how we can learn from them.

There has been an increase in entrepreneurship across the continent and the globe from small scale enterprises to large corporations. What are your thoughts on it?

I believe in entrepreneurship. We should give young people the opportunity to grow their brands. For instance, Korea gave a young entrepreneur an opportunity to build Samsung and everybody believed and bought into the brand. In Ghana, we can talk of the likes of Darko Farms or Osei Kwame Despite who owns The Despite Group of Companies. These industrialists in Ghana started small and they have been able to grow their brands over the years.



Do you think it is the best way to solve some of African problems?

Yes. We need to be able to push the entrepreneurship agenda. There is a wave of entrepreneurship sweeping across the continent. In Ghana, we can talk about Sam Jonah, Dangote in Nigeria, Patrice Motsepe of South Africa. These are entrepreneurs who have seen it all.

Given an opportunity, how can they scale up globally?

I would encourage entrepreneurs to come up with ideas that are useful and can thrive across national borders. You should be able to have a brand that should be able to sell anywhere. Currently, shea butter is a high demand commodity. A young lady has started a new shea butter brand called Hamamat. Her shea butter brand is going global. It is a brand I would like to use.

Can you share as your story of Agoo magazine then and now?

Agoo Magazine then was what Instagram and Facebook are known for. Agoo magazine then was the Instagram or Facebook of the time. It was about lifestyle, people and places. We have evolved over time. People are now interested in content; things they can read and learn from. We still have a section for parties and functions called "In and Around Town". We now focus on celebrating people and what they do. We do interviews on industry experts whom the youth can learn from. For instance, we have a section called "Trailblazers" where we interview young people making an impact. We have interviewed the likes of Andrew Ackah, a media expert and Ebenezer Saka Addo-Mensah, a real estate expert. In their feature, they talked about their experiences, challenges and how they made it. Even though it is a lifestyle magazine, it is one to learn from. Our July 2018 issue had a musical theme where we featured the likes of Reggie Rockstone, Stonebwoy, Kwabena Kwabena, and Amaarae. It was supposed to be a blend of old school and new school musicians in Ghana. We also have a section called Agoo Business where we interview top CEOs. In our April 2018 issue, we interviewed Vodafone CEO Yolanda Cuba. She talked about what they Vodafone and what they were striving to achieve as a business. We also delved into her personal life beyond career among others. At Agoo Magazine, our focus now is to provide interesting,new and diverse content so our readers will always be enthused to read.

What were some of the challenges you faced while you worked on this edition?

It was quite difficult to get all the celebrities together for the photo-shoot. Initially, we were to have eight people on the cover, but we had to settle for four. Getting other logistics in place such as getting the right clothing, makeup artist, layout, production among others was quite a challenge but we got past it and delivered a brilliant issue.

What advice will you give to My Story Magazine? Would you mentor My Story Magazine?

Yes. I believe there is more room in our industry to to groom young people to do more. I would advise My Story Magazine to find a niche and stand out by doing things differently to be able to thrive.

Finally, your general advice to young entrepreneurs?

I would like to urge young entrepreneurs not to limit themselves. They should challenge themselves. I believe the world is their oyster.

EDWINA KULEGO

How Culture and Diversity shaped a young woman's inspiring journey

Edwina is an INTERNATIONAL BUSINESS DEVELOPMENT | FASHION |WORLD TRAVELER | MULTILINGUAL | BUSINESS STRATEGIST.....

Born and raised in Sweden by Ghanaian parents, Edwina Kulego manages International Business Development at UBM Fashion Group. This role includes helping international fashion brands create pathways into the US market.
She began her career working for Zara/ Inditex Group, as a Sales Manager in Copenhagen, Denmark. She moved to New York in 2007 where she interned at various companies such as Essence Magazine, Tommy Hilfiger and PROJECT Trade show.

Edwina has established herself as a prominent figure within the fashion and global business space, engaging in public speaking, brand collaborations, philanthropy and strategic partnerships with brands such as Shoe Shoe Bags and Celfie Cosmetics. Her passion for women empowerment has lead to features with platforms like She Leads Africa, Guardian Women, Her Network and Womeneur. Fluent in Swedish, English, Ga, Twi (Ghanaian language) and proficient in Danish.

In interview with MSM, EDWINA shared her story on how she took the bold step to becoming who she is today.

Msm; Can you share your story with us?From where you started in your career and how you finally ventured into the International Business Development field?

I moved to New York City in 2007 with a student visa. I initially started my college education as a fashion major but quickly realized my passion for International Business and changed my major after only one semester. I was still very interested in learning about the Fashion industry and since I couldn't work (for pay) with my student visa I decided to focus interning for fashion companies so I could gain experience.

My first internship was at Essence Magazine. I remember walking into the office for the first time and seeing all of these beautiful and professional corporate black women working in one space. It was life changing. While growing up in Sweden, I didn't really have any black role models to look up to. I never had a black teacher or doctor. Realizing this contrast was an important and pivotal moment in my life. I was no longer the token black girl and it felt great.After interning in the Essence Fashion department for almost a year, I worked for Andy Hilfiger at Tommy Hilfiger in the Fashion and Entertainment department. During this experience I learned how to coordinate a New York Fashion Week show, which was a major undertaking. I learned first hand about the amount of hours and stress it took to produce a show on that level. Andy Hilfiger taught me the importance of staying true to who you are in a dynamic industry like Fashion and having fun while doing it.

My final internship, which led to the International Business Development role that I am currently in, was at PROJECT Tradeshow. I didn't know much about the trade show industry before I met Sharifa Murdock. At that time she was the Sales Director at PROJECT, the leading mens fashion trade show in the U.S. She took me under her wing as an intern and taught me everything about the business. After a year, I was promoted to Executive Assistant to the President of the company. I continued progressing gradually and worked as the Business Coordinator to the CEO at that time, Tom Florio. This role was definitely the most challenging one yet. Florio who was the former Publishing Director of Vogue Magazine operated on such a high level that I hadn't encountered before. The long office hours, constant travelling and constructive criticism forced me to sharpen my skills. I was determined to win in this role. In hindsight, I realize that Florio was a leader that showed tough love because he wanted me to be more efficient and effective. I admire him for his determination to make me better. After years of working in International Sales, I eventually landed the International Business Development role that I operate today. This role involves helping international fashion brands gain access into the U.S market. Being at UMB Fashion over the past 8 years, I have had the opportunity to work with emerging and established brands in various categories such as men's, women's, children's, accessories and footwear. I truly enjoy working with brands and helping them attain their goals.

In 2016, I ventured into entrepreneurship and launched my cosmetics brand, Essentials By Edwina, in collaboration

with Celfie Cosmetics. Essentials by Edwina

A true labor of love is what I call my company. Everyday, I wake up feeling motivated to create positive solutions for women. Our products are vegan and cruelty free lipsticks for the everyday woman who loves to look her best. We recently joined Essence Marchewhich which is an e-commerce platform powered by Essence Magazine to support black female entrepreneurs. We are very excited about this partnership and many others in the pipeline. I never thought I would be working in the beauty industry but I believe that the time I spent in my mothers salon helped me develop my passion for making women look and feel their best.

What will you say motivates you?

I am motivated by my grandmother and mother's journeys. They are two ambitious entrepreneurs who supported their families through hard work and determination. I realized that I belong to a bloodline of extraordinary women and I am committed to growing that legacy. My seven month old daughter, Legacy Naa Elinam Carter.

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

Cheap things are costly. Don't take the easy route to success, put in the work. Nothing works unless you do. A goal without action is just a wish. Be positive; stop going through life thinking everyone is against you. Focus on the positive and watch your life evolve from darkness to light. Support others, there is blessing in giving and helping others.

What will be your advice to others especially the youth about the effects of comfort zones and on the importance of entrepreneurship?

Success isn't birthed from comfort zones. When I decided to move to New York and study in College at the age of 19 many of my friends in Sweden projected their fears on me and tried to convince me to stay (in my comfort zone). I knew that there was something bigger for me out there and I trusted my intuition. As I grow older, I am learning the importance of being brutally honest with myself; facing my fears head on.

Entrepreneurship is important if that is your passion and desire. Am I comfortable working for myself? Am I the type of person that likes flexibility or stability? I think its ok to admit that you don't desire the high risk and fluctuation that comes with entrepreneurship. Being honest about the type of business person you are will save you a lot of valuable time and money. I am a hybrid; I enjoy my corporate job and learning how to run an organization but I also love entrepreneurship and am extremely fulfilled by it.

My advice is to look yourself in the mirror and ask yourself the brutally honest questions to help you find your purpose.

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VISIT US AT EAST LEGON, SHIASHIE
ADJACENT THE GALLERY

Calvin Allen Agbenyo is a dynamic fashion entrepreneur. His passion for promoting the African continent especially Ghana inspires his style and design.

He believes in apprenticeship and also believes in mentoring.

After his university degree, he decided to venture fully into entrepreneurship where he veered into fashion which was his passion. He begun selling suits and gradually through the support of his elder brother Mr Clement Agbenyo , he opened his first shop called Clecal at East Legon. He was the first person to start a boutique on the Barclays Bank road.

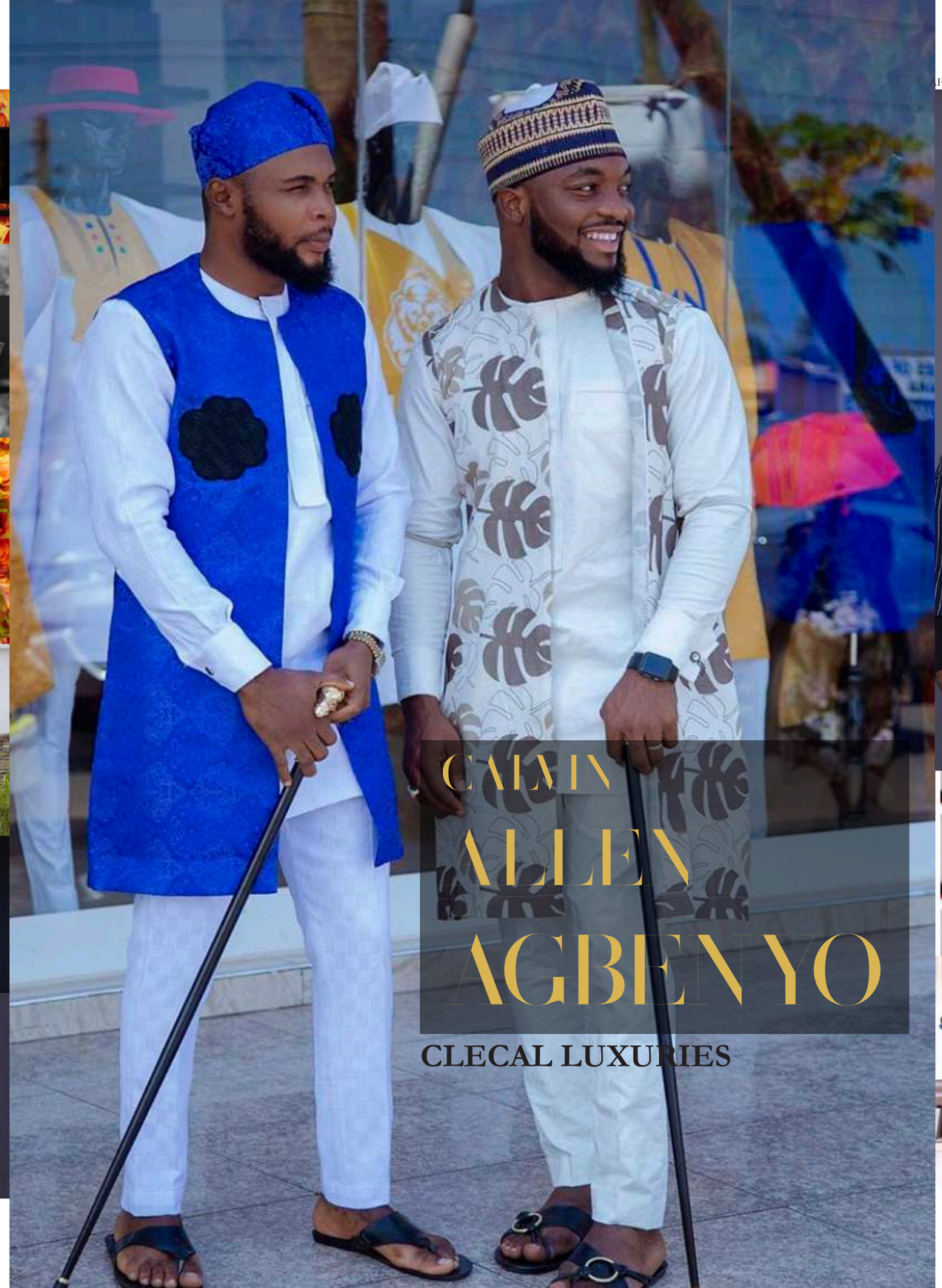
Within a short period of time, he decided to diversify into other things such as producing popular African styles such as kaftan. He has a team of experienced tailors who he works with.

Due to his knack for excellence and precision, he has gained lots of recognition.

Calvin is twenty six years old married to Mrs. Agbenyo Allen Georgina and they have a son Agbenyo Allen Troy.

He believes entrepreneurship is the way to go for every African, and thus fully support startups who are trying to create a niche for themselves by solving a problem rather than staying up without doing nothing.

He believes that entrepreneurship and partnership are critical factors for success.



CALVIN ALLEN AGBENYO

CLECAL LUXURIES

AFRICA'S PREMIUM ENTREPRENEURIAL RESOURCE

FRANK GODWIN

Celebrity Barber

Can you tell us a bit about yourself? Family, educational background
My family consists of seven people (including me). I am a secondary school graduate.

Can you share some of your experiences while growing up? Would you say it influenced your choice of a career path?
My early years were filled with difficult times and challenges due to my background. Things were very difficult for us. I wouldnt say any of my experiences influenced my work as a barber. In Ghana, barbers are seen as people who don't have a good educational background.

Can you share your story with us? Tell us where you started your career and how you finally ventured into the barbering industry?
At first, I lived in Cape Coast. That is where I schooled and began life. My mother used to go to the beach to purchase fresh fish which she preserved (smoked) after which I sold. We did this for a while till she ventured into farming after acquiring a land from the elders of the community. She focused on mixed cropping. I sold the crops once we harvested. On other occasions too, I sold maize and groundnut popularly known as "nchiwrie". The business was going well until we heard of some film production in Accra. So, we abandoned the business and came to live in Accra.
I continued to sell maize and groundnut to support the family and cater for location expenses. Initially all seemed to be going well until things began to fall apart. I started selling "pure water" to make ends meet. After a while, I started fan yoghurt business because it was more profitable.

The decision to become a barber was just an idea I thought of at a certain point. That is when I started it. Funny enough, I didnt have any idea about the art of barbering but I secured a shop for that. I gave my first customer a very horrible haircut. Out of anger, the boys in the area decided to beat me so I had to run away. I spent three days in town before I returned. During this period, I slept in front of shops. Later, I decided to sleep in the shop instead.
From then, I started to learn from my mistakes. I started doing well so people visited my shop often. Unfortunately, the shop got burnt while I was sleeping there but thankfully, I didn't get hurt. After a while, I got a new shop and started working again.

What are some of your greatest fears?
Due to the hard times I faced, I dont think of fear.

What are some of your greatest regrets? If given the chance, how would you do things differently?
I will say that my greatest regret was spending money in the film industry.

What have been some of your greatest moments?
Through my work as a barber, I have met people from all walks of life. Having to work with these people including celebrities has been a privilege.

There has been an increase in entrepreneurship in Ghana and Africa. What are your thoughts on it? Do you think it can help solve our problems?
I believe it is the way forward. It is my dream to help as many youths to venture into this trade. I believe other entrepreneurs can also help train people to boost entrepreneurship and the economy.

What will be your advice to others especially the youth about the importance of entrepreneurship?
In Ghana, it is difficult to gain employment in several companies. So, I think it is best people use their talents or what they are good at to set up businesses. Don't wait for anyone to help you while you can help yourself. From my opinion, it is better to set up your own business than waiting for employment from the big companies.

ALVIN NANA KWAME OFORI

I PURSUED MY DREAM OF OWNING A REAL ESTATE COMPANY BECAUSE I HAD NO PLACE TO SLEEP WHILES GROWING UP- ALVIN NANA KWAME OFORI (CEO, RICO PROPERTIES)

He's the CEO of Rico Properties Limited. Rico Properties is into construction and building of affordable housing projects for high and middle income earners.

Be inspired!

Msm; Can you tell us a bit about yourself? family, educational background.

My name is Alvin Nana Kwame Ofori, I was born on the 28th day of November 1988. I am a proud alumnus of Labone Senior High School and briefly attended Winsconsin University College in Accra. I am the second child to an Akuapem mother and Ewe father. Unfortunately, both of them passed when I was very young.

Msm; How was your childhood and growing up like. Would you say it influenced your choice of a career path?

Alvin; I discontinued my tertiary education at Wisconsin University to venture into the transport business and later into real estate. I started real estate as a broker and I'm now a developer and I would say the drive to build things up influenced my career choice. Growing up, I saw many people who were accomplished in life but hadn't attended the biggest schools in the world so I always believed that a clear vision, hard work and determination makes the difference. However, having a good education is an added advantage.

Msm; Can you share your story with us? From where you started in your career and how you finally ventured into the real estate sector?

Alvin: Growing up without my parents and being tsent to various family members made me yearn to create a conducive environment for my family and also for other families, and I believe a house is a fundamental item that can promote unity in the home, so that's what motivates me each day to do what I do.

Msm; What will you say is your greatest fear?

Alvin: My greatest fear I'd say is being alone. Success, progress, accomplishments and wealth cannot be fully enjoyed if you don't share these milestones with the people you love.

Msm; What have been some of your greatest accomplishments?

Alvin; I believe having Jesus as my Lord and Personal Saviour is my greatest accomplishment because without nothing supersedes that.

Msm; Can you mention three books you have read and how they changed your life?

Alvin;
-Rich dad poor dad by Robert Kiyosaki
-The richest man in Babylon by George Samuel Clason
-Sell Or Be Sold: How to Get Your-Way in Business and in Life by Grant Cardone

Msm; There has been an increase in entrepreneurship across the continent and the globe from small scale enterprises to large corporations. What are your thoughts on it? Do you think it's the best way to solve some of Africa's challenges and improve the lives of people?

