

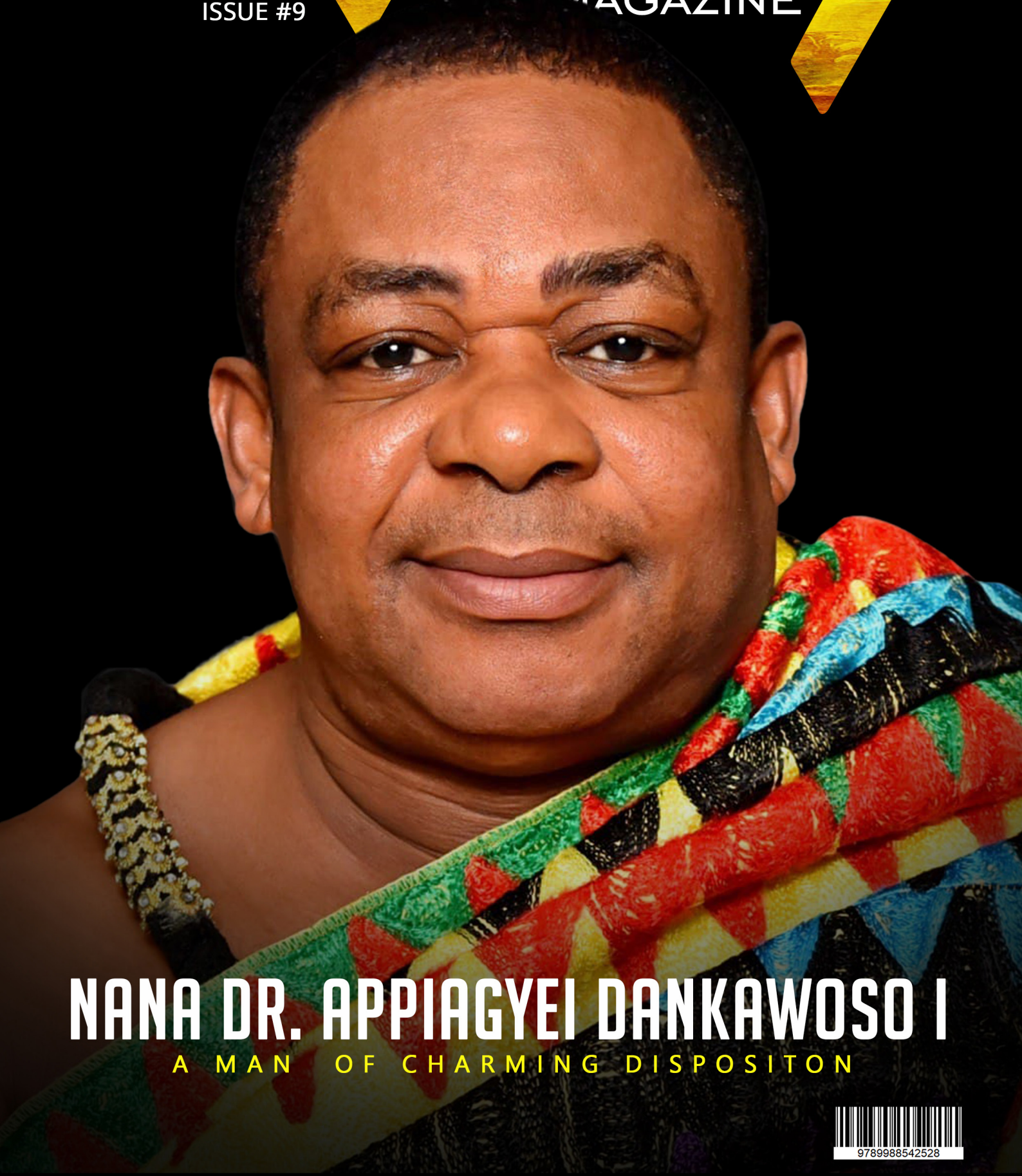
AFRICA'S PREMIUM ENTREPRENEURIAL RESOURCE



myStory

ISSUE #9

MAGAZINE



NANA DR. APPIAGYEI DANKAWOSO I

A MAN OF CHARMING DISPOSITION



9789988542528



HAIR EXTENSIONS

Sale of luxury bundles, closures, frontals & wig units

WHO WE ARE?

Vogue Royale is a beauty brand formally known for luxury hair extensions and Wigmaking, and is now a full fledged beauty bar.



WHAT WE DO?

We offer a wide variety of beauty services, bringing you an ultimate glow from 'hair' to 'toe'



BRIDAL

Makeup, Hairstyling, Bachelorette hosting

MANI-PEDI

Manicure, Pedicure, Nails

BEAUTY

LASHES, FACIAL, WAXING

Get in touch • 0245743599 • East Legon Shiashie, boundary road • IG : @vogue_royalebeauty



JESUS GANG PRESENTS

**SELASSIE
OSBORN**

EDEM

**PROPHET BERNARD ELBERNARD
NELSON-ESHUN**

THE MOVE

PROPHETIC PARTY (2 PETER 1:21)

**SATURDAY 01 MAY | 5 | UPSA
2021 PM AUDITORIUM**

For enquiries please call 0244671523

FREE

THE MSM TEAM

CONTACT US

www.mystorymagazine.com

Email: msmlimited17@gmail.com

info@mystorymagazine.com

Tel/Whatsapp: +233-209-423-757.

Accra, Ghana.

PUBLISHER

Nana Akwasi Bonsu

CO - PUBLISHER

Dennis Kofi Borti

CONTRIBUTING WRITERS

Daniel Sarpong

Clarence N. A. Pappoe

Richard Nunekpekpu (Esq)

Hildagard Swanzy

Code 57

EDITOR

Mrs. Ewuradwoa Yeboah

BUSINESS DEVELOPMENT MGR.

Derrick S. Vormawor

WEB DESIGNER & HOST MGR.

Vincent Ashong Quartey

CONTRIBUTING PHOTOGRAPHY

Prede Studio

GracehandsPixel

Aklass Photos

40graphville

CREATIVE DESIGNERS

Abraham O. Adjekum

Cecil Emil Allotey



IF YOU'VE BEEN INTERESTED IN...
LEARNING HOW TO MAKE MONEY IN MINUTES THROUGH
HIGH FREQUENCY OPTIONS TRADING

- DM ME " I'M READY "
- ▶ MUST HAVE 1 HOUR A DAY
- ▶ MUST BE COACHABLE
- ▶ MUST HAVE \$325

 @mimielbernard



PUBLISHER'S STORY

THE ERA OF DIGITAL REVOLUTION; MAKING USE OF YOUR CELL PHONE TO CONNECT WITH PEOPLE AROUND THE WORLD .

In recent times the world has halted in most activities due to the COVID 19 Pandemic ,in spite of this pandemic,Technology has played a major role in the continuity of some activities with ease.

Many people have harness the use of technology to making things easier especially for all working activities.

Economies of nations has been shaken greatly due to this pandemic nevertheless,

productivity still continues in most part of the world .

Many people sit at the comfort of their homes to make millions of dollars through digital medium like Crypto Currencies and other blockchain networks. Forex and stock trading has become very essential in this day. Don't be left out . Make use of your cell phone and become the change you've been hoping for .

Africa , the new world emerging, has adapted this very well not lagging behind. Most institutions have adapted technological ways of achieving their goals and objectives.

Technical softwares , industri-

al technology have now been adapted both in the working environment and even in schools .

Investing in the productivity of the people is very essential now , due to the New Normal.

Technology has enhanced human engagement, and has also made it easy to connect with people all around the world . At a click , one is able to reach out to millions.

My Story Magazine is a fully digital platform created to connect entrepreneurs from all works of life around the world together enhancing the African agenda . You can be an African changing the narrative in China, Russia etc . We are here to make sure those who live on the continent or outside the continent but are African are celebrated and spotted .

In this edition , all of the contents were gathered through technological medium either email or WhatsApp . That's the age we've come to embrace .

Enjoy the stories from People around the world, be inspired and contact us anytime you are ready to share your story .

My Story Magazine; Inspiring and Building Africa One Story At A Time!

Nana Anasi Bongo

CONTENTS



33

COVER STORY

NANA DR. APPIAGYEI DANKAWOSO I

28

PUBLISHER'S STORY

7

MR. S.N. DOWUONA

10

AGBOGBLOSHIE



28

MYSTORY I... NE IN PARTNERS... LD PROPERTIES

WINNER OF KINGCOLD CHALLENGE



5K CHALLENGE

13

MS. LOUISA AFRIYIE BOATENG

44

LUPENGA CHISALA

51

TIAMIYOU RADJI



MR. S.N DOWUONA
OWOO

Mr. S.N Dowuona Owoo is the founder and CEO of O&G Adonai Limited and Adonai shipping Limited, both indigenous Ghanaian companies providing offshore services in Ghana's upstream Oil & Gas industry. He has over 20 years experience in Finance, shipping and in the oil & gas industry.

Mr. Dowuona Owoo has served as the director in various companies in the Netherlands and is currently serving as the Chief executive officer since the companies' inception. He has oversight responsibility of all activities of O&G Adonai and the sister company Adonai Shipping Ltd.

It is and has always been Mr. Dowuona's mission to prove that Ghana and its Ghanaian workforce can surely compete in the modern business world as a whole and the oil & gas industry.

Mr. Dowuona Owoo is an ardent entrepreneur with DPA Entrepreneurial skills certificates. He has a vast and rich experience in the oil industry and is highly respected in the energy sector in Ghana. Mr. Dowuona Owoo oversees activities of the company as well as the activities of the management staff.

As a CEO committed to excellence and high business ethics, Mr. Dowuona Owoo focuses on maximizing local content by engaging local suppliers and local service companies. He has a "heart for Ghanaians" and prioritizes Local Content in all his activities. Under his leadership, Adonai shipping obtained GIFF membership in 2019 and he has since increased in logistical services and has steadily increased the number of staff employed.

In summary, Mr. Dowuona believes in excellence. He constantly monitors the services provided and works in compliance with all applicable rules and regulations: in-country and internationally within the trade ensuring good quality management and expertise.

Mr. Dowuona Owoo cares for Ghana and translates this in his way of doing business and treatment of crew, staff and the business field as a whole.





Platinum Africa

S O L U T I O N S



#BridgingTheGap

Monitoring & Evaluation

Do you run or want to **run a business in Ghana whiles living abroad?** Then sign up for our monitoring and evaluation service. We keep **a closer eye on what's happening on grounds in Ghana,** and keep you updated with strategies to improve your business back home.

www.pasglobal.com | +233553759229

AGBOGBLOSHIE:

Garbage Dump or Gold Mine?

THEY CALL IT SODOM AND GOMORRAH, AS IF IT CHOSE TO BE THIS WAY, AS IF IL-LEGALLY DUMPING LAST YEAR'S IPHONES SHOULD BE THE RESPONSIBILITY OF PENNILESS GHANAIS.

Technology nowadays is no longer built to last; it is built to look good until the next model comes out. This leads to tonnes of unwanted appliances – from laptops to washing machines – being taken to places like Agbogbloshie where thousands of men, women and children work to extract valuable resources from them for recycling. This is a very real and multifaceted problem that affects the health, wealth and well-being of Ghana's people.

In the late 1990's, Agbogbloshie was in need of technology. Its population was growing and they had electricity but nothing to use with it. Old televisions and computers were donated to the area from other parts of Ghana; anything that didn't work went to local landfills as electronic waste (e-waste). Years passed and other countries decided to drop their e-waste in Agbogbloshie until it became what we see today.

From 2016 to 2018, Julius Fobil, professor at the University of Ghana's School of Public Health studied Agbogbloshie. He found that "The workers can't do anything about the poor air quality because they have to earn a living, so it's a trade-off. They earn money but their health suffers.

Burns and back pain are common. The fumes given off by burning plastic cables to uncover copper wires inside not only lead to breathing problems, they also affect pregnant women. Agbogbloshie is also home to one of Ghana's largest food markets and livestock often graze in the area, therefore it is only a matter of time before all Ghanaians are affected

BUT THERE IS HOPE. IT'S ALL ABOUT PERSPECTIVE.

Agbogbloshie is a rich source of copper, aluminium, steel, glass, plastic and gold. E-waste is separated, dissected and valuable resources are extracted to be sold or recycled. In the many circuit boards found in this massive scrapyard, there are more precious metals that can be found than by conventional mining. If stripped correctly, copper wire can be recovered from cables easier and cleaner than burning. Moreover, the leftover plastic can – and often is – shredded and sold to factories as recycled feedstock for clothing and other materials



But it is not all just broken e-waste. The expertise gained from a career of taking technology apart has taught workers how appliances work, allowing them to repair and refurbish what they find. There is an entire industry with its own economy and now is a better time than ever for investors to get in at the ground floor. Let's do a cost-benefit analysis. On average, between 150,000 and 280,000 tonnes of e-waste enter Agbogbloshie each year. Most of this includes aluminium and steel frames, as well as copper wires.



When sold, the mean price of copper is worth 33% more per kilogramme if stripped rather than burned. That means even if copper wires made up only 1% of the total weight of annual e-waste in the scrapheap, investment in wire stripping machines for clean copper could generate an increase of between 7.5 million to 14 million cedis per year in profits alone, if sold abroad to countries such as the UK. Even if investors were to run headfirst into projects in Agbogbloshie, with no care for pricing on wire stripping machines, purchasing 1000 units of the highest quality machines, each costing 7,200 Ghanaian Cedis at retail price, then – factoring in shipping and living waged labour costs – it would take no more than three years to see a return on this investment.

Moreover, recycling steel and aluminium for construction not only benefit the environment but also save money. Recycled scrap

Anyone wishing to empower Agbogbloshie would not be forced to do so alone. There are many organisations, both local and foreign, working hard to transform the area. Pure Earth been working with local scrap collectors since 2013 to envision a future for Agbogbloshie, in which recycling centres in with automated wire-stripping units eliminate the need to burn wires for copper. Moreover, their projects aim to train workers in accounting and business so that they may become entrepreneurs themselves.

panded their efforts and partnered with the German development agency, GIZ – delivering millions of euros in resources to the area. They hope to build a sustainable, efficient recycling system at Agbogbloshie, as well as a health clinic and football pitch for workers

Another organisation worth investing in is the Agbogbloshie Makerspace Platform. A project created by architects, Dk Osseo-Asare and Dr. Yasmine Abbas. Their focus is to make Agbogbloshie into a self-sustaining powerhouse of production and innovation. They have built modern workshops made from materials found only in the scrapheap where they teach engineering skills and product design using scrapheap material. Not only this, but they also offer open access on their website to instructions on how to safely dismantle e-waste to extract resources. It is time to cease with seeing Agbogbloshie as a wretched hive of scum and villainy. It has problems that can be solved – wheth-

er that be as a lone entrepreneur starting their empire among the scraps, or as a collaborative effort with any of the incredible organisations working there already. It is not a wasteland but a diamond in the rough, all it takes is the right tools and a good eye, and it will shine.



steel is 70% cheaper to make and reduces harmful emissions by 80%. The difference for aluminium is even greater, with a 95% reduction to energy costs when recycled. This means any would-be investor in Agbogbloshie could very easily become a serious contender in the metallurgy and construction industries.

Green Advocacy Ghana, run by Bennet Nana Akuffo, has published numerous reports detailing strategies to improve working conditions and production. They have outlined the need for recycling centres to be built in Agbogbloshie to centralise the production of its resources. They are also a main provider of wire stripping machines and therefore could advise investors on which ones to provide for workers. Over the last 10 years they have ex-



BIBLIOGRAPHY

Darko, R. (2010, August 25). Electronic Waste Dumping on Ghana Still Continues. Retrieved from Ghana Web: <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Electronic-Waste-Dumping-on-Ghana-Still-Continues-188950>

Green Advocacy Ghana. (2012). Feasibility of Copper Recovery through Cable Stripping at Agboglobloshie. Accra: Green Advocacy Ghana.

Kenton, W. (2019, June 4). Planned Obsolescence. Retrieved from Investopedia: https://www.investopedia.com/terms/p/planned_obsolescence.asp

LKM Recycling. (2020, February 24). What are the current scrap metal prices in the UK? Retrieved from LKM Recycling Web Site: Feasibility of Copper Recovery through Cable Stripping at Agboglobloshie

Motor Technics Ltd. (2020, March 27). Wire Stripping Machine -

2,200 W - 21 feed holes. Retrieved from Expondo Web site: <https://www.expondo.co.uk/msw-wire-stripping-machine-2-200-w-21-feed-holes-10060073>

Osseo-Asare, D. (Director). (2018). TED Talks - What a scrapyard in Ghana can teach us about innovation [Motion Picture].