Alvin; The increase in entrepreneurship across the continent and the globe is an excellent thing, especially among the youth because it's greatly decreasing the extremely high rates of unemployment and increasing innovation and creativity among the youth.

Msm; What will be your advice to others especially the youth about the effects of comfort zones and on the importance of entrepreneurship?

Alvin; My advice to the youth, is that every good thing requires a sacrifice, sometimes the sacrifice. Sometimes, it requires us to step out of our comfort zones and taking calculated risks to achieve those dreams and visions. However, careful planning and advice from the right mentors in the field is a great way to start.A quote by Warren Buffet I love is "It's good to learn from your mistakes, it's better to learn from other people's mistakes

CASA VENDAS

HOME FITTINGS & DECOR

ABOUT US

Casa Vendas is a limited liability company involved in property and kitchen unit sales. As per property sales, we serve as agents for developers who execute the sales transaction from A to Z on behalf of the developer

On the decor section, we offer modern home accessories and fittings to both developers and individual owners. These includes kitchen units and appliances, wardrobes, and closets doors, lighting, and cooling system units among others

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CINDY MURIELLE AMOAKO -NUAMAH

Cindy Murielle Amoako -Nuamah is the CEO of Cytickets and reservation travel consult, an online travel agency that provides hotel booking services, ticket reservations, customized tour packages, visa processing services, passport services and more. She is 23 years old. Cindy attended De Youngsters International School, St. Mary's Senior High School, Antrak Training Centre (flight operations) and Ghana Civil Aviation-Academy (International Travel & Tourism) for her basic, secondary and tertiary education respectively.

I grew up with strict parents. My dad was a teacher by then before becoming an administrator of a school so I was expected to excel in my academics and always learn hard. I wouldn't say my growing up influenced my choice of career, I would rather say seeing a lot of people travel abroad when I was young made me passionate about travel or aviation at large.

After completing my flight operations course with Antrak Air,
I studied international travel and tourism. I got a job as a travel agent after school but it was very stressful and there was not much use of my skills there so I started my own my own travel and tour business with GH 100 cedis with Miss Malaika 2016,Leah Brown as my first client. It paved way for more clients for me. With time, I couldn't balance two work schedules so I quit my job and started focusing on my business.

I get motivated when I see women setting standards in the society and the world at large. I mean respectable standards. It made me question myself and what I was doing. Someone like the CEO of Hair Senta , Gwen Addo motivated me when I heard of how she started her business and where it is now.

My greatest fear I would say is failure and challenging opportunities. I used to be so scared of pursuing new opportunities especially if they were challenging because I didn't want to fail or be humiliated but now I can boldly say I've managed to stay positive and focused . I tell myself if I fail, I'll learn and grow from my mistakes. Successful people started from somewhere , had setbacks but didn't give up so I won't also give up. I rather embrace the opportunities now.

My greatest regret was to waste about a year of my life thinking being a cabin crew was the only career in aviation that I could pursue.
My journey has been amazing so far, some of my major achievement so far are; winning the 2nd prize for a women's essay competition organised by the American Embassy for secondary schools in Ghana, in the year 2012. I passed my flight operations course with distinction in 2014 and also passed IATA Canadian international diploma exams in 2017. In 2018, I was interviewed by a Tv station Cineplustv on a show dubbed The Entrepreneur to discuss my journey of being a travel consultant and setting up my own business.

Loyalty to my clients, humility and relating well with clients are values that I don't joke with.

My philosophy in life is to make the most of the little I have and to stand up strongly for what I believe in.

"Think and Grow Rich" by Napoleon Hill made me change my way of thinking and taught me how to be smart, another book that changed how I see the world and taught me to be a better and moral person is "Anna karenina" by Leo Tolstoy. The third book I'll say is the bible, it contains everything we need and I turn to it everytime I am troubled.

I mostly write books during my leisure time. I have a book blog site with over 1000 visitors from Ghana and around the world who read. I'm not much of a social freak but sometimes I hang out with a few people either on a tour basis or to attend life changing seminars. The next thing to do is to be traveling different destinations for adventure and relaxation.

I believe in entrepreneurship and I think the increase in entrepreneurship across the African continent and all over the globe is highly recommendable as it creates employments leading to better quality of life.

My advice to the youth is to follow their dreams, be passionate about whatever you have interest in. Entrepreneurship is an attractive thing

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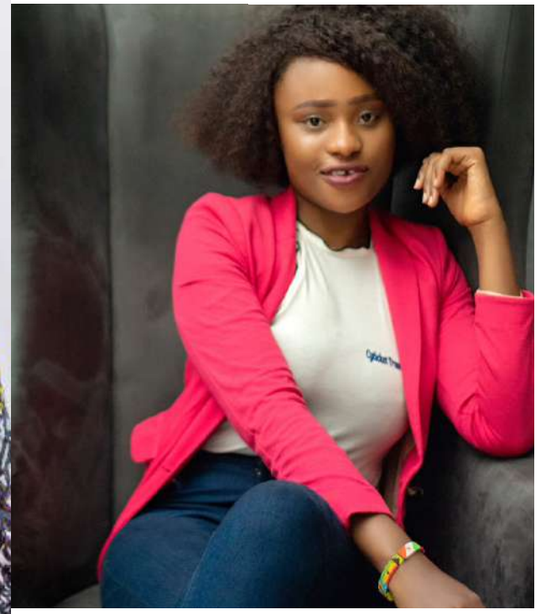

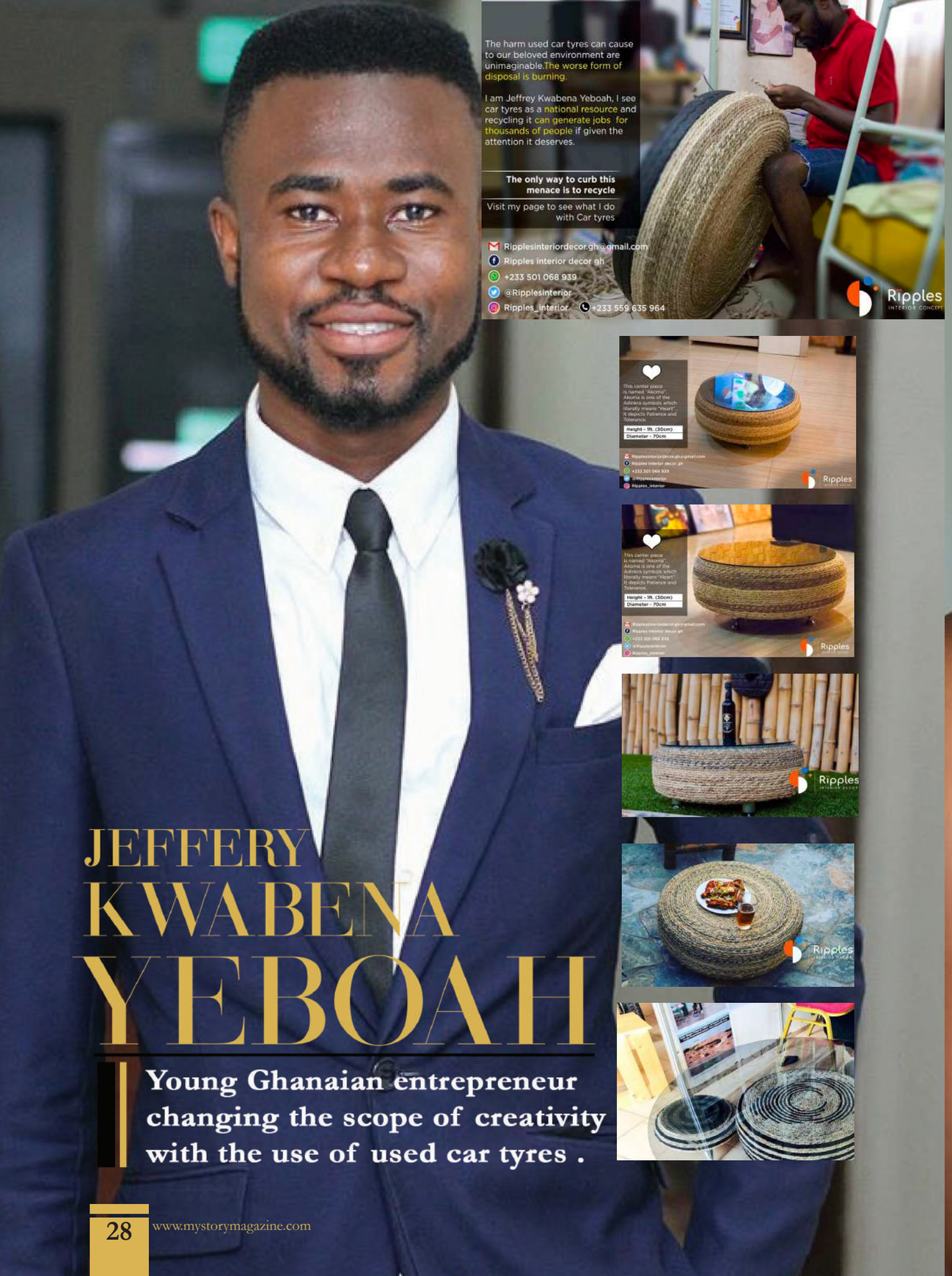

JEFFERY KWABENA YEBOAH

Young Ghanaian entrepreneur changing the scope of creativity with the use of used car tyres .

AURELIA ABENA ATTIPOE

Aurelia Abena Attipoe is a graduate of Computer Science and Statistics from the University of Ghana.Through various internships and projects, she has gained experience in Project Management, Technology, Marketing and Sales in Ghana, Cameroon, Nigeria, South Africa and United Kingdom. Aurelia is the Founder of Pitch Hub, a social enterprise that focuses on equipping young entrepreneurs between the ages of 18 and 35 with soft skills necessary to grow their business and ssocial enterprises. She presented this project at the 2017 Global Youth Forum held in Dubai and emerged the overall winner. In 2018, Ms. Attipoe interned with Bank of America Merrill Lynch during the summer andwill be joining the bank as an employee in 2019. In the same year, she was invited to present a progress report on Pitch Hub in Paris as part of the 2018 Global Youth Forum.

She has always lent her voice and strength to initiatives that empower women and young people.

Aurelia was selected to be a panelist at the 2018 Arise Summit. This gave her the opportunity to share the platform with various distinguished women such as Her Excellency Jewel Taylor, Vice President of Liberia, Rosa Whitaker, CEO of the Whitaker Group and Mrs. Ellen Hagan, the CEO OF L'AINE Services to encourage young women in Ghana. Ms. Attipoe was selected as a diplomat for the 2018 Cohort of the Young Diplomats of Ghana. She is a social activist and an entrepreneur who seeks to transform Africa and the world.

About Pitch Hub

The Pitch Hub is a social enterprise that focuses on facilitating training of young entrepreneurs in the art of pitching their business ideas and connects them to investors both locally and internationally for funding. The Pitch Hub with support from partners provides business consulting to the group of entrepreneurs selected each year to help grow their business. We also undertake outreach programs to tertiary institutions, religious organisations among others to encourage entrepreneurship among young people who have the drive and passion for business. For more information kindly visit: http://www.pitchhubghana.com

What we seek to achieve this year

We aim at starting the Pitch Hub Fund where we can give out seed fund to the businesses we train. We are looking forward to training more entrepreneurs and embarking on various outreach programs.

ABREFI KROBO EDUSEI

HOW I STARTED MY FRUIT BUSINESS - CEO, KANDY'S SMOOTHIES LAB

Abrefi grew up at Awudome Estates, North Kaneshie where she lived with her father, grandmother and siblings . Growing up, she had so many ambitions. At different points, she wanted to become a nurse, an air hostess, then later she became interested in running her own businesses. She is a graduate of Methodist University with a degree in Business Administration (Management major)

Abrefi was greatly influenced by her grandmother during her formative years which led her to pursue what she's currently noted for.
Her grandmother made fruit juice and jam from fruits that were in abundance in their house. She also recalls that her grandmother often cooked different herbs as remedy for their ailments.

At a point, her quest to loose weight led her to conduct extensive research on various fruits. This curiousity, later grew to become a business.

Her first major event was for a party in May 2016. Through that first event, she received great referrals and that's when her business started to grow. Her core business focus is serving her clients with mouth watering yet nutritious smoothies, juice, cocktail needs. Kandy's Smoothies Lab have been present at several major events such as Chalewote, Black Art Street Festival in Tema, Tidal Rave, Vodafone 10cedis shop initiative as well as many others.

As part of their corporate social responsibilities , they have sponsored and supported charity programs such as the just ended Miss Hygiene Ghana and "Project share your wear" an initiative by the Pervita foundation.Kandy's Smoothie Lab currently has branch in the United Kingdom.
She believes that what has made them m stand out is that, they use 100% natural products. No artificial sweeteners or preservatives added -which makes it even more plausible. This she believes makes their cherished clients prefer them for their cocktail events , barbecues , wedding reception etc.

She's motivated both by the challenges of being an entrepreneur and life-long learning . She believes that if you stop learning you are ineffective in an environment that is constantly changing .

Feedback from clients and consumers also bring her satisfaction.
Her greatest fear is leaving the earth without making an impact .

These are a few words she had to share :

"I deal with setbacks by looking for the silver lining in my struggles and remind myself of all the positive aspects in the setback."

"I also don't dwell on failure , I have a short memory for them, I simply learn from what went wrong and apply those lessons the next time I'm in a similar situation."
"My greatest regret is not starting this earlier, if given the chance I would have started this earlier when my grandmother was around, she would have helped me a lot. "

She's had the opportunity to help people towards living a healthy lifestyle with Rocky Dawuni Dzifa Gray, Ameyaw Debrah giving positive feedback. She's also had the chance to share her story on the Morning Ride show on Metro TV.
She mentions that she doesn't suffer from the need to be right in every situation but rather take the opinions of others and analyze them from a point of view. This is her principle as an entrepreneur.

She also believes that you do not have to be afraid to loose people in the journey of becoming an entrepreneur . Not everyone deserves to move forward with you, you'll never be able to grow if you are afraid. The past doesn't always belong to the future .

She mentions that Jan-Philip Sendker's Whispering Shadows is a book she enjoyed so much. She says it thought her the importance of sacrifice.

During her leisure, Abrefi does research work and also watch movies.
She's of the view that as most African countries are grappling with the issue of unemployment, she believes if more people are encouraged to go into entrepreneurship, it will not only improve their lives but also reduce unemployment rate.

In her final words,she is of the view that nothing is achieved when we are in our comfort zones. She admonished young entrepreneurs to work hard and strive to be successful. She also indicated that she won't have been able to achieve what she had if she didn't have support from her family and friends, all of whom she's grateful to.

ISAAC SESI

Isaac Sesi is an entrepreneur, software developer and embedded systems engineer. He is the Co-founder and CEO of Sesi Technologies, an AgriTech company which develops hardware and software solutions for stakeholders across the agric value chain. He is also the co -founder of two (2) other startups, Invent Electronics and GravyCode.

He has a degree in electrical and electronic engineering from KNUST. Isaac is a Tony Elumelu Fellow a Next Einstein Forum finalist and a World Summit Awards National Winner. He was recently selected as one of the 50 most influental young Ghanaians for 2018.

His passion for STEM (Science, Technology, Engineering and Mathematics) led him to start Nsesa Foundation, a non-profit whose vision is to inspire an Innovation revolution in Africa and encourage young Africans in solving problems using science and technology. Nsesa Foundation's programs have trained hundreds of high school students have reached over 300,000 people across the world since 2013.

Isaac regularly writes on entrepreneurship, personal development and productivity on his blog, isaacsesi.com and co-hosts The African Entrepreneur Podcast, a podcast for African Entrepreneurs.

BENJAMIN BOATENG

Benjamin Boateng is the Founder of EDMC, a branding and marketing strategy agency located at Achimota, Accra. Benjamin is an expert in creating and managing digital content and marketing strategies to build and expand the online awareness and reach of brands and businesses. He is a graduate of KNUST.

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Expert Digital Marketing Consult is a provider of expert brand strategies, website and social media marketing services among others.. We have been in operation for 3 years with experience in delivering brand strategy services, with a long list of satisfied customers such as;

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- Baby & Mom Wear
- Riovian Skin
- MB Homes
- Zynnell Zuh,
- Selly Galley,
- Fadi B
- Rholin Apparels,
- Ella Cadie Jewellery,
- Blended Beauty (Belgium)
- Heritage Links (USA),
- Coverup by Selorm (Netherlands),
- The African Child Vision 2020 Foundation,
- WE Festival Africa,
- Raising Readers Ghana,
- Glam Hair,
- Belle Plus,
- Shik Collection,
- Auntie Odo (USA),
- Retreat Lingeries,
- Zynab Ayesha Passah,
- Junior Bee Fabrics,
- Rhovel Lifestyle,
- Vielang Studios,
- Vendajules Artistry,
- VNS Beauty Shop,
- Fixylooks Artistry,
- Kukies Closet,
- Sophydel (Quatar),
- Glitter by Samfrigy,
- Season Doll,
- Tutu Makeup GH,
- Nas Hair,
- Lyern's Hair and many more.

Our goal is to provide comprehensive brand strategies and social media marketing programs that integrate smoothly with other marketing and advertising programs and messaging, whether on-line or on other media as well as develop and design websites and mobile apps that are fully functional and responsive and serve the specific needs of our clients.

CAROLYN POMEYIE

Co-founder and CEO of Profish, "Profish's innovative product, Lojaanor makes it easy to source fresh, delicious Tilapia right from your phone and have it delivered right to you by Dialing *800*28# "

Can you tell us a bit about what you do?

I am a media and communications professional by academic qualification and practice. I work on productions with Adesa Productions Limited/TV3 of Media Generale which I do on part time basis. I spend most of my time running a business start-up, ProFish Ghana Limited, with my teammates. ProFish Ghana Limited is a company leveraging on technology to transform the fisheries sector in the country. We are currently running our flagship product, Lojaanor, which is a fish supply chain platform that facilitates the distribution of fish for our farmers and on another hand, ensure that consumers can buy healthy wholesome fish. All they need to do is dial our short code, *800*28# and then we have the fish delivered to them.

What inspired you to venture into this field?

I have always wanted to start a business from childhood but never considered a business in agriculture. When I participated in the Kosmos Innovation Center programs, I became very much interested in the agricultural space.

Can you share the challenges with us and how has it been emerging as a winner at the Kosmos Innovation initiative?

The experience and exposure was definitely worth it. Kosmos Innovation Center believes in nurturing one entrepreneur at a time. They believed in us and our objectives and there is nothing more profound than that. . Eventually, we won the seed fund of 50,000 dollars for Lojaanor. Alex Calvin Gbetie, Roseline Nketsiah-Essoun, Emmanuel Tetteh Apeku and Benjamin Setor Aflakpui.

What informed your decision in choosing the name Lojaanor?

Lojaanor means fish market in the local Ga dialect. I decided to use this brand identity to reflect my Ga origin.

What are you looking forward to in the coming months with respect to Lojaanor?

I will want to build a resilient brand that is customer centered and give customers value for their money.

Can you tell us a little about your family background?

I belong to a big family. My cousins, nephews and nieces are always at home with us. It's almost always a full house with so much fun. I have always been introverted and never really wanted to be in the spotlight but hey, here we are. At a point, my dad wanted me to become a doctor. I also loved writing as a child. I used to write poems and short stories.

What will you say motivates you?

I will say I thrive on self-motivation. If I want something, I go all out to get it done so I keep pushing. I also draw a lot of strength from God.

How do you deal with setbacks?

I hate it when I fail but now, I have grown to appreciate it and take cues from them. I learnt during the Kosmos Innovation Centre program to fail quickly and learn fast

What are some of your greatest regrets?

Well, I don't have regrets. My mistakes have become a major learning curve for me.

How will you describe yourself?

I am a free-spirited lady who is open to learning and striving to make an impact through media, technology and agriculture.

Do u think entrepreneurship is the ultimate way to solving the problems of Africa?

Well, I know we can create more jobs through entrepreneurship but if an entrepreneur's business growth is stifled how much impact can it make in solving Africa's problem. Government should strive to build and implement solutions themselves by involving indigenes to solve their own problems.

Your final words to upcoming entrepreneurs especially female entrepreneurs

I'm also an upcoming entrepreneur in the process of learning and wish to encourage others to do their best.

KOFI JOEL KAFUI AMEDOE

Through constant deliberation on idea and conceptualization with the objective to serve customers, Alewa Republic was birthed. It is a small emerging brand of creatives, providing corporate branding and marketing, concept development and social media promotion.

UNFPA, Male Model Africa, Accra Mens Fashion Week now Ghana Mens Wear Week, Head of State Awards Ghana(HOSA), Everpure Ghana, TN Records (TIC TAC), GJA (Press Cente) worked on their press freedom day banners, Fekko Spray Starch, Transnet Freight Rail (SA), Association of Women in the Media (ASWIM), European Union, Africa Digital Awards, Creative Spaces GH, Graphic, GREDA, etc

AFI ESINAM SEADE

Esinam Afi Seade is a Business Development Consultant, Private Trade and Investment Advisor, a distinguished Events Management Consultant and a former Trade Services Support officer at the British High Commission, Accra.She is the Co-founder of Essydel Events, a company that provides event management services to reputable international brands.

She is currently a consultant for Universal Music Group, Cylo Media UK, Happydown UK, among others. She is also a lead consultant for an advisory company called Investfield Africa that specializes in supporting businesses with interests to explore emerging markets in the African sub region.
In her previous positions, she played roles in branding and marketing and has wealth of experience in this field. She also worked briefly in the Foreign affairs office of the country and continuously volunteerswith non profit organisations within

Miss Seade was crowned Miss ECOWAS (Economic Community of West African States) Ghana in 2013 and became the Youth Peace Ambassador through that initiative in the sub region. She was the second female to become the President of the Students' Representative Council of the University of Ghana and served on the University Governing Council for a one-year term.

In 2016, she participated as a youth representative in the consortium for the Women Situation Room of the UN Women and the consortium for West African Consultative group.She gives attention to building networks and relationships.

Miss Seade was named one of the 100 most influential women in Ghana in 2016 by womanrising.org due to mentorship roles she plays in shaping the ambitions of young women like her to reach their goals, as well as taking up entrepreneurship initiatives.

For the past seven years, has been engaged in training and mentoring of young leaders especially girls within secondary schools and universities in Ghana.

She is a prolific public speaker who spoken at a lot of programs organised by TedX, YALI West Africa Fellowship Training, American Field Service (AFS) Global Networking events, Model ECOWAS Summits, MOREMI Initiative African Summits, among others.

She is trained as a Civic Educationist under the U.S Bureau of Cultural Affairs' Civic Education training in Washington DC. She is also a Health Educationist trained by the Iowa Resource for International Service and the American Councils.

Esi Seade holds a Bachelor's Degree from the University of Ghana, Secondary Education Diplomas from Union High School, Camas Washington State, USA and Keta Senior High School in Ghana.

ANTHONY DZAMEFE

Caveman

About three years ago I started TimePieceGh with only 50 Ghana Cedis. Through innovation and effective strategy, it has become a very popular watch retailing business in Ghana.

Its basically an import and retail watch business. I was amazed and disappointed to see that there were no significant watch brands in Africa when I ventured into this business.

I decided to manufacture a watch brand that will be at par with the respected brands in the global market. I absolutely had no doubts in my mind with the significant impact I could make. I started from the basics by learning leather work and eventually started making handmade watch straps. I also started learning how to repair watches.

To build this watchmaking craft, I started manufacturing wooden wall clocks from pieces of logs. After which I decided to study Horology through a Swiss online course. I started making various sketches and designs. My designs were influenced by the global market and Africa. With these two concepts, I designed a watch that will meet international standards yet having the authentic feel of Africa to remind us of our origins.

I was inspired by the durability and ingenuity of the original cavemen, thus, the brand CAVEMAN

DANIEL ODONKOR

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COVER STORY

KING KWASI KYEI DARKWAH

HIS ROYAL BLACKNESS

In every part of the world, outstanding people are admired and celebrated:
Some for their charity, sacrifice, resourcefulness or honesty & some for their beauty, civility or ingenuity.
Whilst the admiration trucks on year after year, the big celebrations are often delayed till people are very old and frail or dead and buried.
At My Story Magazine, we aim to applaud and celebrate the outstanding whilst they are alive and thriving so the many they have uplifted or mentored, and many more they inspire may share in the joy of their story.

After considering many inspirational performers, our choice for this edition is a distinguished son of Africa with unparalleled mastery of his craft. A doting father, a master communicator, and gentleman of Ghanaian heritage who has greatly influenced the Media, Brands, Culture & Style landscape on the continent and the diaspora.
He is no other than The Finest himself - King Kwasi Kyei Darkwah also known as HIS ROYAL BLACKNESS.

KKD THE FINEST is his moniker from television and radio formed of his initials and a description that early fans gave of his expression and style of dress. He is a multiple award-winning media, culture & brand communications specialist well known for his three Es- Excellence, Eloquence & Elegance. Kwasi is an irrepressible journalist, creative marketer, erudite television presenter & producer-director who keenly promotes his motherland Ghana's arts, culture and tourism through his personality and work.

The beginnings of his career as a sharp-witted, smartly dressed radio presenter with a gift of rhyme and reason attracted multitudes of the young and old instantly. From high school youths to university students, recent graduates to established business executives and savvy pensioners, no one did it better presenting them the best selection of music with the finest introductions and theme-appropriate links. "From campus to campus across the nation, market stalls to supermarkets, public transport to private cars, when KKD THE FINEST is on air, the smart, the cool and the desirous of learning listen eagerly and attentively." affirms media enthusiasts including veteran marketer, lecturer and former Director General of the Ghana Broadcasting Corporation Willie Ampem-Darko, law lecturer Moses Foh-Amoaning, award-winning musician Akosua Adjepong and finger-on-the,-pulse music producer Kaywa (Highly Spiritual).

"KKD THE FINEST has this gift of taking any item or bit of an idea we view as mundane and turning it into an entire marketing campaign, programme for broadcast or special event. His creativity, fluency and consistency for over 30 years in the Broadcast Media, Brand Management, and Culture & Tourism sectors, as well as his unique, greatly imitated but never duplicated style, earned him his iconic status" says Afro Pop music legend The Maestro Kojo Antwi.

A breath of fresh air, Darkwah's great command of language, and smooth mixes of beautiful music selections from golden oldies to the spanking new, earned him a place as the new kid on the block on national radio and television by age 20. His influence on youth and pop culture have been simply amazing as many in leading roles in Media, Arts, Culture & Tourism today attest to.
Hard work and consistency earned him his own shows on radio and television and these led to greater recognition and awards. After winning the Joint National Best Radio Disc Jockey in Ghana 1988 (honours he shared with ace broadcaster Tommy Annan Forson), first place in the Africa Disc Jockey Championship in the same year and then National Best Radio Disc Jockey in Ghana 1989, he established a name as the most sought after corporate and public show host as well as voice-over artiste for radio and television commercials. He also commanded the highest fees as guest disc jockey for club nights, private ceremony appearances and adverts.
His hard work and creativity earned him a place as host of Ghana's biggest annual culture and tourism event - the Miss Ghana Beauty pageant and National Dance Championship which toured all ten regions. His outstanding performance from year to year, combined with his work on radio, television, corporate and other entertainment events made him Ghana's brightest celebrity in Broadcast Media and Event Hosting as this renowned broadcaster and Ghana journalist of the year 2016 notes:

"KKD has been an ICON from when he was referred to as "Magic George!! I was privileged to be one of his numerous "follow back" chaps during my early days as a broadcaster at GBC in the early to mid 90's. His Saturday evening show from 7:30 to 8, "Pops on the Move" was explosive! He was the PERFECT role model for us younger broadcasters: style of dress, poise and attitude were to die for. Even though he wasn't that much older than most of us who adored and loved him and replicated his ways, his skill, dexterity and command of the microphone, language and turn tables; he was obviously leaps and bounds ahead of his juniors, contemporaries and seniors: he was the STANDARD!! When he did a transition into the corridors of power and decision-making, he further gave us a clue on how to chart our career path. A brother, a friend, a role model and a consummate communicator is how I will always remember him...KKD! MR. MAGIC.as they say on the streets: "you do all plus more" - Kwami Sefa Kayi aka Chairman General.

The Darkwah's cultured cosmopolitan manner has endeared him to the educated, the well-travelled and the well-heeled but also the modest and upwardly mobile folk putting in the work with a desire to improve themselves.

"His language and style are definitely not geared towards the unruly nor common. It was and still remains upmarket, classic and targeted at those in the know and those who want to know and do better. I remember so vividly the joy and class with which he hosted our Soroptimists Annual Dinner Dance and many fashion shows. He is a Ghanaian to be proud of. He is simply one of a kind." a long-time fan, socialite and Managing Director of Fine Things Patisserie Madam Sophia Sackey observes.

If event promotions, rapping and deejaying from age 12 launched his career in his home city of Tema, radio presenting from age 19 and television hosting from age 20 made him a household name throughout Ghana, it was, however, his presence and unique style of hosting the Miss Ghana Beauty Pageants, initially with senior broadcaster Grandmaster Godwin Avenogbo for whom he has great love and respect, that he became recognized for his excellence, eloquence and elegance in Africa and beyond. Videotape and television back then represented today's easily accessible YouTube. Videos from all ten regions and the grand finale of the programmes packaged by Kofi Kludjeson's Videomart Ltd were viewed and proudly shared with friends from all cultures and creeds wherever a Ghanaian lived in the world. Televising the popular events gave him unparalleled visibility in the entire nation, and to neighbouring countries and tourists alike.

Former Advertising Manager of British American Tobacco (PTC) with whom KKD The Finest served on the National Planning Committee of Miss Ghana notes

**"From my BAT (then Pioneer Tobacco Company) days till now KKD has been one of the most amazing characters who has nurtured and grown his personal brand to such a Powerful as well as successful level.
His story must be told and in fact shared among the many up and coming young folk who are in such a great hurry to become great overnight. From very humble beginnings of a club operator, assistant DJ, MC, radio presenter and voice-over artiste, KKD through diligence, consistency, great taste in fashion, impeccable manners and mastery of both the Twi and English language endeared himself to many ; young and old, lay and clerical, male and female, local and international. From writing copy to producing exciting commercials, speaking candidly and contributing meaningfully at executive committees, hosting national events to entertaining the audience as a true star, I have always known him to do his work relentlessly.
The KKD Brand was put to the test a couple of years ago when avowed detractors were determined to destroy him. God being so good the resilience and all the attributes of a great Brand came to bear and I am proud to state today that the great KKD Brand lives on!... And may the Brand continue to grow from strength to strength. Amen!"-Gaddy Laryea, Managing Director, MMRS, Former President of the Advertisers Association of Ghana.**

Kwasi Kyei Darkwah's move into brand management at the peak of his broadcasting career may have been inspired back then by Messrs Kofi Selby, Marketing Director and Gaddy Laryea, Advertising Manager of BAT, both of whom he greatly admires and speaks highly of to date. The bold career move paid off as Darkwah was singled out by the Board and Management for an award; an honorarium with letter of commendation for his role in helping increase market share by 20 percent in his first 12 months at ABC Brewery Limited. His hard work and consistency elevated him in advertising, brand communications, event management and culture promotion as he worked relentlessly on brand visibility, grand music concerts, state ceremonies, regional festivals, art exhibitions, fashion shows and college events to support and promote Ghanaian creatives and start-ups. At ABC Brewery Limited, he is credited with coining the slogan "A Better Choice"

Coining slogans and producing captivating adverts are second nature to the man whose contemporaries call The Darkwah, The King of Swagger or simply His Royal Blackness.
The competence and confidence in his scripts and fluent delivery are evident in his adverts today as back then on the Morning Shows he presented on national radio at *GBC 2, Evening Serenades* as well as *Highlife Agogo*, *Guitar Bandstand*, *Music Miscellany, Sunset Melodie*s or his own show *Pops on the Move* (to put you in the groove) on GBC 95.7 FM.

Coining catchphrases, rhyming with cheeky ease and dazzling with consistent brilliance, he educated, informed and entertained with peculiar savvy on national television shows Weekend Rendezvous, Music For You, Weekend Spectacular, In Style, The Valentine Specials or his eponymous KKD 45 talk show. His charisma and fame led director Janet Owusu to cast him in the lead for her TV drama Minister of State, and he didn't disappoint. He still has his pristine copy of the script from some 30 years ago in his office.
All these in addition to a display of great talent in copy and speech writing, producing and directing television commercials, radio campaigns, documentaries and public events are only a tip of the phenomenon that is HIS ROYAL BLACKNESS.

Speaking to him at his arty offices at The Darkwah Plaza, he flashed his signature infectious smile, oozed calm confidence and shared nuggets of wisdom that are characteristic of a learned yet grounded gentleman.

MSM: Welcome Mr Kyei Darkwah, we tried to reach you on your birthday, then throughout the holiday season and New Year celebrations all through Valentine Day to no avail.

HRB: Sorry about that. We were working long hours but made sure to set an appointment so I could sit with you at your convenience. Delighted to meet you.

MSM: Thanks Sir. All work and no play? No exception even for your birthday and holidays?

HRB: Ha haa! Birthdays are special if they are my children's, partner's or parents.' Everything else is a good day to go to work for my family. On my birthday, our company was producing the launch for Cocoa Processing Company's New Golden Tree Chocolates. My attention was fully taken by work, my daughter Ohemaa who flew home from London to spend the day with me on the job, and my son Darkwah who was doing his Fashion Editor duties and directing a fashion shoot for the magazine he works for so whatever short breaks we both had, we spent on the phone.

MSM: And earlier?

HRB: Oh no! You;re pulling my legs, Aren't you?

MSM: Actually we really want to know to get a peek into your work life.

HRB: Earlier, we were working on brand campaigns for Nayak Afrik Ltd's Omama Custom Fabrics, Ferrez Boutique, some corporate and private ceremonies and the launch of the new Omama Royal Chocolate. Then there were orders to produce for our clothing line Heritage Apparel. Later we were also busy with The Maestro Kojo Antwi's annual end of year events and then media presentation for clients in the lead up to National Chocolate Day. And now we've got The Maestro Kojo Antwi's Big

Easter Experience on our plate plus a few private ceremonies before I head to London to host events and film TV commercials by God's grace.

MSM: How different is work in Ghana from the UK where you have lived for over 20 years?

HRB: Each place has its highs and lows. The expectations regarding time, effort, results and rewards are clearer in one nation than the other. In Ghana we could use better roads and public transport, and good reasons to entice the car-owning lot to use our vehicles less so we can collectively reduce pollution and congestion. We could also use less untidiness, less greed, and less belligerence in our public discourse. There is this creeping meekness which seems more like timidity, and obedience without curiosity: We need less of those and more respect for all humanity not just a few in fleeting high position or riches. We definitely need to improve on manners in service, order and time-consciousness in life in general.

MSM: As candid as we were told. You do not mince words at all. Tell us about your work?

HRB: At THE FINEST MEDIA, BRANDS & CULTURE Ltd we curate and sell happiness: advertising, merchandizing, documentaries, corporate and private events, culture and tourism Promotion. At HERITAGE APPAREL we design and produce elegant clothing. At our new INSTITUTE OF TOURISM & HOSPITALITY MANAGEMENT we are set to deliver short courses and professional training, placement and employment, standards and advocacy for the culture, tourism and hospitality sectors.

MSM: Which part of your work do you enjoy most?

HRB: I love the building of strategy, creative direction, copy and speech writing. I love sampling fabrics and designing elegant clothing. I enjoy researching and creating course content and doing the lesson planners before teaching. Every bit is special. I also enjoy every opportunity to help formulate policy, advance a brand, transform the plain to spectacular or bring some culture, style and class as Master of Ceremonies, TV Host or Public Speaker. If it is service, culture or communication-oriented, it gives me a buzz.

MSM: What qualifications and training would anyone require for your profession?

HRB: As MD of a Media, Brand, Culture or Marketing firm, I'd say passion for service first. Then a desire to relearn and work smarter each time, empowering and leading a team with greater competence and confidence. A good apprenticeship will serve any creative or business-minded person well too. My qualifications are a Master of Arts Degree in Audio-Visual Production (Film & Television) from London Metropolitan University where I specialized in Directing the Documentary and Producing the Feature; Certificates in Marketing Management from Ghana Institute of Management and Public Administration; Production and Cost Management from the Association of Overseas Technical Scholarship of Japan; Delivering Learning to Adults from Westminster Adult Education Service, London; Hotel Management from Ghana Tourist Board, and Essential Marketing Skills from Price Waterhouse, Diploma in Journalism from Ghana Institute of Journalism and Certificate in Broadcast Production Techniques from Ghana Broadcasting Corporation.

MSM: Thats a lot. You seem to like learning.