Osseo-Asare, D., & Abbas, Y. (2014, February). &. Retrieved from Agboglobloshie Makerspace Platform: <https://qamp.net/>

Pure Earth. (2014). Project Completion Report: Making Electronic Waste Recycling in Ghana Safer Through Alternative Technology, Accra Ghana. Accra: Pure Earth.

Schwab, O. (2015). Onions and Tires in Sodom and Gomorrah. Arcadia(21). Retrieved from <http://www.environmentandsociety.org/arcadia/onions-and-tires-sodom-and-gomorrah>

Shaw, N. (2019, January 5). For Ghana e-waste recyclers, a safer option amid toxic fumes.

Retrieved from AP News Web Site: <https://apnews.com/f9a0d-071d1d646edb2b53fd22fd8548c>

Warner, R. (2018, May 12). Treasure in the most toxic place on earth. Retrieved from Atlas of the Future: <https://atlasofthefuture.org/project/amp-agboglobloshie-makerspace-platform/>

Yeung, P. (2019, May 29). The Toxic Effects of Electronic Waste in Accra, Ghana. Retrieved from City Lab: <https://www.citylab.com/environment/2019/05/used-electronics-e-waste-land-fill-ghana-toxic-technology-/590341/P>



**MS. LOUISA AFRIYIE
BOATENG**

BUSINESS OPERATIONS MANAGER, EARLBEAM REALTY



The Business Operations Manager at Earlbeam Realty, Ms Louisa Afriyie Boateng, has hinted that her outfit will continue helping young Ghanaians find employment by creating opportunities through their projects, while ensuring growth in the Accra property market.

TELL US WHO YOU ARE AND WHAT YOU DO?

My name is Louisa Afriyie Boateng and I am the Business Operations Manager at Earlbeam Realty, I also double as a bit of a bookworm and an avid fan of almost all most creative pursuits.

WHAT ARE YOUR THOUGHTS ON THE STATE OF THE REAL ESTATE AND CONSTRUCTION INDUSTRY?

The real estate market in Accra is a buoyant market. There is a lot of choice, a lot of different developments rising. The demand is here and, with

a lot of interest within Accra there will automatically be a need for housing or spaces to utilise for business and recreational purposes.

HOW CAN YOUNG WOMEN BE MORE SUPPORTED TO GROW IN THE INDUSTRY?

It is important for young Women to collaborate and support each other in any industry. This is no different within the real estate & Construction industry. It also depends on your own individual values and mindset as a woman within this sector. Treat others as you wish to be treated is my motto and if you do happen to chance upon other young women or people

with similar values you naturally will align with them and come together. I also believe that there is a lot of support given to those who also ask for it. Yes, there will be times in which you may stumble upon some barriers, but again this is universally across each industry. Mindset is everything!

WE HAVE HEARD OF YOUR PROJECT TO SUPPORT AND HELP YOUNG WOMEN AND FIND THEM A ROLE AND HELP THEM TO ADVANCE WITHIN THE INDUSTRY?

AFTER TRAINING AND FORMING THE GIRLS, WHAT SHOULD THEY EXPECT AS THE MAIN OUTCOME?



WHAT ARE THE CRITERIA USED TO SELECT THE GIRLS YOU WANT TO TRAIN AND FORM?

I believe that in training a person to fulfil a role you need to look at what their own personal goals and objectives are and find out what change means to them. Usually when a person can workout their purpose it gives a lot more clarity on which direction to help to support a young lady in. The need to want to develop is an innate thing, when you can pin point what drivers each young lady may have it becomes easier to then remind them of their why, and in turn they will be able to map out what they want to accomplish. I purely then offer support to bridge the gaps, the

success comes from themselves and never from me. It is very fulfilling.

AFTER GHANA, ARE THERE OTHER AFRICAN COUNTRIES WHERE YOU WOULD LIKE TO EXTEND MORE?

I would like to explore South Africa, Kenya and the Nigerian Markets, as they represent very interesting markets with young people ready to explore and take chances.

YOU MOVED FROM LONDON TO KUMASI AND ACCRA? HOW HAS THIS HELPED YOUR GROWTH, CAREER AND LIFE?

Spending a lot of time in Kumasi allowed me to find

my roots, it gave me good grounding. It also gave me a lot of headspace to know how I wanted to realise how best to fulfil my potential in Accra. Life has a funny way of directing you down the path of your purpose. Being in Ghana has really allowed me to look at a different perspective of life, from all different social classes and faiths. It's also given me more of a drive as opposed to a simple minded lifestyle. For me it's a fun adventure that is just getting started.

CHARLES KATERE

ECO CLEAN GHANA.



Code57: Welcome Charles, before we talk about waste, kindly tell us about yourself.

Charles Katere: Thank you Sir, I'm Charles Katere, born in New Longoro, Kintampo North, Bono East region, currently residing in Wa, upper west region. Charles is the project accountant and financial secretary for Global Ecovillage Network-Scotland and GEN Africa-Senegal respectively and the CEO of Eco-Clean Ghana. Charles is very passionate and has an interest in saving the environment by cleaning Ghana and finding sustainable ways of recycling waste into resources.

Code57: You have been championing the waste agenda with Eco - Ghana. Why do you think waste should be an issue of concern to us citizens?

Charles Katere: Thanks Sir, I do want to appreciate the Eco-Clean Team for the massive encouragement and support in championing the Eco-Clean waste agenda. I think, provided we are aim to live in a healthy environment and have a safety life before death, we cannot do away with waste management agenda . Hence, waste is a very crucial part of life which affect our environment, health and social life.

Code57: Waste has become inherent in the day to day activities of mankind How differently can we handle waste to ensure a healthy environment..?

Charles Katere: In simple terms, I think, generally, we (the Public) must be educated on how we can reuse, refuse, reduce and recycle waste in our small ways.

Code57: How far are we, as a country in fighting this national canker?

Charles Katere: This waste issue is a very big challenge in Ghana and not only Ghana but the whole continent. According to research, Ghana produces about 270 tons of waste a day which sum up to 98,550 tons of waste a year and sadly only 2% of this waste is recycled. So we have to ask ourselves where the remaining 98% percentage of waste goes? That notwithstanding, Ghana spends about \$ 269 million dollars annually on waste management. Hence the issue of waste is very key and a big issue to tackle.



Code57: When we say waste management what do we mean?

Charles Katere: Waste management in terms of recycling is any recovery operation by which waste materials either plastics or non-plastics are reprocessed into products, materials or substances whether for the original or different use, turning non degradable materials into compost or fertilizer and others into edible mushrooms and plastics into our Eco bags, oil ..etc

Code57: What is Eco-Clean Ghana doing to solve this waste issue ?

Charles Katere: Eco-Clean Ghana currently is turning these plastics which are seen as waste into school bags and laptop bags. This enables us to properly teach the public that waste is a resources and has not outlived it useful life as perceive. Hence, students and officers and everyone using this kind of bags become more conscious about our environment.

Code57: Does that mean we are as rich as the number of waste we generate annually?

Charles Katere: Very very very well. We believe in one kind of principle in Permaculture which states that, "there is no waste, waste is an output and an output of something can become an input and vice versa".

Code57: You are now a 5K Champion. Did you see this coming ?

Charles Katere: Yes, after my first 60seconds presentation. Which 15people were needed out of the 100 shortlisted candidates. It was never and ever easy. I can say the toughest challenge I have ever experience in a pitch competition. But the good thing is, it was a very great challenge that prepares you to do exploit before you even reach the final stage.

Code57: What do you think gave u an upper hand over your colleagues?

Charles Katere: I think, the sustainable nature, the clear vision and overall the passion that drives Charles and the Eco-Clean team.

Code57: How does it feel to be one of the winners of this challenge.

Charles Katere: I feel there is more successful challenges ahead of Charles and Eco-Clean. Because we aim to let all children understand the concept of waste and become more conscious of waste and the vision has been seen by other people and they are ready to invest in you.. I feel very good and very bold that, we are doing something great....!!! We aim to focus on the public but mostly the young once.. Because there is a saying that.. "it is easier to raise a child than to repair a broken man", hence, children getting our Eco bags become more conscious of our environment. I do appreciate my Jury, Mama Emmaline for seeing this vision in Charles and Eco-Clean and already foreseeing a better future for our young children.



Code57: What u would u tell Young entrepreneurs about the opportunity waste management can offer?

Charles Katere: Eco-Clean says, waste is not a problem but a big opportunity to earn a livelihood. Because it is seen to be a bigger challenge and they should never forget that.. You never become big or hero without solving bigger issues and challenges..

Code57: How do you clean the plastic waste collected from the street in making your products?