HRB: Well, learning never ends. Some say the more you learn the more you earn. I think the more you learn the more you appreciate the contribution of others and how much more there is to know. The ignorant know it all already. Ha haaa! But in truth, we are all students of life and history till we die.

MSM: Many businesses today seem to value degrees more than apprenticeship. Have you had any apprenticeships? How do they compare?

HRB: Both are valuable. Like Maya Angelou wrote, "All knowledge is spendable currency depending on the market." Bottom line is if you can't obtain desired results with whatever learning you have acquired, further training, modification of attitude or change of job may be required. I have benefited greatly from apprenticeships and professional attachments in producing shows for live telecast - Alice Evenements,Paris, launching new products & Market Penetration at Afri Cola, AMS Hamburg & Heineken Germany; Public Affairs, Communications & Corporate Social Responsibility at the Coca Cola Headquarters, Atlanta; Producing & Marketing Television Programmes - Fox Children's Television Network; Media Participation in Conflict Resolution- Martin Luther King Jnr Centre for Non-violent Social Change; Coverage of World Events and the Arts- CNN World Report & Showbiz Today, VOA; Advertising & Public Relations- Eric Morley and Associates, News gathering & Agenda setting- LA Times & L A Weekly.

Short career development programmes on Marketing & Branding at S.I. Newhouse School of Public Communication, Syracuse University; Writing and fact-checking news story at Columbia State University & Howard University; Importance of manufacturing in the local community, Coca Cola, Atlanta & Indian Pueblo Cultural Centre, Albuquerque and Collaborating with American professional counterparts, United States Information Agency, US State Department, Adelphi International have also been very helpful for me as an entrepreneur and trainer in increasing knowledge on policies and procedures.

MSM: What would you advise a start-up who hasn't had these learning opportunities to do?

HRB: I would advise those interested in Advertising, Brand, Marketing and Corporate Communication work to research and reach out to Mr Kofi Selby formerly Marketing Director of British American Tobacco, Kwaw Ansah, founder of Target Advertising & TV Africa, Reginald D Laryea, founder of MMRS, Dr Kwaku Mensa Bonsu, founder of Primetime Ltd, Madam Esther Cobbah, MD of Stratcomm Africa, Hon. George Andah, Member of Parliament, formerly Chief Marketing Officer of MTN and Bozoma St John, Chief Marketing Officer at William Morris Endeavour. The institutional knowledge and expertise these individuals have is more than sufficient to provide light for an entire state. And those keen on the event production side the business may want to connect with Nanabanyin Dadson, lecturer, former newspaper Editor and Show Producer, Mr Iyiola & Mrs Theresa Ayoade of Charterhouse & Claudia Lumor of Glitz Africa. Learning from those who have done well in whatever field you wish to practise is a great way to avoid repeating any errors from the past. Channel energies into making headway from where they have reached or break new ground.

MSM: Entrepreneurship is full of challenges. How do you deal with setbacks and the fear of failure?*

HRB: Entrepreneur or employee, each one has their peculiar headaches.
Managing finances is tricky when you operate in a culture where clients want jobs delivered at great discounts on time but do not pay on time. Remaining courteous even when they delay is key to maintaining good relationships. Business does not thrive where relations go sour. You will not get every job you think you deserve. Others must feed their families too. When I am wrong, or anyone feels offended, I apologize with candour, make up, learn, and get ahead. Simple. When I don't know, I seek out someone who does and I ask politely. You will be amazed how willing people are to help. I have no fear of failure: Whatever does not work only shows me another way to try. Seperating need from want so I am not enslaved by debt nor favours I can live without is crucial. Net worth is a big deal for me: Subtract what anyone owes from what they own to know their true worth and you will find some really modest folk are actually worth more than some you perceive as big dealers. Also as entrepreneurs, our clients and vendors are our family. We never want to lose any one of them.

MSM: What are your greatest regrets?

HRB: Not getting to the hospital on time to see my cousin Ben Ofori Asare before he passed away. Not using my crutches for longer after my knee arthroscopy. Not having been able to keep one wife for life. Not studying for a PhD when I first had the urge

What philosophies have guided your life to date especially as a public figure who has survived a divorce, a challenging knee surgery and a false allegation?*

Gratitude is the aristocrat of attitude.
In all things, give thanks. Do honest work to earn your living but remember to make time for family and true friends so you make a life. The houses, planes, boats, cars, ornaments and garments are possessions. They are nice to enjoy and even show off but they can't smile with you nor comfort you when you are weak or sick.
Kindness before all else then Excellence in your labour, Eloquence in your parlance & Elegance in your clobber. No matter how good you are and great you do, some sad soul somewhere won't like you. It is not about you. It is about themselves. Live cheerfully and thankfully, and let them be.

MSM: Your social media posts are filled with love, wisdom and truth. I know many people who browse your posts for style and many others who just love to read your poetry and wise words. Do you intend to publish your writings?*

HRB: Writing is my catharsis. My son Darkwah & daughter Ohemaa Asokwa Kyei-Darkwah get the final say on when and what to publish. My sweat and toil are primarily because of them. In the meantime, I occasionally pluck lines from my previously typed or hand-written musings & manuscripts to share when it feels right. We never know when we will depart.

MSM: You have worked in various capacities locally and internationally. Care to share your career journey?

Before my current enterprises, I proudly served as Director of Public Affairs & Communications at the Ghana Investment Promotion Centre, Accra under CEO Robert Ahomka Lindsay (Investment attraction, encouragement and promotion for industry and jobs in Ghana).

Prior to this, I was Communications and Creative Director, The Finest Productions, UK (Advertising, Public Relations & Event Consultancy), Account Manager, Gissings Consultancy Services Ltd (Corporate Medical Insurance and Risk Brokerage), Investment Researcher, Georgeson Shareholder Communications (Investment Research, Proxy Solicitation and Lost Asset Claims), Event Promotions Manager, Base Management, UK (Organization and Promotion of public entertainment, administration and documentation for artistes, Culture & Tourism Promotion), and before then Customer Service Representative, Refund and Exchange, Marks and Spencer, Tottenham Court Road & Marble Arch.
I also, served as General Manager, Megastar Ltd, Achimota (Record Company, Artiste & Repertoire Management, Culture and Tourism Promotion), Co-owner & Director of Programmes & Marketing, Sunshine 102.3FM, Roman Ridge (Radio station for adult contemporary music programmes, news and current affairs), Advertising and Promotions Manager, ABC Brewery Limited (Bottling and marketing of brands of beer, malt and soda drinks) and before then MD of KDS Limited (Advertising, Broadcast Production and Sponsorship Syndication Agency) and Radio and Television Presenter & Producer, Ghana Broadcasting Corporation (National Broadcasting network Radio 2, GBC FM 95.7 & Ghana Television). The commencement of a career at age 19 as a Guest Artiste at Ghana Broadcasting Corporation whilst doubling as a Guest Relations Executive & Nightclub Supervisor at our family-owned Jatokrom Hotel opened the doors to all things media, brands, culture & tourism.

MSM: You were a very popular guy in Tema. We learnt you had your first car at age 17?

I was 18 at the time. It was more for work than a luxury. A militant-looking 4-wheel drive Fiat Campagnola that carried all my mobile DJ equipment for events, served as mobile PA system for advertising and flyer distribution, and also made light deliveries for my parents' distributorship The Cellar Ltd. It also sped me in style to GBC, PTC, Graphic Corporation and youth jams I organized and hosted.

MSM: You don't drink alcohol but you sold it

HRB: Yes I did to those of legal drinking age. As Advertising & Promotions Manager for ABC Brewery Ltd I sold ABC Supermalt and Bluna soft drinks in addition to ABC Golden Lager Beer, Bubra and Bubra stout. It also gave me the opportunity to support various creatives, organizers and universities through sponsorship of their programmes.

MSM: Your voice has been on so many commercials for over thirty years. I heard one of you rapping about a Ghanaian chocolate brand just yesterday.

HRB: Ha haa. I get calls asking me about the rap. Many youngsters don't know how it all began in Ghana. History, even of the things they like, seems not a favourite subject. As Managing Director of Kyei Darkwah Syndicate Ltd we wrote, produced and placed commercials for our clients. That's how I had the privilege and pleasure of coining the slogans. "Wo be ku me" for Nayak, "PMMC: Jewellery for your fantasy" for Precious Minerals Marketing Corporation, "Anokwa mo ma yenka na Ghana mmaa ho 33f3" for the Miss Ghana Beauty Pageant, "Adeva: Look Sharp" for Adeva Shirt Shop, "Moda for leather" for Moda Shoes, "Nomintana, The name in town now for high fashion" for Nomintana fabrics, "Brass, No jazz, just Class" for Brass by St Ossei Studio and many more. We promoted and staged beautiful shows at plush locations for fashion brands, helped build the Meet Me There brand with Ghana Tourist Board and also did the first rap commercials in Ghana for Scruples Boutique and the Embassy Double do- Ghana's biggest tourism promotion event.

MSM: Broadcasters such as Yaw Ampofo Ankrah, Baaba Andoh and Fiifi Pratt mention that you are the one who made it desirable to replace English names with our indigenous ones on radio and television in Ghana and then the diaspora.

HRB: Ha haaa. There were Kwame Amamoo, Akwasi Donkor, Nii Anan Patapaa and a few others before me but most presenters and anchors used English first names; relics from the colonial era nicely couched as reverence for religiosity. As co-owner and Director of Programmes & Marketing at Sunshine 102.3 FM at Roman Ridge, I interviewed, auditioned, assembled and trained a new team of presenters. I encouraged them all to learn to communicate and dress as well as, if not better than, their audience, and to proudly use their full indigenous names. It was kind of an unwritten prescription. It sounded great to hear all these beautiful African names for Africans every hour. I can only hope it did something positive for African pride and served them well in their respective careers.

MSM: After years of working as a broadcaster and rising through the ranks, you managed broadcasters and then musicians. Who are some of the musicians you worked with?

HRB: We managed Abrantie Amakye Dede, George Darko who intitiated and popularized highlife fusion, Nana Tuffour, Tagoe Sisters, Reverend Yawson, Pat Thomas, Jewel Ackah, Felix Owusu, Nana Nsia Piesie, The Megastar Band. And we distributed releases for many others. Before and after Megastar, I also had the privilege of co-producing and presenting live concerts and broadcast shows for The Maestro Kojo Antwi, Freddie Meiway, Salif Keita, Monique Seka, Kodjo Aquai, Theo Yaw Boakye. I was also invited to serve as Master of Ceremonies for the Pan-African Festival Panafest Concert with performances by Public Enemy, Jermaine Jackson and many fabulous stars. In my full-time broadcast years, I was Master of Ceremonies at regional, national, state and foreign mission events so you could say I had the joy of working with every musician worth his sound living in or visiting to perform in Ghana. Jazz Musician Pharoah Sanders, Rap Originator Gyedu Blay Ambolley, King of Highlife Nana Kwame Ampadu, C K Mann, Paapa Yankson, King of Folk Song Agya Koo Nimo, Queen of Highlife Asabea Cropper, Smart Nkansah, Jewel Ackah, A B Crentsil, Pozo Hayes, K K Kabobo, Charles Amoah, Rex Gyamfi, George Jahraa, Ben Brako, Kodjo Aquai, Daddy Lumba, Nana Acheampong, Oheneba Kissi, Sir Roberto, Lee Duodu, Ewurama Badu, Lady Talata, Frank Bafy, Sas B, Nakorex, Dada K D; if they had it in them to make hits, they were introduced with aplomb by yours truly. .

MSM: Is it any different directing broadcasters from musicians?

HRB: Hmmm. Some similar tactics to handle similar traits. Both are highly competitive enterprises and the success rates are not as high nor certain as trading in essential commodities or marking time in a sedentary office environment so the few that excel tend to have an ego that must be managed like that of a special athlete. It helps if they recognize their leader/director/manager as one who is knowledgeable or accomplished and has their interests at heart. You could say the same for the leading designers, comedians, models, public speakers etc.
As General Manager of record company Megastar Ltd, owned by the late Steve Amoa-Marfo, very kind and gentle chairman of the Ikam Group, I learnt this well. It was a tad rocky from the beginning but once I got the memo on the ego thing with gifted creatives, it helped me direct arts, culture and tourism, artiste management and repertoire for some of the nation's greatest musicians smoothly and efficiently. As General Manager of Megastar Limited, I oversaw a team that curated and sold comfort and happiness by way of music and culture to Ghana and the world. Every product launch, be it an album by Abrantie Amakye Dede, Tagoe Sisters, Nana Tuffour or other famous artistes, on our roll, was met with great expectations and joy by the nation.

MSM: Wow! Dream job. So why did you leave?

HRB: It wasn't to leave a good career. It was to join my beloved family. My family would have fallen apart if I hadn't. My dear wife , our children and help were in England and I was travelling back and forth to bond with them. Whilst I wanted them to return to Ghana because her job hunt in England hadn't worked as well as she had hoped and it was causing our savings to dwindle after nearly two years, she insisted on staying there. I had only two choices: 1. Move to live together again as family or 2. Continue living apart and see very little of my children as they grew. You marry to live with and love each other, and 2 years apart for a young family who married at ages 26 and 20 is not the best so after months of her refusal to return and the creeping loneliness of occupying a 4-bedroom house by myself in Achimota, I moved to the UK. Against my gut feeling, the wishes of my parents, my siblings and my bosses or not, I felt it was necessary if I was to save my marriage and be present for my children daily. I started all over again working as a part-time Refund & Exchange service staff at Marks and Spencer on Tottenham Court Road, did brief stints with NCP as a cashier in Belgravia and Marble Arch, did cold calls as call centre operative selling advertising space in medical and pharmaceutical journals in Newbury Park whilst hosting events and working another part-time job in Event Promotions at Base Management in Ealing. All these in my first 6 months before starting full-time work by Gods grace as an Investment Researcher at Georgeson Shareholder Communications, Bishopsgate, London.

MSM: How did this feel moving from a senior management position and national recognition in your homeland to start afresh lower down the ladder in another land?

HRB: I gave no thought to that at all. My cousin says I threw away a comfortable lead because of a woman. Nope. I did for my wife and my children not just a woman. I just focused on working hard to provide for my family. I was happy to cuddle, play, dine with and read to my children. Their laughter and the touch of my wife made up for any anguish I may have suppressed if there was any at all. I bought myself my first Jaguar to celebrate landing my first corporate post abroad with part of the savings I had brought with me from Ghana. Here at GSC Ltd, where I trained and worked as an Investment Researcher, I won a joint best worker award with younger colleague Ms Cinnamon Copperwheat. I loved leaving home for the square mile, the busy nature yet order at work, the fine dining, the camaraderie with different nationalities and the exposure to a different culture. I buried myself in work to keep me from thinking about the ill-advised move it would later dawn on me I may have made.

MSM: Ill advised? Why?

HRB: Its history now. I try to remember only the great times. Life feels much better this way.

MSM: Did you get the chance to continue with the work that earned you your name before leaving to settle abroad?

HRB: Oh Yes! God was and is good to me. I went on the local radio stations to speak on culture and showbiz and took questions and comments from callers. Best thing I did. I connected with so many listeners and this led people, familiar as well as total strangers, to find and book me for events nearly every fortnight. I was traveling around Europe, and North America to host concerts and weddings. On one of such trips in Calgary, Alberta, I decided it was time to move to a more rewarding city job so I applied for an Account Manager post for Corporate Medical Insurance & Risk at Gissings Consultancy Services, Finsbury Circus near Liverpool Street Station through recruitment Agency Addeco. By God's grace, I landed the job. The founder and managing Director Sean Breslin was very kind and complimented me often for my language, manners and attire. My first bonus here got me my LV Presidente briefcase. Pricey but still worth it. I hated the crowded trains, so twice a week I would drive from Essex to the city, park my faithful servant the Golden Jaguar at NCP and walk with Ashanti pride to a job I really enjoyed. I learnt a lot about work and the corporate culture from my Director Chris Goodeve-Ballard and senior colleagues Pat O'Flinn, Stuart Eldred and Andrew Kilbey. Things were going swimmingly, work was great and life was beautiful but something was amiss. The joy at home was not like before in Ghana. I took her out more but we communicated less. I gradually resolved to focusing on doing my weekly dinner out with my son and daughter, getting home on time to read to them and keeping my spirits high by visiting art galleries. I did my best to make every day sweet by showering the family with presents. Gifts don't matter when the heart is cold. Build a loving presence before giving any presents.

MSM: What was it and how did you deal with it?

HRB: The last bit about presents is just a heads up for the young in love. She's a good person, I thought. I guess we married too young to know what we wanted. I started a radio show Spice of Life with KKD to keep my radio bug alive, then co-produced and presented TV specials with my brother film-maker Ato Brown to keep my gift and love for television thriving. I realized how much I missed Ghana but I had a family to keep warm and happy. I begun accepting invitations to travel to Ghana and Nigeria to MC plush events. Then the finale of the new Miss Ghana Beauty Pageant followed. On and on it went combining work like a busy bee in the city, society ceremonies, light entertainment television specials. It was hectic but it was fun. I just had to make sure I was in the office on time on Monday.

MSM: So your working all the time thing is an old habit. Didn't it affect your health and family?

HRB: I tried not to let it. But…. que sera sera. Whatever will be will be. Sadly, I quit the job I loved whilst going through the divorce I filed for on 02-02-02. What with the stress of unfolding events.

MSM: Oh no!

HRB: Ah Yes! Thankfully, I regrouped to set up the Finest Productions in Westminster, London to handle advertising, public relations and events whilst studying for a Master's Degree in Film & Television Production and raising my young son and daughter the family court awarded me full custody of. I made sure they spent time with their mother whenever she came to visit London as she had moved to live in Ghana within 3 months of my seeking a divorce. I must admit, life has been kind to all of us since. Better to part and maintain your sanity than stay and tear each other apart. Soon a new TV3 show Bands Alive beckoned. As the host, I would depart London and land on Friday. I would head straight for the studio to do a run through with Producer George Bosompim, present the show and fly back to London right after to host a public or private event on Saturday. It was busy. It helped me stay on top of my media and presentation skills. I look back on it all with a smile. In all things, I give thanks.

MSM: So you raised your son and daughter as a single dad?