Charles Katere: Process in producing bags.

1. We collect plastics/buy: currently we but once that are nice due to our capacity.
2. We wash and sterilize with Eco-Clean detergents.
3. We dry them on sun..
4. We stitch these bags into pieces
5. We wrap these rubbers with the African print...



Very easy to do and make money

A key to success!

With the partnership with the IEPER Ghana in WA. we have accumulated more than a ton but we alone cannot consume all hence.. Looking forward to expand Eco-Clean to be able to make good use of these plastics.

However, for Eco-Clean to be able to recycle more.. those who have links and platforms to support us market these sustainable environmental products are welcome.

Code57: Give us your final words

Charles Katere: Thanks to God for our lives. Thanks to CODE57, Access bank and all patners.

Much love to my jury, Mama Emmaline Datey for her great inspiration and support and all the other Juries. Much grateful to all Eco-Clean Team and the audience here..

Let's clean Ghana, recycle and save a better future for our children.



RUTH AFI AGBOZO

RUTELA ENT.

Code57: As a natural hair advocate, what would you say takes to maintain a natural hair as a lady?

Ruth Afi Agbozo: Thank you for the question. For me, I believe it takes a love for your hair and a commitment to grow natural hair.

You should also be willing to invest in the right products that are good for your hair type because every hair type has different needs.

Code57: Very few women maintain natural hair these days. What do you think could be the reason

Ruth Afi Agbozo: Well, I don't agree with this assertion because I see a lot of women rather turning to maintain natural hair.

Maintaining natural hair can be difficult especially if you don't get the right advice and products that will help you. Difficulty in finding what products work can force some women to not maintain their natural hair.

Code57: Tell us how your entrepreneurship journey started for you.

Ruth Afi Agbozo: Growing up I saw my mum-my venture

into several trades to support my Dad.

My siblings and I developed a love for trade and this has stuck with all of us till date.

In my third year in Senior High School, I chanced upon a book some of our seniors had thrown away (Rich Dad Poor Dad).

But I didn't read it until I graduated the following year.

That book struck a cord a I vowed to succeed as an entrepreneur.

By then,

my mum had already started making shampoo and conditioner for some cosmetic shops in the community but I thought, "why not find a better way of monetizing this" that's what motivated me to go read marketing at UPSA. While at the University, I realized I always had cuts anytime I permed my hair, so I decided to go natural.

Then I found out it wasn't going to be an easy journey so I started testing things that could help me maintain my hair and here we are. With the brand Rutela.

Code57: How has it been so far since you started Rutela Enterprise?

Ruth Afi Agbozo: It's been three years since the brand got registered and there have been ups and downs. Testing prototypes and seeking feedback on our first clients helped us to modify our products.

There have been times I felt like giving up and looking for a white collar job, but I remember why I started and I am poised to go further.

Code57: You recently won the 5k challenge with Rutela Enterprise, tell us how it feels

to win an amount of 5,000 in a business pitch competition like 5k challenge.

Ruth Afi Agbozo: I have not been the same after the an-



nouncement of the 5K Challenge winners. I know how difficult it is for start ups to get funding in this country.

So I really deem it a great privilege that someone will believe in my business to invest as much as ₵5000 in it. I am more than elated.

Code57: What do u think gave u an upper hand over your fellow entrepreneurs in the competition?

Ruth Afi Agbozo: I know all of them have good businesses and ideas but I feel my level of commitment to what I do my presentation and my ability to articulate my business plan well won the hearts of the jury.

Code57: How do you manage reviews on your products both positive and negative?

Ruth Afi Agbozo: We take them in good faith. Some of these reviews has actually helped us to modify our products.

We have even started other product lines based on some of these reviews so we don't take review lightly at all.

Code57: How Did You Handle Adversity and Doubt since there are so many good hair products brands out there?

Ruth Afi Agbozo: To get people to trust the brand, I had to give some people free samples for them try and see its efficacy. I also used my own hair as a testimony most of the time.

Code57: Being a marketing student ...how do you intend taking your brand beyond Ghana?

Ruth Afi Agbozo: I have started building relationships outside Ghana. I also have a very good grip on the French language which is spoken by our neigh-

boring countries.

I will leverage on these competencies and the AfCFTA to reach the continent with my products.

Code57: How can you switch from perming to natural and what products are advisable especially if you have a soft scalp?

Ruth Afi Agbozo: You can either decide to keep growing your hair without perming it again. After a while, the permed hair will get weak and fall off by itself.

You can also cut the permed hair outright and start growing the natural hair.

I did the second one

For a soft scalp, You can use several oils like Argan, jojoba or baobab.

These are good for soft scalp treatment

Code57: How do u balance business and family life

Ruth Afi Agbozo: I try as much as possible to plan my day. I decide on what I want to do for the day both for family and business and see which to do after what before I start the day.

Code57: Who do you look up to, what's your motivation and what inspires you ?

Ruth Afi Agbozo: I admire the CJ Walker brand and the fact that after so many years the brand is alive. There's a movie about her on netflix "Self Made", it's a must watch. My biggest motivation is my siblings and children. I am a first child and I want to leave a

lasting legacy for my siblings and children.

I am inspired by nature and the challenges around me.

Code57: Your Final words Ruth.

Ruth Afi Agbozo: Thank you so much for the opportunity to be here.

We the youth are endowed with a lot of potential.

Lets harness these potentials by identifying challenges in our community and leverage on them to make our world a better place, through creating value that brings us profit.

Code57: This has been a fruitful session with you Ms Ruth. Thanks for honoring our invitation tonight ..

The world indeed awaits your greatness We will be glad to hear Rutela Enterprise breaking barriers and taking Ghana To the world

Ruth Afi Agbozo: Thank you too for having me.

It's been a blessing.



KUKUWAA SMITH

FRUITION CRUSHED

Code57: How does it feel to win a whopping ₵5,000 in a business pitch competition like 5k Challenge

Kukuwaa Smith: It feels so great to win. When I saw the 5K flyer from a friend, I asked him is it just 5,000 cedis? Then he said yes, at first I didn't want to apply because I saw the money to be too small for my business because I told him my juicer machine alone is about 14,000 cedis so 5K de3 but later I told myself I have to win coz little drops make a mighty ocean! Initially I felt the investment I've invested into the business was way higher and 5K was just about 8% p3 but later on the mindset changed from the money alone but to the knowledge you will acquire and the kind of people you'll meet along the way and the lives that you'll touch. Now the 5K will help my business at least by getting a fruit dehydrator for the fruit chips and fruit leather aspect of my business. In all it feels so great and it makes me feel the idea I came up with is very good and I feel proud of myself and now I know that the farmers lives too will be enhanced as well.

Code57: What do you think gave u an upper hand over your colleagues?

Kukuwaa Smith: Well, first of all I would say my team, which was team Derrick was the toughest team and all the 3 of us were very smart. I would say when I was selected to be part of the top nine, I just

told myself I'll win So I would say favor, consistency, you knowing what you're into and a winning spirit and mindset

Code57: It's very refreshing seeing a Ghanaian owned fruit juice company rubbing shoulders with giants in the industry; tell us how this whole journey started for you?

Kukuwaa Smith: In October 2018 I attended the RUFORUM higher education conference in Nairobi, and one of the things that caught my attention during the conference was the young innovators award which comprises of young African entrepreneurs. I had the opportunity to interact with some of them and it was during the interactions that I realized that majority of them were into agritechs trying to find solution to challenges farmers faced. So when I got to Ghana I thought through my interactions and I decided to establish something related to agriculture.

So I decided to use that opportunity to create a business from the project I was privileged to be placed on. Working on the Pineapple Value Chain for my master's thesis, I saw first-hand the huge postharvest loss and loss of investment by small holder farmers. I then got working on a business model and started playing around the idea of setting up a mini processing centre. I got some pineapples from local farmers then I processed it. Already I had some

experience in pineapple juice production during my undergraduate studies, so upon the feedback I got from the sensory evaluation I conducted, I decided to go into mass production of the pineapple juice for events on campus, cape coast and surrounding regions.

So I founded Fruition Foods to provide solution to the average local farmer who would normally lose 50-70% of his harvested produce and also a healthy sensational juice, chips and fruit leather for consumers who purchase them for their households, ceremonies and various events. Presently we have 5 small holder pineapple farmers in our portfolio that we source our produce from and these farmers are paid in cash before we get the pineapples from and have



raised over \$1000 in revenue over the past 14 months which have been used to reinvest into the business. I am poised to provide a healthy beverage and food for consumers while solving a key challenge of smallholder farmers.