HRB: Yes I did. With love, devotion and pride, And they made me the happiest father alive. Our daily after-dinner conversations became quasi parliamentary debates in our humble abode, we continued our Thursday dinner dates changing restaurants week by week. I was the resident chauffeur, laundry man, alarm clock, homework checker, shoe polisher, house-keeper, the Haagen Dazs Strawberry cheesecake purchaser, happy chef, waiter, joker and teacher. I was the sandwich and smoothie maker, tuna pasta baker, creamy chicken and potato masher, Ghana jollof, kelewele and spicy lamb skewer and if the son and daughter ordered it I dutifully cooked and served it. Every day with them from their school days in Fox Primary, Nottinghill all through their sixth form years at University College School in Hampstead brought me a deep joy that no one can ever take away. And they were sweet and helpful too. Darkwah was the yam and kontomire stew maker and indulgent cake-baker, and Ohemaa the assorted salads fixer and tasty soups maker.

When Darkwah won first place in the World Youth Speaker's Forum at the gathering of the World's best young speakers, I was so delighted and so proud. When Ohemaa won first place in the Kensington & Chelsea and Westminster Jack Petchey's Speakers challenge, I was so proud and so elated. Thanks to their beautiful mum Ohenewa for birthing such lovely, free-spirited and courteous children all grown now. Gratitude to my adorable big sister Mama, and younger sisters Moda, Maame, Adjoa and all the family, Darkwah and Ohemaa's fairy Godmother Ruby Nana Fenyiwa Hagan, delightful mama Ava Lizette Hall, Earth Angels Albie Mensah, Joyce Abena Oduro, Nana Boatemaa, Maame Biama Asante and Maa Lizzy who helped me tre-

mendously in caring for them. Gratitude is the aristocrat of attitude. I thank you all and pray for you everyday.

For KKD's contribution to the development & promotion of the sectors in which he diligently and passionately serves he has been honoured with various awards:
Fashion Icon, 2018, Ghana Event Awards;
Our Living Legend Award, 2013, MTN 4Syte Music Video Awards;
Lifetime Achievement Award, 2013, Musicians Union of Ghana for contribution to Broadcasting & Entertainment;
Tema Excellence Award, 2012 for Media, Arts and Culture Promotion;
Ghana UK-based Achievement Award (GUBA) 2012 for contribution to Media;
Outstanding Performance, ABC Brewery Ltd, 1993 for Advertising and Promotion etc.
His many firsts include
1. First radio presenter to play rap music on national radio and FM radio in Ghana (1986)
2. First radio disc jockey to mix music club style on national radio and FM radio in Ghana (1986)
3. First Ghanaian disc jockey to win the Africa Disc Jockey Championship (1988)
4. First Ghanaian Disc Jockey to be selected for the Young African Leaders programme for outstanding mass communicators in the US sponsored by the USIS (1992)
5. First show host to fill Ghana's National Theatre to capacity (September 1991)
6. First Ghanaian Radio Presenter to make the successful transition from Radio and Television to Advertising, Marketing and Brand Management (1992)
7. First Ghanaian Television host to present a music request show on national television (1987)
8. First Ghanaian Television host to have his light entertainment show – Weekend Spectacular directed by Moses Gyapong distributed in the URTNA exchange programme across Africa (1990)
9. First Ghanaian MC to perform live rap music at a regional or national event (1979)
10. First Ghanaian Radio and Television presenter to have his rap recordings released on a record album: Seniwa (1993) by Thomas Frimpong produced by Charles Amoah and Anigye (1993) by Thomas Frimpong produced by Charles Amoah

MSM: A trailblazer Mr Darkwah. Any other firsts you would like to add to our list?

HRB: First and sole performer at the maiden Meet me there event at Labadi beach. There must be a list of firsts somewhere that will someday be published by some kind soul. Till then, I would love to be a first in looking into the eyes of any person who sought to harm me with their words or deeds and genuinely feel nothing but forgiveness for them. Life is short. Let's make it beautiful.

MSM: Is it possible to have a private life when you are in the public eye especially with the advent of social media?

HRB: Oh yes! Now media does whatever it can to make a living with headlines, some true, some false. It is much easier for websites and bloggers to use a face or name with some modicum of notoriety or fame to draw traffic to their sites so they can make some money. You, on the other hand have your own "self-published magazines" on all your social media platforms. You choose what to share. You can quietly earn your keep whilst keeping in touch with those who truly matter to you. Believe half of what you see and none of what you hear. Many people, be they rich, powerful, poor or humble, are self-serving, jealous and treacherous.

MSM: What would you say to the young person with a dream?

HRB: Young or old, every dream is valid. Convert it to a plan and transform it into action. We may not all become famous but through our commitment to serve others we can all achieve greatness. Service is love. And it is only through service, not wealth nor fame, that any mortal ever achieved true greatness.

MSM: What advice would you give to the upcoming entrepreneurs, and what must we do to scale our businesses to the international communities?*

HRB:
1. Find your passion.
2. Learn from the successes, as well as failures, of those who have done what you hope to do
3. Perfect your craft with the help of local mentors and international professional counterparts
4. Serve a need. If your service does not gratify a need, it probably won't earn much income for long.
5. Exploit every available knowledge and technology to broaden your market and increase your production without harming humanity and the environment. This is our moral challenge.
6. If you cant find a product or service you need, create it.
7. Be consistent. The world sees you. You may not be bigger than most but you will serve and be relevant.

Whether you want to protect the environment & wildlife, create and share art and happiness, build vast businesses and estates for profit, acquire lots of possessions for display, bring hope and faith to the hopeless, make or enforce the law for the safety of all, heal the sick and broken, make life easier with an invention, build better living spaces for the future or serve a particular section of your community with your vocation, your work is valuable. Practice. Practice. Practice. It may not make you perfect but it will make you professional.

MSM: Entrepreneur or employee?

HRB: Employees are paid mainly by time and attendance whilst entrepreneurs are paid by their results. Rather different mindsets. I prefer entrepreneurship. The challenge as well as creativity, commitment and, when things work, the satisfaction and freedom entrepreneurship brings motivates and excites me. I would rather take a cut in income from the start to do something I am passionate about than sleep-walk half-heartedly through a job that pays me well for merely following orders and doing next to nothing creative or disruptive for a good cause.

MSM: In what ways have entrepreneurship challenged you personally?

HRB: The big challenge with entrepreneurship for me was sustaining the interest that got me started.
Once I decided this is who I am and this is what I want to do I got over that hurdle. We may have sweet dreams but it is the purpose that keeps us focused. I have an aversion to borrowing. I was confident in my business ideas and was willing to start each with only what I personally owned. Nothing grand, just what fulfils me. My purpose is to serve and provide a dignified life for my family as well as teach and uplift others.

MSM: But they say cash is king

HRB: For some, maybe. Cash is good but it isn't king. It is a servant. Kings can use cash to do good for others. Never will we all be big importers of cheap goods for the masses for high profits nor producers of essential commodities that are bought daily by millions. Nor can we all venture into transcontinental businesses with throngs of poorly paid employees. The surest ways to make insane profits other than

evade taxes or take freely from state coffers often involve woeful exploitation of the low-skilled workforce. There's so much every hard-working person with little to no talent can start and sustain to reduce national joblessness, earn a modest living and pay themselves and, perhaps, one or a few others decent wages.

MSM: What about capital?

HRB: Capital is oft quoted as the biggest challenge because many want to start from where others have reached after twenty years or more of honest grind. Human capital is the greatest capital. Start right where you are with what you have. Provide a service for one client and go on to the next, and expand. Many entrepreneurs were once employees who saved to start their dream. Those with capital sitting idle aren't looking to hand it over to the idle.

MSM: Talent or hard work?

Hard work of course. It is smug when we make it sound like talent alone is enough. Talent is a gift but if it isn't honed and put to good use, it bears no fruit. Every problem looks like a nail when all you have in your toolkit is a hammer so talent sure helps as it provides options but no matter how talented you think you are, if you don't work, you won't get paid. The more time and effort we put into whatever we wish to achieve, the better the results. Hard work pays.

MSM: Having been in the public eye for over 3 decades, what are your thoughts on media, fake news and perceptions today?

HRB: Social media has broadened the boundaries and democratized the media space. It has also muddied the waters: What with rewards via advertising income for traffic to websites and blogs that publish sensational stories, untruths and utter poppycock for the vapid and less informed in the global village. Good folk don't learn about people just through what others publish or say. Starting or spreading speculations, falsehoods and rumours have gone mainstream for quick money and malice. Time to question everything. We must all think again and ask:
Is what you are reading or hearing the truth as supported by the facts? Who is behind those facts? What are their motivations?

MSM: You were personally the subject of a sensational story. How do you come back from something like that?

HRB: "And you will know the truth, and the truth will set you free." -John 8:32. People lie. But no lie lasts forever. The media does commendable work in many instances but some among them, like rumour-mongers, sometimes latch on to anything about a known person because it makes a great headline to draw traffic for attention and income. Facts to give more light and less heat are held back to extend the lifespan of a story so it can be milked until the next big one breaks. This is how anyone, including you, can be bad-mouthed by the crooked, the paid, the malicious and the pained. Sad but true. Question everything. Ignorance breeds fear. Fear breeds hate, and hate breeds destruction. I have forgiven those who meant me harm. God meant it for good. The present and the future are more precious than the past. I am alive, well and thankful, And I am here in good cheer.

MSM: Wealth or fame?

HRB: Ha haaa. Each one chases after what they don't have. Fame is public recognition for good performance. This is currency that can be used to obtain goodwill and promote causes for the greater good. "I will give glory and fame to my former exiles, wherever they have been mocked and shamed." -Zephaniah 3:19
Wealth is context-dependent substantial net worth. This can be used to purchase things for the less fortunate as is the case with the Good Samaritan.
"The next day he took out two denarii and gave them to the innkeeper. 'Look after him,' he said, 'and when I return, I will reimburse you for any extra expense you may have." -Luke 10:35
In my family, what is considered the greatest wealth is good health in wisdom, honesty and dignity. In somebody else's, it is natural resources like oil, uranium, diamonds or gold. Various definitions and concepts of wealth are asserted by various people.
My mother explained something to me before I turned 13 in Presec, Legon and it really stuck with me. After overhearing a youthful conversation I was having with my friends about wealth on vacation, she called me to the living room and poked fun at me. She then continued to advise me thus: "You are a royal of the Adansi. Our homes are built on foundations laid high above endless deposits of gold. The wealth is already here beneath our feet. We don't chase wealth. We thank God for what we already have, then think and bring in workers to draw it out of the earth. What we seek is longevity, honesty and dignity.

MSM: Would you say your upbringing affected your choice of career?

I doubt my parents planned it so but it did. My father Opanin Kwasi Darkwah of Adanse Dompoase and mother Ohemaa Ama Asokwa Kyei Darkwah of Adanse Ampunyase owned businesses in the Culture, Tourism and Hospitality sector. They run 2 record stores and entertainment promotion business, Hotel and restaurant, a distributorship for drinks and a night club. Growing up I got the opportunity to meet often and listen to various personalities in the arts: The great Nana Kwame Ampadu, leader of the African Brothers Band, Otis Boadi & Gyedu Blay Ambolley (whose cool dance moves I displayed with my dear schoolmates Charles 'Charlie Chicken' Buahin and Sarah Ayensu), Smart Nkansah, A B Crentsil, Jewel Ackah and many more.

MSM: Any influences from Radio or television?

HRB: The TV productions and films of Aaron Spelling influenced me later. Not much to attract the young on radio growing up. And the high points on TV? Osofo Dadzie (written by Joris Wartenberg) was fabulous, followed by Showcase. I looked forward to seeing Kohw3. Still it was the live events that fascinated me. Watching and sometimes performing with cultural troupes such as Wulomei and Dzadzeloi at Jatokrom Hotel and having conversations with different types of showbiz people was great fun for me. I grew up with the stars and this exposure showed me a world beyond architecture, medicine, academia or law. Later on, listening to my elders Nana Kwame Ampadu, Agya Koo Nimo, Mike Eghan, George Crabbe, Carl Agyeman Bannerman, Charlie Sam& Barimah Ohemeng Kwatia fascinated me. The teachings of my maternal uncles Nana Wae Adu Asare, Chief of Abadwum, Dr J. Amoako Tuffour, A V Obeng, P V Obeng, as well as mentors Sir Sam Jonah, Mr Agyeman Badu of Equippe, Eddie Gerber, Dr Kobina Richardson, Kofi Selby, Jimmy Idun-Ogde, Gaddy Laryea, John Warmann & Chris J Reindorf gave me clarity on various perspectives of life, family, work and happiness. Through them, I saw the essence of humanity and industry and followed my passion.

MSM: What books have influenced your life?

HRB: Dale Carnegie's How to Win Friends and Influence People, Selected Speeches of Dr Kwame Nkrumah by Samuel Obeng, Class by Jilly Cooper, Where do we go from here: Community or Chaos by Dr Martin Luther King, Tintin by Herge, and my passion for fashion, poetry, music, oratory, hospitality and just the enjoyment of life. I guess all these informed my attraction to Media, Brands, Culture and Tourism in some peculiar way. Deep down however, I am an

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NOZUKO MAYEZA

Logistically speaking, she's got this

Nozuko Mayeza, 36, is making her mark in the male-dominated realm of transport and logistics.
The managing director of Tulsawiz Logistics is a non-conformist who was born in Ndakeni village in the Eastern Cape.

Raised by her mother, a deputy school principal, along with four siblings, Mayeza became tenacious like her mother and got into business through a friend who recognised she was business savvy. Tulsawiz Logistics transports goods in Gauteng and Mpumalanga, serving mines and private companies – with an interest in securing its own mine. Mayeza came to appreciate the importance of logistics in various business sectors such as retail, science, fashion, technology and construction. This meant there was a need for more than just drivers and warehousing needs but also extensive haulage services.

Her role encompasses promoting business development as well as ensuring customer service quality. She manages a diverse team of professionals in operations, customer service, finance and also liaises with industry experts.

As a woman in the industry, she says her greatest lessons have come through various challenges and advises that it is crucial to do extensive research on the nature of the business one needs to expand.

She believes that patience is very vital in keeping tabs on a client's business cycle. Another thing she believes can help business owners is the effective use of emotional intelligence to deal with difficulties.

She subscribes to a business ethos that extends beyond the usual male outlook. Her advice for emerging female business owners are set clear, achievable goals and establish networks as much as possible.

Her inspiration comes from her faith and the mentors she has met in business and and people who are worthy of emulation.

For Mayeza, failure is not an option – she believes a businesswoman's mind-set must include a drive to succeed. Intending to expand into KZN, Mayeza hopes to leverage off the Durban port to transport goods internationally.

Her goal is to have a JSE-listed company within three years and, to achieve that, she is already establishing strategic partnerships in New York and London.
Mayeza hopes to inspire and attract women to the industry and show them just how many opportunities are available to them.

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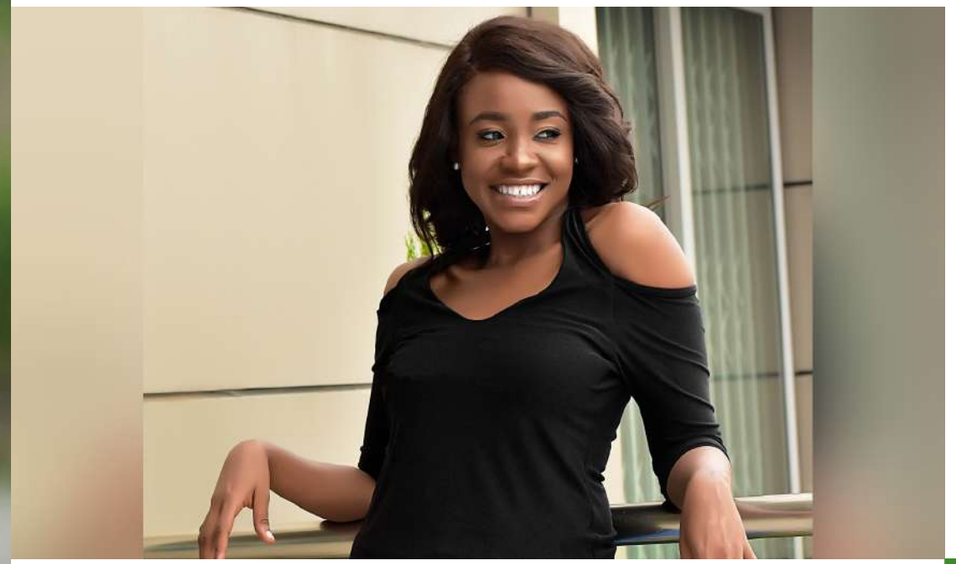
Dr. HANNA LISA



I am Dr Hannah-Lisa Tetteh, a medical doctor serving in the private sector. I am an events compere (MC) having hosted many weddings and events, such as A Walk Down The Aisle, amongst many others. I do extensive health education through radio and TV. Previously, I worked with Home Affairs at Joy Prime as their in house doctor and hosting the health segment of the show. I also worked with GH One as the host of HealthCheck, a health segment on the news. I have also made appearances on GH Today, Agoo TV's morning and late afternoon shows, Joy FM's Super Morning Show, Joy News Breakfast Show among others all in a bid to sensitize the public on health related issues.

I also love sports and Barcelona is my favorite team. I am a regular panelist on YFM's Sports World shoqw which airs every Sunday from 5pm - 6pm to discuss health and sports. In school, I was involved in leadership roles. I held positions such as Health Prefect in St.Theresa's School, Senior School Prefect in Holy Child School and the President of Federation of Ghana Medical Students Association in Medical School at KNUST.

I love banku and okro stew. My desire is to show forth the goodness of God in all my endeavours and let my light shine so people will see me and give glory to God.

What are your thoughts on entrepreneurship especially in Africa?

I think it looks promising. Everyone who has the passion to work and is called to be an entrepreneur should be encouraged to do so. However, we are faced with financial challenges which has to do with capital. Not all business ideas are "easily accepted" on the continent so it somewhat restricts a lot of people, thus, forcing them to give up on certain pursuits they will like to undertake. Nevertheless, I think we are blessed with many creative individuals and resources and with enough support, Africa could take over the world.

Kindly share with me your principles, and advise you will give to anybody who wants to be like yourself

As a doctor, MC and entrepreneur, I believe that it is important to identify the gifts we have been blessed with so that we can use it to impact society positively. All of us have different talents and abilities which we can use in different areas. We need to find ourselves, identify certain needs and use our specific gifts to solve those needs. Pray to God for guidance, be consistent, dedicated and positive.

JOHN ARMAH

WHAT EVERY ENTREPRENEUR MUST KNOW IN RAISING CAPITAL

What will it take to convince local HNI's to consider/participate in investing in Startups,will a system of scalable micro equity/debt investments leading to major equity stakes in a typical convertible debt type deal?

In this article, we explore scenarios on how investment readiness against the traditional organic growth, sales led type businesses could impact greatly on Africa's funding market and the misconception of non-existent funding for Companies with or without liabilities, either of which still need capital injection. Worthy of note, not every liability is bad, and not all assets are good assets.

Should Africa's startups continue to sell potential? ReadOn

Both The Digest Africa Index and the Annual Venture Investments in Africa Report 2018 suggest that Startups in Africa raised $618m and $725.6m respectively. The variation in data is attributable to the metrics adopted in the deal flows and types of deals, investment size reported for the period 2018.

Digest Africa's Annual Index tracked 448 funded and M&A deals of which 344 were disclosed generating a $1.2 billion deal value. This report by Digest Africa considered Debt financing, grants/non-equity assistance, venture capital, angel investment, crowdfunding, corporate financing and initial coin offerings (which is still yet to be a valid metric in the finance world).

The Venture Investments Report 2018 reported USD 725.6 Mn was invested across 458 deals — a 300% gigantic leap in the total funding amount and over 127% increase in the number of deals compared to what was reported in 2017. The indicative value of comparison is a 448 to 458 deals compared by both firms. A fair size for comparison to determine variance in deals.

In a comparison of funds that were established or capital raised to seed companies, 2018 according to Digest Africa in its report suggest a total value of funds at $1.094B, with an average fund size of $68.4m, $314m maximum fund raised, $250k minimum fund raised.

These three variations increasingly show a rise in deal flow and support services to African Startups. However, Sub-Saharan Africa particularly Ghana continues to lag in attracting Capital to its Startups, significantly different from the typical KINS(Without Ghana's) economy. Kenya, Nigeria, South Africa are the ideal spots for capital raising and startup capital.

Why are (African) Startups not raising enough capital?

1. High Net Worth Individuals and Risks- High Net Worth Individuals are either difficult to find or relatively hard for Startups to convince. When these Investors commit, the typical periods for closure drag or that calls for capital go unheeded. Interests by typical Ghanaian High Net Worth Individual's or the growing institutional family type firms for Startup investments are for companies with proven business models, audited accounts, no liabilities, in summary an Investment thesis typical of requests by Banks. The typical risks applicable as KYC- "Know Your Customer" requirements for banks apply to Startups. In contrast, Startups vary from Idea/Seed Stage to Growth, some even matured.

Two types of businesses will continue to exist, Companies with liabilities, companies without liabilities that still need capital injection. Worthy of note, not every liability is bad business, and not all assets are good assets. The investment thesis demanded by HNI's must be revised and examined within the context of scale, business development and corporate governance support through shared experiences. Can capital injected enhance restructuring processes to reduce liabilities of exposed, leveraged companies?

What will it take to convince HNI's to consider Startups, perhaps a system of scalable micro equity/micro debt investments leading to equity in a typical convertible debt type deal?

2. Variation Models-

The mistakes most startups make is the inability to marry traditional business models with evolved business models, a tech enabled African spiral growth is restricting an inherent understanding of the traditional African value chains and lifestyle changes that may occur in the medium term but as factor and measure of development and cultural exchanges. A typical e-commerce shopping app may discover that while price, convenience and mobile penetration and variables in usage present market opportunities, a market sizing on preferences of consumers to type of groceries-organic or otherwise, user experience, certification, and an understanding of the market queens and market stalls operational supply models can largely determine how innovative grocery apps perform especially from an aggregator perspective to consumer choices. To each model must be a sustainability agenda with a blended value of profit and impact to win in the African market.

The African capital market has largely been dominated by traditional financing regimes, driven by offtakes, contracts, which makes letters of credit, credit lines, invoice discounting as a part of factoring whether reverse or otherwise an ideal structured finance for most firms, some of which have demonstrable financial history in audited or management accounts, information memorandum, good corporate governance, an asset base to meet KYC requirements among others.

Private equity and venture capital in the startup market is growing, traditional VC's have focused on very traditional sectors with some history or knowledge of the market. African startups today are unconventional, pioneering models alien to the African ecosystem and tech inspired, the rules of traditional financing may not apply.

The Myth around financing "ready businesses" will change if the myth around the two types of businesses is understood. Companies with liabilities, companies without liabilities will still demand capital injection. Worthy of note, not every liability is bad business, and not all assets are good assets. But could Africa's HNI's see the "sale of potential" than historical/projected performance with an appreciable return on equity, at variance to a phenomenon of African startups as a measure of an industry that is growing and attracting increased capital.

Will an African Unicorn change the narrative? Will foreign dominated African partnered firms deplete the needed capital for traditional startups yet to find their feet? Will the regulatory bottlenecks continue to stifle capital growth?

Without understanding Investment Readiness and its importance to a growing startup ecosystem, many startups risk looking flashy with high operational costs funded by Directors of the business and loans than focusing on the core business of sales, organic or otherwise. The African market and its complexities have made a "fund of funds" for deal sizes between $100,000 to $15m nearly impractical. The race to close African grown fund rounds with greater local participation will be determined by the investment thesis such funds develop, potential of pipelines, training, risk mitigation factors from a purely market oriented approach, corporate governance, sector specific funds, management and boards.

Africa's incubators and accelerators may offer the needed support to improve the quality of ideas by startups needed to close deals, however, like the funds that are actively raising capital to invest, these hubs and accelerators need capital to fund their activities whether in providing co-working spaces or training. Question is, will the success of the capital raise be determined by the startups incubated, offered space or accelerated or the intent to support will be enough. Either way, without a viable investment thesis and an improvement in the quality of ideas, an evolution of business models that combine traditional and western type models and greater participation by local High net worth individuals, Africa's startups will continue to chase foreign funds, while foreign funds raise capital to fund our very own startups most of which with a foreign partner makes the capital raise easier and shorter.

The Writer:

John Armah is the C.E.O of Orios Group, Board Chairman of Junior Achievement Ghana, and the Chairman of the JA Africa Board Chairs Council, a global non-profit organization committed to promoting entrepreneurship development around the world. He is a Business Development Practitioner with vast experience in the development of start-ups, MSME's and business strategy. A consultant, Trainer and adviser in business start-ups development, business financing, business development.

John Armah consults for Governments, Major Corporate, Donor Partners, Institutions on Youth Employment and Entrepreneurship Initiatives and Policies affecting Youth on the continent.

He has worked in key markets such as Zimbabwe, Malaysia, Tunisia, Malaysia, South Africa, Zambia, Nigeria, Rwanda, Kenya, among others and named as part of the Forbes 30 under 30 Most Promising Entrepreneurs in 2016 and 20 under 40 Most Influential Business Leaders in Ghana among others..

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VINCENT ASHONG QUARTEY

THE DEVELOPMENT OF AFRICA AND THE INFLUENCE OF TECHNOLOGY

We live in an era where technological change is unprecedented in its pace, scope and depth of impact. Harnessing that progress is the surest path for Africa to deliver on its agenda for people, peace and prosperity.

Frontier technologies hold the promise to revive productivity and make plentiful resources available to eradicate poverty, enable more sustainable patterns of growth and mitigate or even reverse decades of environmental degradation. However, technological change and innovation need to be directed towards inclusive and sustainable outcomes through a purposeful effort by governments, in collaboration with civil society, business and academia.

If policy-makers are not proactive, technological disruption can entrench inequality, further marginalize the poor, and fuel reactionary movements against open societies and economies.

Education will become an even more indispensable lever for development and social justice. Since digital technologies as enablers and multipliers of other frontier technologies, leaders should ensure that all – and especially women and girls – are given a real chance to build digital capabilities.

Lifelong learning will need to be supported. For those who may struggle to keep up with the transformation, African countries will have to be innovative in providing effective social protection mechanisms.
Most crucially, there is an urgent need for a sustained effort by the international community to ensure that the multiple gaps in technological capabilities that separate developed and developing countries are closed. Investment in hard and soft infrastructure as well as human capital,complemented by a scaled up, coherent and accelerated effort to enhance innovation systems for sustainable development are necessary to spread the economic, social and environmental benefits of frontier technologies.

Building sustainable programs, platforms and digital tools is essential to maintain user and stakeholder support, as well as to maximize long-term impact. Sustainability ensures that user and stakeholder contributions are not minimized due to interruptions, such as a loss of funding.

A program built for sustainability is more likely to be embedded into policies, daily practices and user workflow. For many digital initiatives, institutionalization by a non-governmental organization, private company or local government is the ultimate goal in achieving long-term, positive impact. For others, institutionalization is achieved by developing a business model that has sustainable revenue generation.

Throughout the world, software developers, designers and technology experts engage with one another through technology innovation hubs. For example, AfriLabs is a Pan-African network of over 50 technology innovation hubs. These hubs bring people together to solve complex problems and encourage economic growth. Through these hubs, African leaders may be able to identify local developers to work on their tools or platforms or learn lessons from local technology entrepreneurs that can inform their implementation and ongoing sustainability planning.

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DOROTHY KYERAAH

7 THINGS FEMALE ENTREPRENEURS SHOULD TAKE NOTE OF WHEN MEETING CLIENTS TO CLOSE DEALS.

A good number of women are venturing into entrepreneurship and are doing exceptionally well. The importance of closing deals in running a business cannot be overemphasized. A lot of factors need to be considered in such processes which are critical in every business.

Appearance plays a critical role in securing business deals. People form preconceived opinions about you by how you portray yourself. This includes grooming, gestures and body language. This will inform how credible you are among others and subsequently provide the grounds for securing the deal or not.

Ensure your clothing is appropriate for the type of industry you work in. Don't wear clothes suited for occasions such as parties for business meetings. Clothes should be clean and neatly ironed. Wear clothes that compliment you. Your style of dressing will determine if you have your act together or not. Wear appropriate and comfortable shoes and avoid bright coloured pairs.

Shoes with tassels and extreme embellishments should be avoided and should be clean and well fitted.

Stay conservative with your make up. A nude look would be suitable as overly bright colours come across as too dramatic. You should avoid red lipstick altogether. .

Your hair should be well done and collected. They should be clean and properly groomed. You don't want hair all over your face when interacting with prospective clients.

Perfume should be kept to the minimum. Use mild perfume rather than strong perfume. It is appropriate to be subtle with your smell so that your clients can focus on the business for the day. Don't forget some people are sensitive to very strong scents.

Jewelry should be simple. Avoid dangling earrings, big necklaces and big bracelets as they make you look clumsy.
Lastly, ensure your body language is on point. Keep your posture appropriate (upright) and head balanced at eye level. Avoid fidgeting with hand or any other material. Remember to smile and be friendly.

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TOP 5 BUSINESS/ ENTREPRENEURIAL EVENTS TO ATTEND IN GHANA IN 2019!

Derrick S. Vormawor

One way or the other, everyone wants to be a better version of themselves. In modern times, one of the easiest ways to learn and practically gain some first-hand experience and build a solid network for one's business has been through attending conferences, workshops and business networking events.

We believe on the average, every entrepreneur must at least attend five (5) of such events in the year. Here in no particular order are our Top 5 must-attend business/ entrepreneurial events in 2019 if you find yourself in Ghana!

Our list is based on feedback from a survey we conducted on social media, and also events we have followed, attended and experienced. These events have shown the quality of expert production, organization and consistency. We believe the organizers do a great job on each edition to make the events very impactful.

ENTREPRENEURSHIP HUB AFRICA

The second edition of The EHA conference was held at The African Regent Hotel. This is an event which focuses solely on entrepreneurship with the objective of reaching millions of entrepreneurs across the continent and diaspora to network, share ideas and solve pertinent issues facing the African continent. The event is organised by City Broadcast Gh. The next edition is scheduled for 21st September, 2019. Tickets are usually sold from 100 cedis. (Instagram: @entrepreneurshiphubafrica)

THE BUSINESS STARTUP CLINIC:

This is an event by Platinum Africa Solutions Limited and powered by Access Bank Ghana's W-Initiative. This event which is held in Ghana and Kenya began in 2017. The main focus of the event has been to help entrepreneurs, business owners, professionals and even students have access to viable business strategies, practical tips and inspiration to become skilled in whatever business or industry they venture into. According to sources, a fashion edition will be held between July-August 2019 in Ghana with new editions happening in Abidjan and Germany. In Ghana, ticket are usually sold for Gh₵ 50 per person. (Instagram page: @tbsuc)

JOGGING WITH HEROES

This is one of the most interesting business events happening in Ghana. Participants will jog with speakers who are business moguls and top notch entrepreneurs. They will get to learn from seasoned speakers and build networks with other participants as well. This is an event by City Life Management and is a free event!
Participants would only have to buy a T-shirt at Gh₵ 30. (Instagram: @citylifemanagementgh)

YOUNG ACHIEVERS SUMMIT & AWARDS

Since 2015, TwentyPlus Group of Companies have been bringing some of the greatest minds and entrepreneurs in Ghana to converge at The Annual Young Achievers Summit in Accra. The event which is open to the youth and general public provides a platform where young business owners inspire the youth on principles of success and entrepreneurship. The event which is a free event features an award program to recognize hardworking and deserving young business owners.(Instagram: @youngachiverssummit)

ASPIRE TO INSPIRE BREAKFAST MEETING

The Aspire To Inspire Network is a breakfast meeting which features entrepreneurs and young business leaders who are setting the pace and breaking boundaries in their respective fields. This event is to equip participants with various guidelines in succeeding in business. The organizers of this event promises that the 2019 edition will include more ground breaking projects than the previous edition which was dubbed "PUSH".(Instagram:@aspiretoinspirenetwork)

Ambassador.

MSM: That world suit you, Sir. Care to share any points you remember that positively affected your entrepreneurship & professionalism?

HRB: Many indeed. Here is a brief one for each day of the week in my areas of interest:
For Journalism:
1. When in doubt, leave it out
2. Question everything. Follow the money.
For Television & Radio Presenting, and Master of Ceremonies:
3. If you learn, you will know. If you know, it will show.
For Fashion Design, Arts & Culture Promotion:
4. An educated consumer is our best customer.
For Tourism & Hospitality Management:
5. The customer is King; The waiter is Emperor.
For Brand Communication, Advertising & Promotion:
6. Projecting your culture & selling to your customer are not mutually exclusive.
For Public Relations:
7. We can agree to disagree. And we can disagree without being disagreeable.

MSM: Wow. I love the way your brain works. How do you do it?

HRB: Thanks for the compliment. Accident of genes, I guess. Thanks to God and my gene pool. Every learning shows me at least one of two simple things: What to do and what not to do. I have gathered many like a magpie from various engagements at the feet of my elders, at work, and drinking deep of the cultures on my travels. And speaking of magpies, I want to pay glorious tribute to my Broadcasting and Elocution tutor Madam Roberta Gardiner who taught me far more than she knows.

MSM: Is there something in particular you are searching for in life?

HRB: Oh yes! Health, love, truth and happiness day by day.

MSM: So what exactly do you do to achieve these?

HRB: Cultivate a good work-life balance. Gratitude to God and family first. Don't sweat the small stuff. Cherish your trusted friends, the beauty of nature and humanity, & that sweet state called love plus that elusive, exhilarating consciousness named happiness will show you they have always been right there within you.

MSM: Your former staff at GIPC said these: "He made us write, speak and dress better. He set up a Most Valuable Player (MVP) Award for our department and paid out of his own pocket every month. But he is never satisfied. He expects more every time." Confirm or deny.

HRB: I loved my team at the GIPC. For what the centre represented, we needed to have the best elements of the literate, cosmopolitan Ghanaian to interface with the world and present Ghana well to attract, encourage and sustain investments into our industries and jobs. As Director of Public Affairs and Communications, it was vital to have my team communicate with purpose, amity and clarity with all our stakeholders from the Presidency through multinational investors to the smallest prospective investor. All forms of expression from the visual, the oral to body language and cross-cultural communication were thus influenced by their servant-leader to boost their social nous, business communication, overall competence and confidence. Also allowing them to vote for anyone but themselves in the MVP made it clear who was performing best so all others could learn and work harder. And I liked that our CEO Robert Ahomka-Lindsay expected a lot from everyone. I researched and prepared a full-year Communications Strategy which he combed through twice before approval. This made our purpose, monthly activities, resources and costs clearer for all my team and all Directors. Did I expect more? Yes; because they were more brilliant than they believed.

MSM: A fellow Director recalls your exceptional communication skills, presence and your persuasive delivery at conferences and forums. At one event at the College of Surgeons, he recalls investors speaking about you after your presentation and saying "That Director could be President of this country."Can you tell us about that?

HRB: Aaawwww! This was in 2008. I am passionate about presenting the best of Ghana wherever I go. Serving at GIPC only made it official. You have to genuinely know and believe in your product to market it. Ghana has greater prospects than problems, and the earlier we look beyond any political divide to seek commitment, truth and merit from and for all our citizens, not spectators, the sooner Ghana will be the star of Africa again.

MSM: Some from GBC say you refused to obey rules. You were a divergent. A disruptor. A hard man to control. Confirm or deny.

HRB: I objected then and still object to any obedience of what does not sit well with my conscience. Ghana Broadcasting Corporation had a NO RAP MUSIC Policy. Why deprive a section of predominantly black musicians from getting airplay necessary to access an income from their honest work?

MSM: What exactly did you do to be called a disruptor?

HRB: I was suspended from work for playing Rap

Music on the National Network Radio 2 and GBC 95.7 FM.
If I was a disruptor, I was one with a cause; a purpose, and looking back, I really don't mind paying any price for it. I am not very good at marching after others and blindly taking orders. Rules must be made for a purpose and that must be shared with the team. I tested the policy by playing Rap music with verses that had no curses, and still the shrinking violets blindly following predominantly white networks were offended so I was taken off air with no pay for two weeks.

MSM: You could have lost your job and the chance to make the name you have

HRB: Ha haa. I still wouldn't eat stones. I came back and did it again and soon made my case to the Controller of Programmes at a post-mortem. Mr Joe Cofie and his Assistants were reasonable men but the only radio presenter I recall who showed slight support for me on my quest to "lift the ban on rap music" at the time was Jolly Joe Reindorf. I was now relegated to reading duty continuity announcements, presenting Guitar Band music and only programmes where I could not include any rap on the playlist. It took another 6 months or so before Rap was officially allowed on the National Airwaves and GBC FM in 1987. Till then, I would play instrumentals of different tunes and do the rap from the songs or my own lyrical compositions. I would also give rap performances at live events. The youth wanted more. Their wish was my command. As expected, I was taken off air again.
This time I was made to work in the Assistant Controllers Nick Adimado and George Crabbe's office compiling programme schedules and request forms. Was I a disruptor for a purpose. Of course.