Code57: How many workers so far?

Kukuwaa Smith: I've got 2 permanent workers now. Then 10 agribusiness and preprocessing undergraduate students which I've formed a team that assist the business.

Code57: What is it like to be a founder and CEO of a promising company like Fruition Foods, especially having a people working under you.

Kukuwaa Smith: Though I'm the founder of Fruition Foods, I rather prefer using the word team leader for Fruition Foods. The business is in a state that also seeks to empower graduates from the university so they also make meaningful life after university because the system is choked and is difficult finding job.

I don't really act as the boss, what I do is now I've divided the students into two departments that is marketing and processing, so they go out there to explore markets for the company, then they bring feedbacks to me, so in all we work together as a team which makes everyone feel a sense of belonging.

Code57: One of the Challenges most entrepreneurs face when starting a business is with the issue of finances, how easy or difficult has it been for you in financing your business.

Kukuwaa Smith: With the issue of finance, one thing I prayed to God when I started this

business was never to take a loan from anyone. Starting Fruition Foods hasn't been that easy but I will say by the Grace of God I sailed through. I started the business with my own personal savings by getting a small juicer machine and PET bottles. I think one year after I started the RUFORUM MasterCard foundation (The scholarship I was placed on for my masters) recognised my presence as in I was really trying hard to push my business so under the organization they have something for students with interesting thesis whose work can be developed into business. So I wrote a proposal to them and I won the FAPA awards, and I would say that was my business story turned around. I was able to secure a mini processing site and establish a retail outlets for my business. So I would say I'm blessed and favoured child of God in business and I owe it all to God because 2 years in business, I've seen per-

sonally that I've made a huge progress and I know there are more wins ahead for me

Code57: How do you handle competition in your industry?

Kukuwaa Smith: Interesting question there..

Growing up in Kumasi makes me to love competition, because you can go to one shopping lane and everybody is selling the same item so competition doesn't really scare me, it rather makes me up my game as an agripreneur. Moreover I see myself to be unique in my field, most people doing juice businesses lacks the technical know-how, so being a food technologist makes me have an upper hand over most of the juice processors.

Code57: Tell us about field work for Fruition Foods

Kukuwaa Smith: Well field work is hectic. I do both field and lab work.





The field work is for the crop and soil scientist.

What I do there is just to sort the varieties and grade them, then I take them from the farm for processing to prevent Post Harvest Losses.

Then I do the chemical and microbial analysis if need be

Code57: Most people have the view that agric is a thing for the men. I personally have a thing for women in that field. Please tell us why agric at the University as a young woman coming up?

Kukuwaa Smith: Well yes, actually I also want to use my story to motivate the young ladies who are now coming to read programs in the university.

Honestly I didn't read agric in the senior High School, I actually hated it but wheuan I

entered the university to read it wasn't an easy programme, people were running away from it because it was difficult, but here I am a proud agripreneur.

Code57: What will your advice be to those who think agric is for only men ...

Kukuwaa Smith: Agriculture is not for men only, actually it's for both genders, and I will use this opportunity to encourage young women out there to also select agric and it's related programmes when they want to enter the university.

Women now have higher opportunities in the field of agriculture out there as compared to men...and agriculture is very lucrative and will be much lucrative in future...this is because we can never get away with food, we need food to survive on this earth, hence that's makes agric

Code57: Why did u chose the name Fruition?

Kukuwaa Smith: Hmmm this question... When you check the meaning from the dictionary you'll get it but honestly I would say it just came to mind after some Sunday school discussion at church on the topic bearing fruits as a Christian so I spoke to my bestie about it and then he agreed to that name. He then made it fruition crushed

Code57: Do you have a mentor. If yes, what major role has your mentor played in your journey.

Kukuwaa Smith: I have a lot of mentors and they all play their respective role one way or the other in my life. I don't have this one mentor.

Code57: Are u using preservatives fr storage? If not how do u keep these juices fresh.

Kukuwaa Smith: I don't use any preservative...100%natural; I keep the freshness using cold storage...that is freezing. And freezing halts all the microbial action that would have caused it to spoil. I'm into food and post-harvest technology

Code57: As an agric woman what's your favorite food?

Kukuwaa Smith: Yam and plantain, a.k.a Ampesi.

Code57: What do u do as a hobby ?

Kukuwaa Smith: Reading and gathering information

Code57: How about movies?

Kukuwaa Smith: I love adventurous and non-fiction kind of movies

Code57: As a reader, what 3 books would u say have helped shaped your life ...?

Kukuwaa Smith:

1. 5 wealth secrets
2. Why you act the way you do
3. Covenant wealth by Bishop Oyedopo

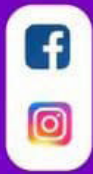
Code57: Thanks for honoring our invitation Kukuwaa.

Kukuwaa Smith: Thank you for having me.



KYEIWEST ENTERPRISE

Connect With Us Online



@KYEIWEST_ENT

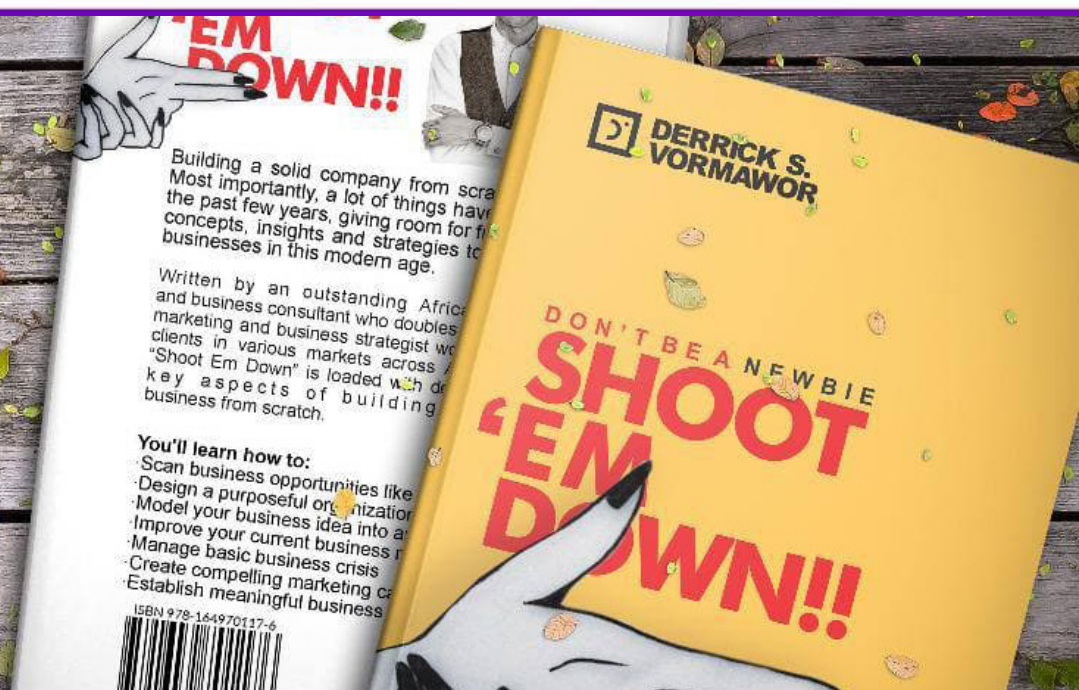
@KYEIWEST_ENT

SUPREME UHD | OLED | MICROLED | NANOCEL
LED SMART TVS | CURVED TVs | UHD 4K - 8K TVs
AIR CONDITIONERS, FRIDGES | HOME THEATRES,
SOUND BARS & MORE

+233 (0) 54 184 4591



SONY  **LG** 
SAMSUNG **Hisense**



HOW TO ACHIEVE EXCELLENCE IN SALES

Most people are always striving to better themselves. It's the "Growth Mindset Way". For proof, check the sales figures on the number of self-improvement books sold each year. This is not a pitch for you to jump in and start selling these kinds of books, but it is an indication of people's awareness that in order to better themselves, they have to continue improving their personal selling abilities.

THE POWER OF KNOWLEDGE AND CONFIDENCE IN SELLING

To excel in any selling situation, you must have confidence, and confidence comes, first and foremost, from knowledge. You have to know and understand yourself and your goals. You have to recognize and accept your weaknesses as well as your special talents. This requires a kind of personal honesty that not everyone is capable of exercising.

MAN, KNOW THYSELF!

In addition to knowing yourself, you must continue learning about people. Just as with yourself, you must be caring, forgiving and laudatory with others. In any sales effort, you must accept other people as they are, not as you would like for them to be. One of the most common faults of sales people is impatience when the prospective customer is slow to understand or make a decision. The successful salesperson handles these situations the same as he would if he were asking a girl for a date, or even applying for a new job.

DEVELOP A KEEN INTEREST IN YOUR PRODUCT

Learning your product, making a clear presentation to qualified prospects, and closing more sales will take a lot less time once you know your own capabilities and failings, and understand and care about the prospects you are calling upon.

YOU WERE SOLD ON THIS ARTICLE BEFORE YOU READ!

Our society is predicated upon selling, and all of us are selling something all the time. We move up or stand still in direct relation to our sales efforts. Everyone is included, whether we're attempting to be a friend to a co-worker, a neighbor, or selling multi-million dollar real estate projects. Accepting these facts will enable you to understand that there is no such thing as a born salesman. Indeed, in selling, we all begin at the same starting point, and we all have the same finish line as the goal - a successful sale.

You Can and Have Been Selling

Most assuredly, anyone can sell anything to anybody. As a qualification to this statement, let us say that some things are easier to sell than others, and some people work harder at selling than others. But regardless of what you're selling, or even how you're attempting to sell it, the odds are in your favor. If you make your presentation to enough people, you'll find a buyer. The problem with most people seems to be in

Making contact -getting their sales presentation seen by, read by, or heard by enough people. But this really shouldn't be a problem, as we'll explain later. There is a problem of

Impatience, but this too can be harnessed to work in the salesperson's favor.

We have established that we're all sales people in one way or another. So whether we're attempting to move up from forklift driver to warehouse manager, waitress to hostess, salesman to sales manager or from mail order dealer to president of the largest sales organization in the world, it's

vitally important that we continue learning.

Become a Productivity Beast. Make No Excuses

Getting up out of bed in the morning; doing what has to be done in order to sell more units of your product; keeping records, updating your materials; planning the direction of further sales efforts; and all the while increasing your own knowledge---all this very definitely requires a great deal of personal motivation, discipline, and energy. But then the rewards can be beyond your wildest dreams, for make no mistake about it, the selling profession is the highest paid occupation in the world!

Selling is challenging. It demands the utmost of your creativity and innovative thinking. The more success you want, and the more dedicated you are to achieving your goals, the more you'll sell. Hundreds of people the world over become millionaires each month through selling. Many of them were flat broke and unable to find a "regular" job when they began their selling careers. Yet they've done it, and you can

do it too!

Selling is Your Gateway to Wealth

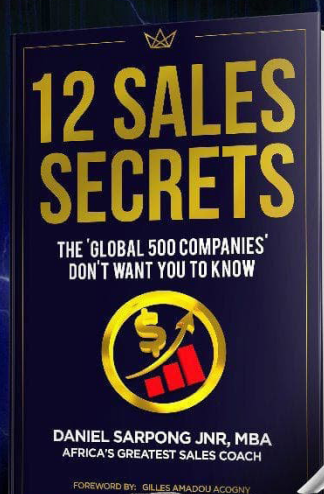
Remember, it's the surest way to all the wealth you could ever want. You get paid according to your own efforts, skill, and knowledge of people. If you're ready to become rich, then think seriously about selling a product or service (preferably something exclusively yours) - something that you "pull out of your brain"; something that you write, manufacture or produce for the benefit of other people. But failing this, the want ads are full of opportunities for ambitious sales people. You can start there, study, learn from experience, and watch for the chance that will allow you to move ahead by leaps and bounds.

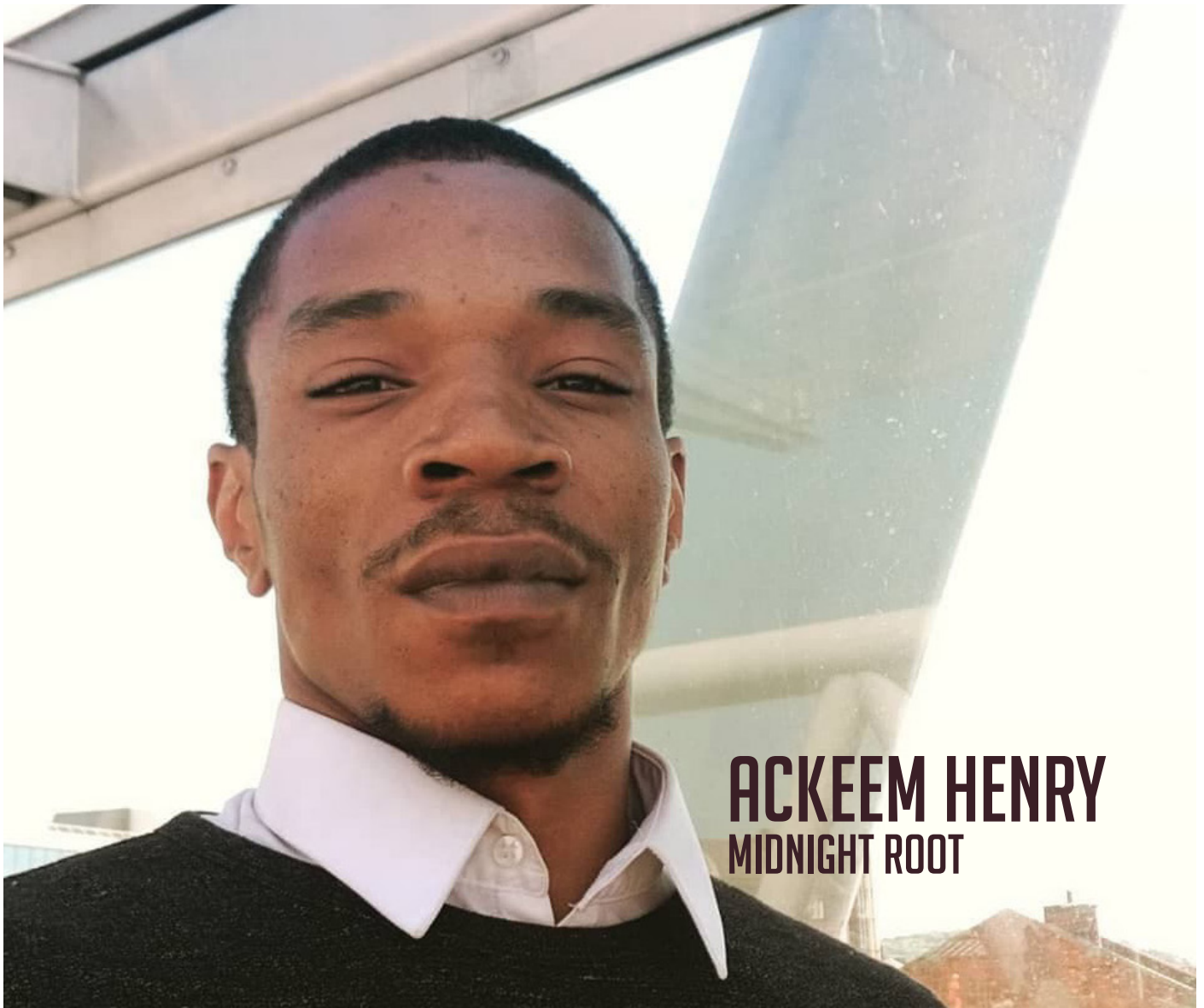
by Daniel Sarpong
www.Danielsarpong.com

**"SALES IS WHAT MAKES
BUSINESSES SURVIVE
AND SALES ISN'T
ROCKET SCIENCE!"**

DANIEL SARPONG JNR, MBA

GRAB YOUR COPY VIA www.danielsarpong.com





ACKEEM HENRY

MIDNIGHT ROOT

HOW DID MIDNIGHT ROOTS START?

In early 2018, our visionary, Ackeem Henry found that there was quite a common trend in coconut. Shops everywhere were beginning to stock a lot more coconut products, such as coconut oil. Local to where Ackeem lives, a shop with a vegan restaurant opened selling a wide range of coconut products. Ackeem was intrigued and began to take an interest, reading up on the properties of coconut and the benefits of its usage. After gaining valuable scientific insight from his research, Ackeem began looking into other natural and organic

plants and essential oils and organic root extracts, such as Ylang Ylang and the Damask Rose plant, not knowing he was getting closer to formulating our signature H.G.E formula.