MSM: So how did you benefit from your "disobedience?"

HRB: Without fighting to give that genre airplay, how would our young creatives be encouraged to make their own? How would we have our Rap, Hiplife, Kasahare and Twi Pop? Without the airplay how would Reggie Rockstone, Azigiza, Lord Kenya, Abrewa Nana, Akyeame, Obrafour, Samini, R2Bees, Sarkodie, EL, M.anifest, Dr Cryme, Flow King Stone, Eno Barony, D Black, Kofi Kinaata, Kwesi Arthur, Dadie Opanka, La Meme Gang and many others get their radio and tv airplay to publish and flourish? Rap is an entire sector of the music industry in Ghana some 32 years on. And I am still here; Black and proud.

MSM: Here are what some industry pros in media and culture sent us about you:

"Known KKD forever and he is a unique earthling no doubt! Enlightened yet light! Style is his, and he will let you know! Very Pan-African too! Very much about his culture but also knows much about much! Great story teller too. There is only one KKD THE FINEST and he is aware of this fact. Yes! A great combination of all is what makes him so! His Royal Blackness, no doubt. He fits in anywhere and yet he maintains his! Not an easy thing to do! Yup! - Reggie Rockstone, Award winning rap musician, Grandpapa of Hip life music

**Poncho here. First, let me establish the fact that I'm the only one in the whole wide world who has the legitimate authority to refer to HRB KKD as 'homebwoyy'.That clarified, here's a prescription for the haters: twice daily:
Take 2 chill pills
for your ill wills,
A love potion,
to cure your
hate notion!!
He is The DARKWAH!Why, 'cos
D - He dares to stand out sartorially.
A - Awesomely, artistically articulate!
R - Royalty comes naturally by his deeds, hence his
K - Kingly recognition, with
W - Worldwide
A - Acknowledgement and acclaim
He - He gets it, and that gets to the haters.
He is the DARKWAH, the DARK ONE!
Permit me to give you an illustration of a hidden side of the homebwoyy, and just as well because Scripture teaches us not to let our left hand know what good our right hand does. In other words, don't flaunt your kindness. And really and truly, the 'K' in the DARKWAH also easily represents Kindness. I have personally experienced the kindheartedness of homebwoyy when I hadn't requested it of him, but being smart, highly intelligent and emotionally perceptive decided to go out of his way to show me such kindness that most people who judge him by his seeming flamboyance would never associate with him. look beyond his elegance and you will find intelligence, kindness and a down-to-eath humanity. I have no doubt there are many great and small who have benefited from his generous spirit. Homebwoyy gat heart, people, trust me. Coming from me who folks were under the impression he was in competition with as far as our performance on radio was concerned since we each stood out based on the trendy nature of the music genre we kinda stood for, this would come as a surprise, but behind the scenes homebwoyy and yours truly were like brothers in every respect of true friendship. I could tell you more about homebwoyy, His Royal Blackness, The Darkwah..but time wont permit me.- AMSON QUAIN, BROADCASTER, ADMINISTRATOR, LAY PREACHER & MUSICIAN**

"KKD the Finest! is absolutely phenomenal. He is a courteous and kind hearted soul. Sometimes underrated, often misunderstood, but admired and respected all the same. He is super talented and knowledgeable; always willing to teach what he knows to all who are willing to learn and succeed. Little wonder that his protégés continue to play key roles in the major league of media, arts and culture. God bless His Royal Blackness KKD."- Award-winning television and radio host, MC and poet Johnnie Hughes.

The first time I encountered KKD The Finest was somewhere in the very early 90's, where we used to record his radio programs to listen and study. We tried to imitate his voice so we could be as cool as him. And then he wore his bamboo-gramed glasses, and all of us went to buy pencils, then divide them lengthwise into, clean out the painting on the pencils and carve out different designs on them and fix it to our glasses so we could look like KKD. And when he cut his hair in the half bow style, the cool youth followed. Same as when he cut his hair in the traditional dansinkran style. And then somewhere in the early nineties, he gave a performance at Kumasi Cultural Centre where he rapped to "Dawuro" and the gong gong sound and from that day I

developed extra love and attention for rap culture and tradition.
I got the opportunity to be on same stage with him around 1995 in cape coast at CNC where he was the MC for the program I was performing on. That was the first time I actually came close and we had a long chat over who an MC is.
I remember he told me that many rapper's lyrics are just playful or wasteful, braggadocio or even toxic and illegal, but a true MC uses his poetry to uplift his people.
And then fast forward to 2000, I did a tour with him in America where we lodged on different floors in the same hotel.
I remember clearly: He told me how I should work out and that a true gentleman dresses as he wants to be addressed, and I need to smell good too. Also because I've become popular, I need to do things slightly better than most others because that's what will make my light shine. I got the opportunity to also be with him on a tour I did with Kojo Antwi in America again. We went to Houston Texas. Bra Kwesi told me a lot of things about life and how I should pro-actively take part in the raising of my children and how important family is especially when you hit the point of actualization you realize that service to family, community and the world around us is the only important thing. I will never forget this. For a long time whenever I went into my closet and I was looking for something to wear, I will put it together like how will KKD wear this? Bra Kwasi's influence in my life is overwhelming.
I think it was because of him that I got to be Glitz Style fashion Icon of the year. It's because of him that I can dress the way I dress. It's because of him that I have the confidence to wear what I wear and speak the way I speak . He's really spoken to me on different levels on the pitch in my voice, when I speak on interviews how I should conduct myself, be relaxed, giving me advice on my music type and the fact that he knows I'm arrogant about my art but I should sometimes find compromise for the sake of my loyal fans and soon- to-come followers.
There are very few people in Ghana that I can have conversations about culture and art that is uplifting and higher than my grade. -OKYEAME KWAME, Award-winning Musician, Made in Ghana Ambassador & CEO of One Mic Entertainment

As a creative person myself, I admired KKD from afar for his intelligence and versatility. This was long before I had the opportunity to work with him on the Hottest Host to find and groom budding television presenters, and Bands Alive, the reality show on which live bands competed in various genres of music on TV3. His ability to quickly adapt is incredible. With KKD, there are results, not excuses. His desire for training and imparting knowledge is a passion we both share. He is an inspiration to Ghanaians everywhere and a great mentor for the youth especially those from Tema where he spent his formative years. Kwasi is a professional international media personality who will no doubt do Ghana proud on any platform and in any boardroom with the best media and culture practitioners from anywhere in the world. With his wealth of knowledge and experience in Media, Culture and Tourism, and his constant desire to improve others and make a lasting impression, he would make a great Minister to lead any of his areas of expertise if he were politically inclined- GEORGE BOSOMPIM, Film & TV Producer-Director & Lecturer

KKD...this name has become synonymous with class, style and excellence... and of course the concept of BLACKNESS which he passionately promotes. The most profound and effective projection of the BLACK PERSONALITY since the impact of Godfather of Soul Music James Brown's defining 60s hit song "SAY IT LOUD, I'M BLACK & PROUD". No wonder KKD carries the title "His Royal Blackness!", a concept he personifies on a daily basis!
Interestingly, some dislike him and think him snobbish or unfriendly: conversely, many, many more love him passionately and are in touch with the real man: genuine, opinionated, bold, disarming and endearing; but none can discount, dismiss or ignore him.
KKD's impact, (his amazing fashion-sense and impeccable command of the English and Twi languages) is nothing short of monumental!!!
Some mistake his immense knowledge in various fields which he deliberately acquires through meticulous studies, and assertively disseminates with a genuine desire to impact society, for arrogance but for those of us who know the real man, his ardent desire to transform society and infuse excellence far outweighs people's misconceptions about him.
KKD is a master in the arts of persuasion and communication and has done more than enough promotion of the culture be it our music, fashion, art or lifestyle to be accorded the status of Cultural Icon in the Creative Arts sector. He lives that way anyway.
One outstanding feature which has left an indelible imprint on my mind happened during his time as a young, exceptionally talented broadcaster: I was struck by his absolute refusal and stoic opposition to PAYOLA, literally refusing to be influenced through the use of money in exchange for promoting music on radio. In the process he became inadvertently responsible for the massive success of several Ghanaian musicians who attained and enjoy star status today, Without KKD's principled, compassionate intervention coupled with his keenness and unique presentation to promote Ghanaian artistes, many of our biggest stars would have been deprived of the much-needed exposure critical to breaking through, as they simply did not have the funds to pay for airing their music. I can state emphatically that no musician or producer can claim to have influenced KKD with money in exchange for airplay. None!
Kudos The DARKWAH! KKD- the FINEST indeed: sans equivocation, without argument!!! - CARLOS SAKYI, Musician, Producer, Copyright Consultant & Broadcaster.

Hi! This is Sarkodie. I just have a few words I want to say about the legend Mr Kwasi Kyei Darkwah aka KKD The Finest aka His Royal Blackness. To start, I think giving the whole of Ghana a chance to speak about this man, you know we will all have similar words to describe him. Definitely exceptional and very influential in his field, and as a person in general.
His confidence, level of intelligence, his ability to keep a clean sheet for this long plus that voice of his, I think everything wraps him up to be The Finest.
Again coming from my city Tema, he was definitely an icon for us growing up. We all looked up to him because definitely that industry, broadcast media and show presenting, has been dominated by the folks in Accra. Sorry but check this out: Not only did he shine for us but he ruled that area with perfection and still has it.
He has been part of my success story though he might not even have an idea that he played a role in the brand Sarkodie. From the open support he's given me on radio, TV, any platform, you know he endorses me, admires my work. Plus the one-on-one priceless conversations I've had with him over the years: I drew a lot of wisdom from him. In all I can say one thing: He loves to see others do well. He loves to see others shine, and God bless him for that. If you want to talk about The Finest, I think this will take forever. So now to wrap everything up I want to say on behalf of the whole of Ghana, the youth, thank you Your Royal Blackness KKD The Finest. God richly bless you. May your legacy reign forever. This is coming from your boy - SARKODIE OBIDIPON BIDI YOU KNOW WHAT TIME IT IS

HRB: Wow! Permit me to express my heartfelt gratitude to each one of these great humans for the kind words. Gratitude is the aristocrat of attitude. Every one of you is a true shining star indeed! God bless you all,

MSM: What do you value most in life?

HRB: Next to life itself, real Estate. But kindly listen carefully. Real Estate because that's what we live on and should leave our children. Our greatest real estate is inside our chests and between our ears. Our hearts for feeling and our brains for thinking. With these we can love, imagine, find peace, dignity, happiness, and work to acquire any external real estate we truly desire.

MSM: For a moment I thought you meant land and buildings

HRB: Ha haaa. Those are great too but can be blown to smithereens or washed away. The mansions and riches we grab and hoard for our children are no more than rags and grass. It is the lessons we teach them and the laughter we share that will truly last. What are possessions without life itself in health? Each one chases what's most valuable to them. That's why there's common sense, and its highest uncommon version - wisdom, to help folk choose between honesty, contentment and compassion or corruption, greed and still dissatisfaction.

MSM: What kind of people do you like?

HRB: The Honest, The Clean, The Civil and The Creative

MSM: What kind of people do you dislike?

HRB: I don't dislike people. I only dislike certain traits in them. Like Dishonesty. Untidiness. Mocking the less fortunate. Taking passive-aggressive digs at people they are in awe of. Speaking ill of others behind their back.

MSM: So who is His Royal Blackness King KKD?

HRB: A doting dad, grateful son, loyal friend, kind, civil and graceful lover of dignity and beauty, & expert at his survival. A child of humanity born in Africa who is proud of his Adanse heritage and Asante culture and tradition.

MSM: What are the principles that guide you?

HRB: Be thankful; you have enough. Be kind, courteous and truthful in all your dealings.
Strive for Excellence, Eloquence and Elegance as long as you can. There is a verse in the Bible: Titus 3:2 which I endeavour to live by:

> **"To speak evil of no one, to avoid quarreling, to be gentle, and to show perfect courtesy toward all people."**

UNLOCKING AFRICA
for foreign capital injection

The Dynamics

In recent years, the issue of financial inclusion has been a major talking point across the African continent, especially in West Africa. Quite simply, the dynamics are lucid. Today, Africa has more digital financial services distribution than any other continent in the world with over 100 million active mobile money accounts.

There are collaborations between the Banking and Telco industries in Ghana and Nigeria to promote digital financial services which foster effectiveness of products and services for end-users. For example, the use of mobile wallets has experienced an upscale in subscription and usability.

It is important to channel our focus on the rural areas since they require more attention, although statistics indicate they are digitally inclusive. Currently, in Ghana, more than 85% of people living in rural areas own mobile phones whilst in Kenya and Tanzania, it's about 70%, thanks to agricultural technology that has been widely accepted by local farmers to track their farm produce – this justifies the reason behind these percentages – farming is the most common form of economic engagement in rural communities. In their case, it starts from basic financial literacy. In the end, the whole idea is to satisfy and serve the customers through collaborative effort – another initiative Money Zebra is championing. In achieving this, we have entered into partnerships with some financial institutions in Ghana and Kenya.

In Africa, there are 3 main branches of financial inclusion in focus including, and in order of high demand,

1. Microcredit
2. Savings
3. Payments/Remittances

Payments and remittances have become very common over the past years, as it is relatively easier to send and receive money from friends, family or peers across borders with a smart device. Making payments for goods and services have also been made hassle-free via P2P platforms. The second, savings, is also gaining significant traction with more income earners saving than ever before. Credit, being the number one subject in highest demand, happens to be the least explored market – the main reason why people demand credit is for housing, second is to fund education.

We are taking advantage of the opportunity especially in the microcredit market to provide credit to a readily available market. Countries like Kenya and Tanzania are very much ahead in all the three areas mentioned.

Money Zebra's Solution

There is a growing middle class in Africa with a wide homogenous group who still do not understand financial inclusion and we have realised a huge gap in the market which we are trying to bridge – ie connecting lenders with borrowers and making sure that everyone has a sense of inclusion. If we talk about inclusion, what Money Zebra is aiming at, is to ensure that the less represented people in society have access to basic financial services. Financial inclusion is not just about having bank accounts but rather being able to access banking.

In this light, we are providing a very simple and flexible service which will give borrowers in emerging markets the freedom to access loans at fairly priced rates to undertake petty trading, medium sized business ventures and other day-to-day activities which obviously require funding. This will invariably generate a significant amount of FDI's that will be pumped into the continent to serve as an engine for growth and development

How can you do well and do good at the same time?
By serving the demographics well and making a social impact, and that's how profits will be generated.

One of the major problems facing SMEs in Africa currently is access to funding. Within the agriculture sector for example, which happens to be one of the highest contributors to GDP in Ghana, most farmers, especially those practicing subsistence farming are not able to transport their farm produce to the larger cities due to funding problems - this mainly stems from lack of collateral. Our platform gives borrowers the ability to access credit on flexible terms with attractive and affordable rates from various lenders in and out of Africa.

Being a blockchain-backed platform, it serves as a guarantee for our users; ensuring soundness and security of their personal information.

In aligning our goals with that of the UN's development agenda, we want to corroborate that financial inclusion is a must for the youth and the working population. Currently, about 18 million Ghanaians are unbanked, this represents about 59% of the total population. Our goal is to bring financial inclusion in the region to 100% by 2030 as part of making a social impact.
For us at Money Zebra, it is quite paramount for people to be able to use mobile phones or portable devices though it is not a strict requirement, the education of people who are not tech savvy will be done through agencies who are in partnership with us.

We would take this opportunity to reach out to NGO's, fintechs, investors and foreign-based companies (who wish to launch out in Africa), and all other stakeholders (interested in our business model) to get in touch

BUSINESS PORTFOLIO

Money Zebra is a B2B2C platform for financial institutions, micro, small and medium enterprises (MSMEs) and large businesses from Sub-Saharan Africa as well as developing countries overseas. We integrate with the software of banks, lending firms and other platforms in order to harvest debt opportunities from them and place such (applications) on our platform. We aim to employ blockchain to pursue the following:

- Privately hosted immutable credit history ledger
- Originated deals secured as a smart contract
- IDs hosted on the blockchain

Money Zebra platform is your window to high tech financial services including:

- Lending – Capital for individuals, businesses, groups, associations, etc
- Remittances for any purpose across the globe
- Insurance for any kind of risk you want to take over
- Investment tools for your spare capital at the most sustainable assets
- Deposits with a high yield
- Reports and Analytics
- Credit history data

For overseas service providers, Money Zebra Platform unlocks the whole Sub-Saharan Africa to access people and businesses to serve any kind of affordable, efficient and professional service.

Kosta Du and Emmanuel Lamptey

AFRICA'S PREMIUM ENTREPRENEURIAL RESOURCE

Brigy_Dakks
home of apparels

NAME: NANA DARKOA AMPEM

WHAT DO YOU DO?
Creative Director at Brigy Dakks. I illustrate , design and sew Haute Couture, Bespoke African, Bridal and RTW.

BRAND NAME: Brigy Dakks

COMMENCEMENT OF BUSINESS: January 2017

LOCATION: Adjacent Frimps Oil Filling Station at Tetegu

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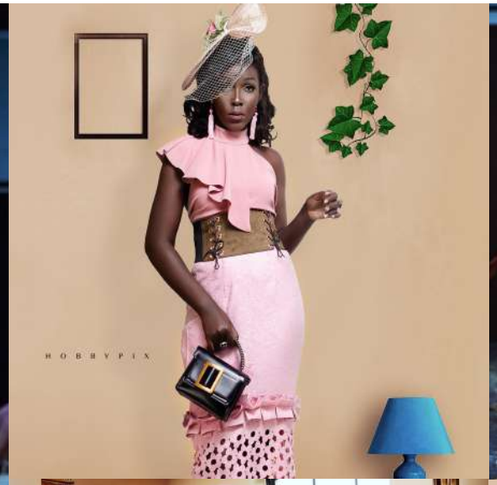


UGREEN AGRICULTURE

UGREEN AGRICULTURE

CANNABIS OIL PRODUCTION; A MULTI BILLION DOLLAR VENTURE

Hemp, or industrial hemp (from Old English hænep), typically found in the northern hemisphere, is a variety of the Cannabis sativa plant species that is grown specifically for the industrial uses of its derived products. It is one of the fastest growing plants and was one of the first plants to be spun into usable fiber 10,000 years ago.It can be refined into a variety of commercial items including paper, textiles, clothing, biodegradable plastics, paint, insulation, biofuel, food, and animal feed.