Midnight Roots began when Ackeem approached an initial business partner in hopes of developing a solution for growing back healthy hair. In January 2017, she tested a friend's newly launched hair straighteners to write a review for an online magazine. The straighteners were great, but she had made a big mistake. She left her hair in a straightened state for 4 weeks. She moisturized her hair but paid

little attention to her scalp. When washday came, her hair did not fully return to its natural 4c curl pattern. Her hair became dry and refused to grow. From this point onwards, she went back to the drawing board and began purchasing a number of products to solve her problem.

Around the same time, Ackeem happened to be conducting research about natural ingredients, so when Ackeem realised this struggled many black women face to find a product to help retain moisture and enhance healthy hair growth, this ignited his curiosity as to why this was the case.

He continued to research and finally, Ackeem formulated the three key natural and organic ingredients into our luxury H.G.E formula.

HOW LONG DID IT TAKE YOU TO DEVELOP YOUR NATURALLY ENHANCING HAIR GROWTH FORMULA, FROM THE TIME YOU ENVISIONED IT?

It took me 4 years to develop it.

WHAT WAS THE GROWTH PROCESS LIKE, THE CHALLENGES AND HOW YOU OVERCAME THEM?

A nightmare and a blessing because of course, it is important for us to deliver quality products to our target audiences. To really ensure that they appreciate it and that it is good for the health of their scalp. I also feel blessed any time I receive great feedback and enthusiastic comments on the products and how it has helped them.

WHAT RANGE OF PRODUCTS DO YOU CURRENTLY HAVE? Only Hair Growth Enhancement (H.G.E) Scalp Ointment Formula

WHAT MAKE YOUR PRODUCTS TRULY UNIQUE AND DIFFERENT FROM WHAT IS

ON THE MARKET?

Our choice of ingredients, how we handcraft it and it's uniquely balanced with clinical and therapeutic properties being the focus. The ingredients complement each other's properties to deliver efficient results rather than neutralising each other out, if they are not uniquely balanced. If you mix too many ingredients together, all they do is cancel each other out. That's why I carefully developed the HGE formula with adept composition of the ingredients.

HOW HAVE PEOPLE RECEIVED YOUR PRODUCTS, WHICH PEOPLE AND DEMOGRAPHICS USE THE PRODUCTS MOST?

The reception has been overwhelming since our journey began. We realized that Black, African women are particularly drawn to it because they contain natural and organic ingredients. The products are devoid of harmful chemicals like GMOs, parabens, silicones and sulphates. That's why Black women around the world have been enthused about receiving such products with naturally enhancing hair growth formula, H.G.E, which

I developed. For them, it's not just fashion but showcasing a lifestyle of healthy hair and healthy living in general.

WHAT ARE YOUR PLANS FOR GHANA

AND AFRICA? We aim to centralise our expansion in Ghana and grow our line of products for larger production. In so doing, create and foster job opportunities in the country and continue to develop the next generation of hair and beauty industry experts. 8. Do you source raw materials from Africa, if not do you intend to? Not yet, but we do intend to. Because we strongly believe that the natural quality of raw materials from Africa is essential to our values of further promoting a healthy scalp, hair texture and beauty through organic products. 9. Your top tips for keeping a healthy natural hair You'll have to keep an eye on our web blog and socials. Kindly check below for our account handles: Website: www.midnightroots.co.uk Facebook: <https://www.facebook.com/midnightrootsuk/> IG: @midnightrootsuk Twitter: @midnightsrootsuk LinkedIn: <https://www.linkedin.com/company/midnightroots/>



EXCLUSIVE;

“Woman convicted for murder wins Grandprize of Ghc5000 at the King Cold entrepreneurial challenge”

Rosetta Quarshie, a social entrepreneur and an ex-convict won the first edition of the just ended King Cold Entrepreneurial Challenge. She received the winning prize of GHS 5,000.00 to support her bead-making business.

Early last year, My Story Magazine in collaboration with King Cold Properties, a real estate agency based in Ghana set up The King Cold Entrepreneurial Challenge to support small business owners and start-ups with funding and other resources amidst the COVID-19 pandemic. Entries were received from 30 business owners and social entrepreneurs after which seven were shortlisted. Out of the seven shortlisted participants, three were selected for the grand finale. The three contestants were Petra Odubayo, Abraham Adjekum, and Rosetta Quarshie,

The three finalists made presentations on their skincare, creative designing and bead making businesses. Rosetta emerged winner after a series of deliberations by a 4-member panel who assessed contestants based on the viability of their business and its social impact.

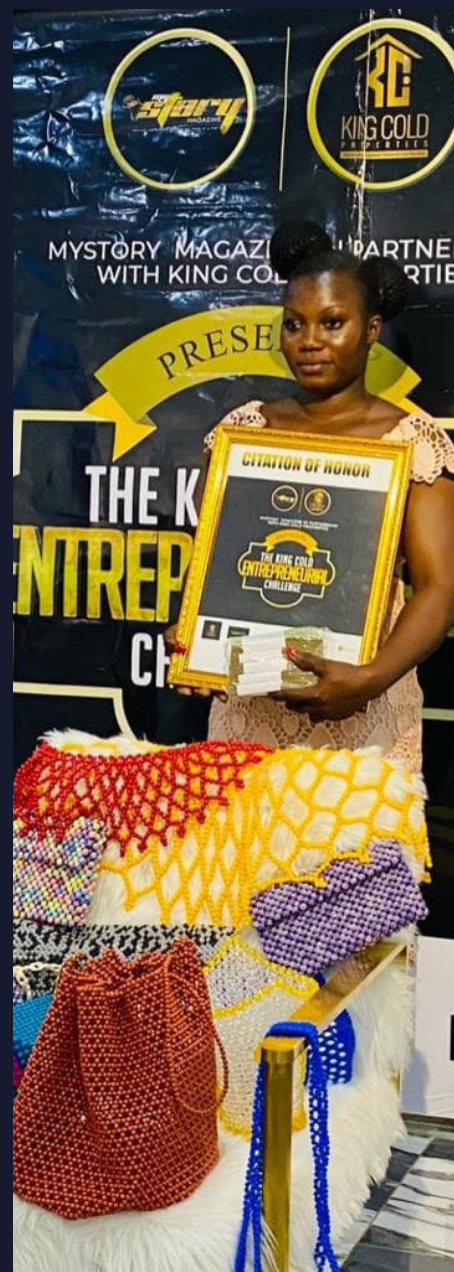
Rosetta's story is that of grit and second chances. Having been incarcerated for murder

when she was just about 18 years old, Rosetta served a 5-year jail term after an altercation with another hawker led to his death. While in Sekondi Females Prison, Rosetta was determined to learn a trade and took advantage of skills training opportunities provided to inmates by various organisations and philanthropists. It was in one of such training sessions that Rosetta met Mrs. Gloria Adubea Aboagye of G-Modest Enterprise who visited the prison frequently to provide skills training in bead making and accessories to inmates. Noticing Rosetta's hardworking and enterprising spirit, Gloria decided to take her under her wing.

A mother of one, Rosetta lives in Takoradi. She has been working with Mrs. Adubea Aboagye to support herself and family since her release. When Gloria came across the challenge, she encouraged Rosetta to join the competition to enable her gain financial support in order to set up and expand her business.

Speaking with the organizers of the King Cold Challenge, Rosetta was grateful for the gesture and noted that it will help her grow her business and also provide support through skills training programs for ex-convicts and inmates to help reintegrate them into society.

The King Cold Entrepreneurial Challenge is an annual pro-



gram that was set up to help start-ups and social enterprises scale their businesses. Speaking with the Publisher for MSM, Nana Akwasi Bonsu, he noted that this partnership with Richard Essilfie, CEO of King Cold Properties will go a long way to provide support and investment opportunities to small businesses. He was optimistic that the competition will grow to become a national platform for entrepreneurs.

Follow My Story Magazine on all platforms for updates on the debut of The Platform Africa in March 2021.

My Story Magazine: INSPIRING AND BUILDING AFRICA ONE STORY AT A TIME!



WHAT TOP SALES PEOPLE KNOW THAT MAKES THEM SUCCESSFUL.

Selling is what makes the world of commerce work. Without sales, businesses cannot grow and people with needs cannot get what they want. Salespeople connect people with products and services which meet their needs.

Now selling is a science as much as it is an art. To become master salesman, you need to adopt an attitude that transcends failure and builds enthusiasm everywhere you go. To achieve this, I need to let you in on some of the deep help secrets that salespeople use to create high paying funnels of income for themselves and their companies.

Here are some guidelines that will definitely improve your gross sales, and quite natu-

rally, your gross income. Here are the Strategic Salesman-ship Commandments. Look them over; give some thought to each of them; and adapt those that you can to your own selling efforts.