Although cannabis as a drug and industrial hemp are both derived from the species Cannabis sativa and contain the psychoactive component tetrahydrocannabinol (THC), they are distinct strains with unique phytochemical compositions and uses.Hemp has lower concentrations of THC and higher concentrations of cannabidiol (CBD), which decreases or eliminates its psychoactive effects.The legality of industrial hemp varies widely between countries. Some governments regulate the concentration of THC and permit only hemp that is bred with an especially low THC content.
Source; Wikipedia

Canada as a case study is amongst the few countries who have legalised this plant. The benefit in terms of revenue cannot be overlooked

The total cannabis market in Canada including medical, illegal, and legal recreational products is expected to generate up to $7.17 billion in total sales in 2019. Legal sales are expected to contribute more than half of this total, up to $4.34 billion in the first year.

Source: Deloitte. 'A society in transition, and industry ready to bloom. 2018 cannabis report.

Canada is the first G7 country to legalize medical and recreational cannabis at the federal level. It is quickly establishing itself as a global leader. Medical use is now authorized at the national level in 29 countries.

The focus on cannabis is mainly for 3 reasons
1. Genetics and cultivation
2. Oil and derivatives
3. Branded and licensed products

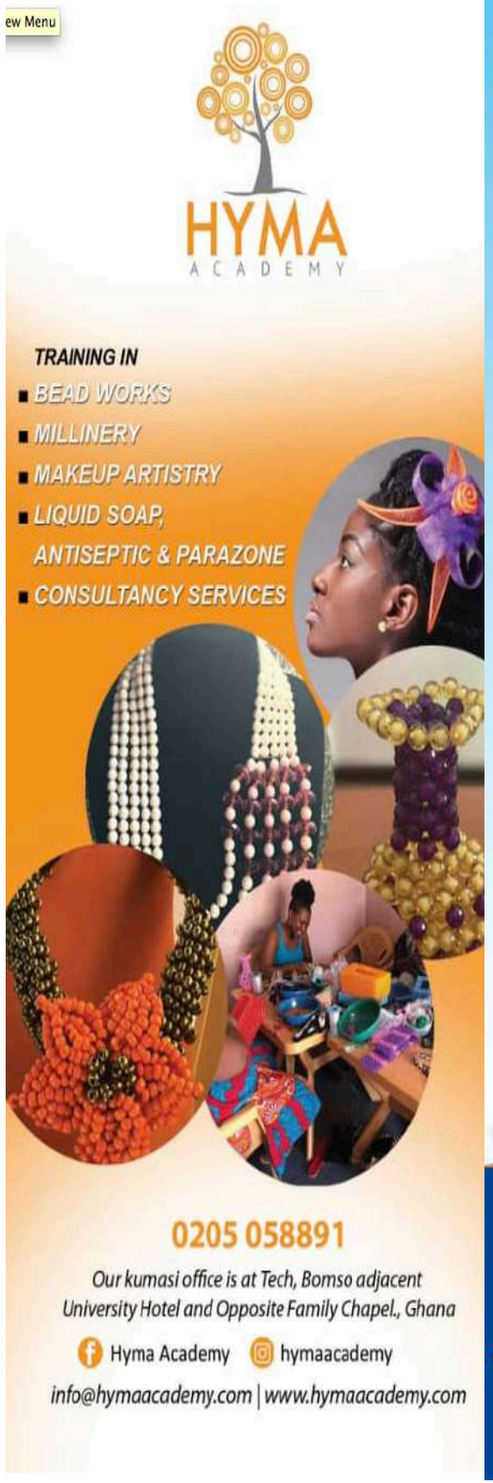
The medical applications for cannabis are staggering. Due to this, research is being conducted sighting evidence of the drug's efficacy in treatment of arthritis and epilepsy as well as other diseases.

The revenue that is being generated are high.

There can be strict security measures which can be implemented to increase growth margins of the economy as well as mitigate the incidence of illegalities.

Its production can create employment opportunities in the nation as well provide income which can be used for further development.

Will Ghana approve of the HEMP business strictly for medicinal purposes? Your guess is as good as mine.



Dr. VELMA

TIPS FOR LIVING A HEALTHY ENTREPRENEURIAL LIFESTYLE

Start and end your day with God, build your spiritual life ,communicate with God and seek his face in your business.

It takes a lot of dedication to build a successful business, which includes one's willingness to work harder than anyone else and pushing yourself to your limit. The demanding schedule of an entrepreneur does not provide enough room for required breaks eventually having a negative impact on one's health. After all, what good is success if you are not healthy to enjoy the benefits.

Lifestyle modification:
Exercise
Make exercise part of your daily routine, it doesn't matter whether you do it in the morning, afternoon or evening.
Find the time to exercise and make it your priority. It doesn't have to be expensive, simple brisk walking for 30minutes is enough.
Exercise enhances a better work-life balance and improves problem-solving skills

Eat as healthy as possible
- Your productivity is directly impacted by what you eat.
- If you want both your mind and body to perform at optimal levels, then you need to practice good nutrition.
- What we eat as well as when we eat it contributes to our level of productivity..
- Eat low-fat diet, include vegetables and fruits in your meals.
- As much as possible, avoid eating processed foods.
- Replace fizzy drinks with water, it is one of the fastest way to reduce your sugar intake and lose weight.

Take time to take a break from your business and relax.
Devote a particular time in the week to indulge in hobbies.

Lack of sleep is associated with high or low blood pressure as well as high levels of cholesterol , which are the risk factors for heart disease and stroke. Having enough sleep is one of the things your body needs.

Find a routine that suits you and work with it. This helps to control excessive pressure. Keeping to a regular schedule helps you to stay on course.

Learn to manage stress
Stress is almost impossible to avoid as an entrepreneur but it can be managed, while traits such as aggression can increase and sustain growth, attributes such as patience, tolerance and humility can help mitigate health related conditions. Prolonged levels of work without breaks can result in stress burnout, ulcers and hypertension. Another point of regulating stress is to learn the art of discharging tension. When you are home, try as much as possible not to focus on doing any work. Studies show that entrepreneurs take business related stress home which negatively affects their family and relationships. It also affects their comfort, health and happiness. The same effects are witnessed when they don't separate family related issues with their work. It adversely affects their efficiency at work.

It is highly recommended to read books and attend conferences in one's line of work. This will reduce stress and anxiety.

Mental Health
Taking care of your mental health is very essential to absorb the inherent risk, stress and uncertainty. The state of one's mental health can inadvertently affect the business.
.
According to a study conducted by University of California, entrepreneurs are more likely to develop mental health conditions like depression, anxiety, substance abuse and bipolar disorders as compared to the people who don't run businesses. Many entrepreneurs are reluctant to open up about their problems. If these issues are not addressed properly, it can have debilitating consequences which can be detrimental to the business.
We need to build a high emotional intelligence to be able to helps us adapt to change among others. It is important to develop a formidable approach towards dealing with stressful situations.

Identify the triggers;
Due to the immense pressure that comes with entrepreneurship, anxiety and depression can affect us.

You have to be careful about the early signs of impending mental health issues such as social withdrawal,change in sleeping patterns and eating habits, apathy among others. Kindly seek medical advice or talk to a trusted person when you begin to experiences such instances.

Manage your workload effectively. Prioritize your goals and objectives as an entrepreneur accordingly. Spending more time at serene places will keep you rejuvenated all the time.

Postponing health checks is a very dangerous thing to do. As individuals, our health should be our primary concern. We need to conduct regular check ups once in every two years though its very relative to the age of the person.

DANIEL SARPONG JNR

3 REASONS YOUR BUSINESS ISN'T GROWING

Business growth and development are major factors in determining the sustainability factors of a business. Sadly, most businesses in Ghana survive for few years and wind up. It is undebatable that economic factors such as the exchange rate, interest rate and inflation rate play a major factor in affecting business development. However, one major factor which has not been given the needed and necessary attention is regular training and workshops for business executives. It's sad to note that businesses invest so much in infrastructure, branding, research and development amongst other factors but little or no contingencies are set for the training of business executives who represent the business in all areas and literally influence the sale and level of loyalty of the clients.
In this article, I will address 3 reasons why businesses in Ghana are not growing based on poor sales and client relationship management.

1. Assumptions that your sales executives are skilled enough -
One of the major reasons why most businesses deliver low productivity is because CEO's, MD's and Human Resource Managers assume their sales and customer service executives are trained enough and they must deliver excellent results. In as much as this has a level of veracity and the onus lies on employees to be the best at their job, lack of requisite training is like shooting yourself in the leg; they may be good but won't be at their best without regular training on the new and pragmatic methods to make them better in their role.
The fact that sales executives are working hard and doing well with targets does not
mean that's their optimum and highest capacity. Your sales executives can double their output in months if only you will start investing in them the same way you invest in your research & development, infrastructure, products and all those investments that make you competitive.
Quality products do no sell themselves so tell me, what is the use of good and quality products if there aren't equipped and skilled people to sell them?

2. Low level of client engagements and communication. – This is prevalent especially for companies that provide services. Some people do not keep in touch with clients after a sale (they believe that once they have closed the deal, their work is done!)

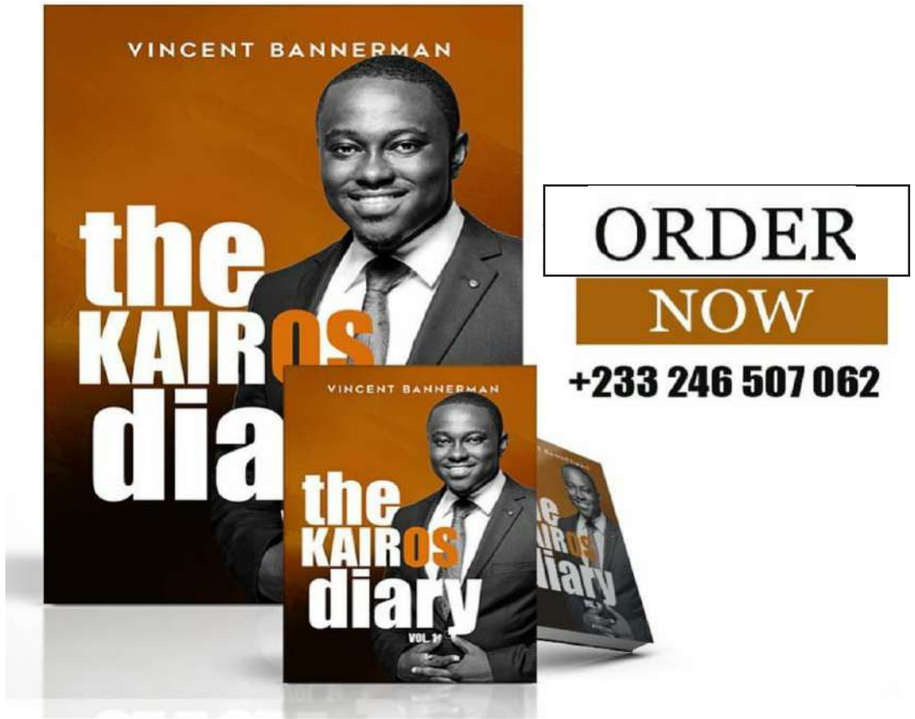
It is expedient to note that every client has an immediate value and a lifetime value.
Immediate value is what you gain from a client per a one-time purchase and a lifetime value is what you gain from a client over a long period of time. If a client purchased a service worth GHS 100 in a month, that is his immediate value; however, if you had nurtured the relationship and the client stayed loyal to your brand for the rest of the months, you would gain GHS 1,200 in a year, GHS 2,400 in two (2) years etc.

Lifetime value also includes all the referrals and recommendations they will give to their family and friends about you. So now tell me, won't you want to learn the new and modern techniques and skills to make and keep clients?

3. Ignoring your clients because they were unhappy with your service:
One of the things you may experience especially when you haven't yet understood the The Art of Managing and Satisfying Client Expectations (to be treated at the
Masterclass) is that you may have a lot of people who aren't happy with your product or service and because of this situation, you may stop picking their calls whiles they are waiting for you to deliver a service or you may totally ignore them after delivering the service. You may think you are trying to keep your peace of mind by avoiding a disappointed client but what you do not know is you are killing your brand; this effect is usually seen in the long term and it's called the DISSATISFACTION RIPPLE EFFECT.
Every client has family and friends and no matter how amazing your product/service is, their family and friends will trust them more than you. Once you avoid picking calls of a client because you haven't been able to deliver the service yet per agreement, or you once ignore a dissatisfied client after a dissatisfied service, you are not only losing the lifetime value of a client but you are downgrading your brand to that person's network. That person will tell most of the people in his network about how 'crappy' your customer service is; without confrontation, all the people in that client's network will believe this and they will also tell their network.
Imagine the number of people who have heard about your 'crappy service' over these years and imagine the revenue opportunities you have lost within this period. Imagine if you understood and knew the techniques to 'Manage and Satisfy Client Expectation In All Situations' and the benefit it would have delivered to your business today.

In conclusion, business growth and competitive strategies aren't only limited to quality products and perfect infrastructure, and technology but most mportantly, how equipped equipped the front-line executives who interact with your customers are.
This kind of investment carries more weight in determining the perception about your brand than any other factor. Invest in training these executives at least quarterly to
sharpen and equip them to deliver even better results.

Register to the SUPREME BUSINESS EXECUTIVE MASTERCLASS coming off on the 27 th of April and let's go deeper in the fields of sales, client relationship management, communication and public speaking. Early bird tickets end on the 10 th of April 2019. Call 0246796693/0203809248 for more info.



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Hip :33
Waist :24
Bust: 28
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Nationality : Nigerian
Age: 25

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AFRICA'S PREMIUM ENTREPRENEURIAL RESOURCE

Name - MAWUENAM SHONELLE ADABRA
She is a health care assistant by qualification, a model, an actress, television presenter and an entrepreneur.

SHONAFRIC is an upcoming television show which will showcase our African values, culture, tradition, art and design and promote tourism. SHONAFRIC also deals in African inspired interior design. It came into the limelight in February 2018.

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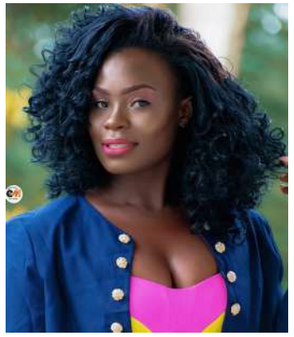
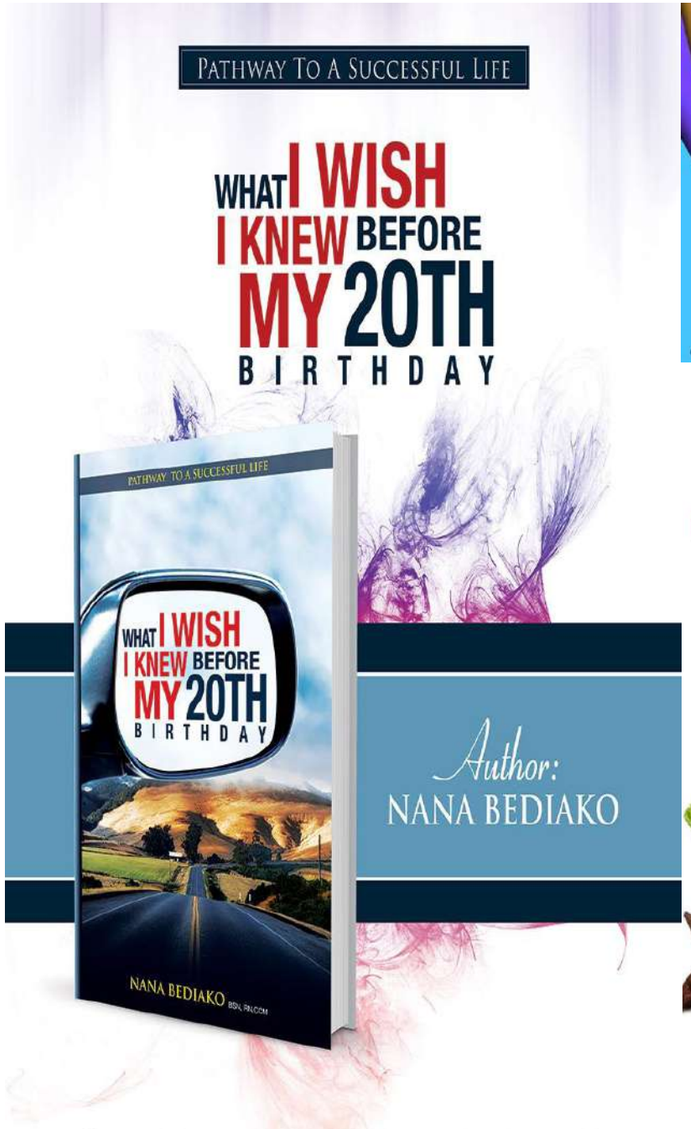
Facebook - SHONAFRIC





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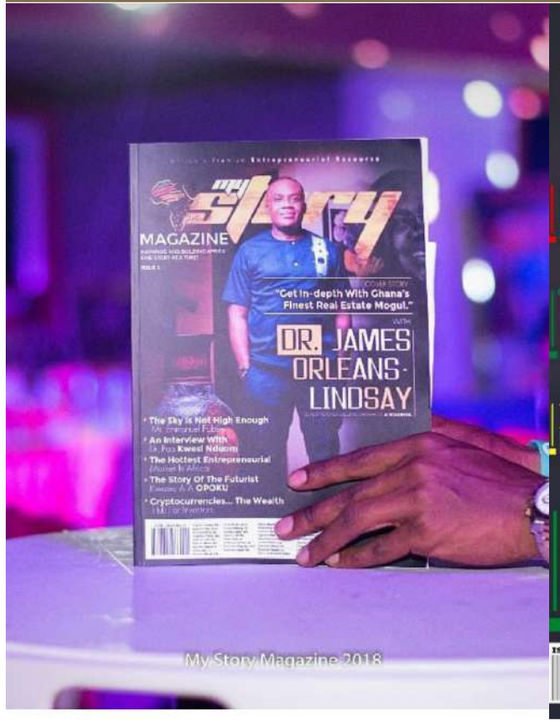

with Mimi ElBernard Nelson -Ehsun

THIS AND EVERY SATURDAY

5PM GMT

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