1. Get them to use the product immediately.
If the product you're selling is something your prospect can hold in his hands, get it into his hands as quickly as possible. In other words, get the prospect "into the act". Let him feel it, weigh it, admire it.

2. Don't stand or sit alongside your prospect.
Instead, face him while you're pointing out the important advantages of your product. This will enable you to watch his facial expressions and determine whether and when you should go for the close. In handling sales literature, hold it by the top of the page, at the proper angle, so that your prospect can read it as you're

highlighting the important points.

Regarding your sales literature, don't release your hold on it, because you want to control the specific parts you want the prospect to read. In other words, you want the prospect to read or see only the parts of the sales material you're telling him about at a given time.

3. With prospects who won't talk with you:
When you can get no feedback to your sales presentation, you must dramatize your presentation to get him involved. Stop and ask questions such as, "Now, don't you agree that this product can help you or would be of benefit to you?" After you've asked a question such as this, stop talking and wait for the prospect to answer. It's a proven fact that following such a question, the one who talks first will lose, so don't say anything until after the prospect has given



you some kind of answer. Wait him out!

4. Know how to handle the devil's advocate

Primagine they know a lot about selling sometimes present difficult selling obstacles, especially for the novice. But believe me, these prospects can be the easiest of all to sell. Simply give your sales presentation, and instead of trying for a close, toss out a challenge such as, "I don't know, Mr. Prospect - after watching your reactions to what I've been showing and telling you about my product, I'm very doubtful as to how this product can truthfully be of benefit to you".

Then wait a few seconds, just looking at him and waiting for him to say something. Then, start packing up your sales materials as if you are about to leave. In almost every instance, your "tough nut" will quickly ask you, why? These people are generally so filled with their own importance that they just have to prove you wrong. When they start on this tangent, they will sell themselves. The more skeptical you are relative to their ability to make your product work to their benefit, the more they'll demand that you sell it to them.

If you find that this prospect will not rise to your challenge, then go ahead with the packing of your sales materials and leave quickly. Some people are so convinced of their own

importance that it is a poor use of your valuable time to attempt to convince them.

5. Remember that in selling, time is money!

Therefore, you must allocate only so much time to each prospect. The prospect who asks you to call back next week, or wants to ramble on about similar products, prices or previous experiences, is costing you money. Learn to quickly get your prospect interested in, and wanting your product, and then systematically present your sales pitch through to the close, when he signs on the dotted line, and reaches for his checkbook.

After the introductory call on your prospect, you should be selling products and collecting money. Any callbacks should be only for reorders, or to sell him related products from your line. In other words, you can waste an introductory call on a prospect to qualify him, but you're going to be wasting money if you continue calling on him to sell him the first unit of your product. When faced with a reply such as, "Your product looks pretty good, but I'll have to give some thought", you should quickly jump in and ask him what specifically about your product does he feel he needs to give more thought. Let him explain, and that's when you go back into your sales presentation and make everything crystal clear for him. If he still balks, then you can either tell him that you think his product will really

benefit him, or its purchase be to his benefit.

You must spend as much time as possible calling on new prospects. Therefore, your first call should be a selling call with follow-up calls by mail or telephone (once every month or so in person) to sign him for re-orders and other items from your product line.

6. Review your sales presentation, your sales materials, and your prospecting efforts. Make sure you have a "door-opener" that arouses interest and "forces" a purchase the first time around. This can be a \$2 interest stimulator so that you can show him your full line, or a special marked-down price on an item that everybody wants; but the important thing is to get the prospect on your "buying customer" list, and then follow up via mail or telephone with related, but more profitable products you have to offer. If you accept our statement that there are no born salesmen, you can readily absorb these "commandments". Study them, as well as all the material in this report. When you realize your first successes, you will truly know that "salesmen are MADE - not born".

This article originally appeared in Daniel Sarpong Jnr's Blog with the same title.

SHARE YOUR STORY WITH US!

**LOOKING FOR A PLATFORM TO
ADVERTISE YOUR BUSINESS
AND STORY AS AN
ENTREPRENEUR ?**

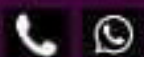


THE ONE STOP PLATFORM FOR EVERY AFRICAN ENTREPRENEUR.

Inspiring and Building Africa One Story At A Time!



mystorymagazine



+233 209 423 757

www.mystorymagazine.com

COVER STORY



NANA DR. APPIAGYEI
DANKAWOSO I

Nana Dr. Appiagyei Dankawoso I is the Traditional Chief (Omanehene Kyeame) of Asante Juaben traditional area. He is the past President of the Ghana National Chamber of Commerce and Industry (GNCCI), President of the Pan African Chamber of Commerce and Industry (PACCI) made up of fifty - four (54) countries and the leader of the Private Sector Council of Ghana. He holds an Honorary Doctorate Degree in Financial Management from the Dayspring University U.S.A, a Masters' degree in Financial Management from GIMPA and a Bachelor of Arts in Social Sciences from the University of Cape Coast.

In addition, Nana Dr. Appiagyei Dankawoso I has attended several courses both in Ghana and abroad. He is a Chartered Insurer with about two decades experience in insurance practice. Nana Dr. Appiagyei Dankawoso I serves on several governing Boards, including Central Investment Consult, Nkosuo Microfinance Co. Limited, Juaben Rural Bank Limited, PML Children Hospital, Ghana Ports and Harbours

Authority, Samara Group of Companies, University of Cape Coast Business School (UCC), West African Examination Council (WAEC), Ghana National Petroleum Authority and many more. Nana has received several awards both in Ghana and abroad, and has also undertaken some Research work including the following: • The Effect of Micro Credit on livelihood of Beneficiaries in Evidence from Juaben Rural Bank Limited. • The Impact of State Oil Palm Plantation on the lives of the people of Juaben in the Ashanti Region Ghana. (source : Ghana EXIM Bank)

Nana is an experienced broker, having worked as Managing Director of OLEA M&G for over 16 years since July 2003 till he handed over in September, 2018 when he was appointed board chairman. He holds an honorary doctorate degree from Dayspring christian university, Mississippi USA. (source; Oleamgbrokers.com)

A MAN OF CHARMING DISPOSITION

As a traditional chieftain and an entrepreneur , his ultimate goal is to help promote chieftaincy , build a profitable private sector and ensure the sustainable development of Ghana.

To a youthful, dynamic and charismatic royal cum entrepreneur like Nana Dr. Appiagyei Dankawoso I, life is meaningless if it is not dedicated to the service of the people. Perhaps, it is this abiding love to render selfless and qualitative service to humanity that prompted the Ghana National Chamber of Commerce and Industry to nominate him as the President of the Chamber and also seconded him for endorsement as President of the Pan-African Chamber of Commerce and Industry. Revered for his strategic management and unequalled professional acumen, Nana Dr Appiagyei Dankawoso's



tenure as President of Ghana National Chamber of Commerce and Industry, has so far witnessed tremendous growth both nationally and internationally. He has among other things, trained people to become economically viable towards the creation of more employment for Ghanaians. Armed with a vision to accomplish the mission of liberating the suffering masses from the choking grip of want, poverty, illiteracy and deprivation, Nana's philanthropic activities have known no bounds. Among several other humanitarian activities he has embarked upon, he also supports at least 300 widows in three regions in Ghana and has supported an orphanage in the Central Region of about 150 kids. He has also adopted the Kumasi and Nsawam prisons for over three years now, spending his birthday every year, with the



inmates.

As a traditional chieftain and an entrepreneur whose ultimate goal is to help promote chieftaincy, build a profitable private sector and ensure sustainable development of Ghana, Nana's chequered entrepreneurial career is worthy of emulation by the younger generations of Ghana, and Africa.

Like a gold fish, Nana has no hiding place. His excellent performance at the Ghana Chamber is attributable to the humility, integrity and servant leadership qualities, he portrays wherever he finds himself.

Indeed, Nana Dr. Appiagyei Dankawoso I is a man of charming disposition and the sky is certainly not his limit.

Driven By Humility, Compassion & Integrity

There is no doubt that authorities mandated to lead and manage socio-economic activities, especially in a developing country like Ghana, have a herculean task to ensure harmony, create wealth and eradicate unemployment and poverty, to improve the welfare of the people. This is the burden Nana Dr Dankawoso I, president of the Ghana National Chamber of Commerce and Industry (GNCCI), carries on his shoulders as he discharges a dual role of a traditional ruler and manager of men and resources of the establishments he heads. Perhaps, he is inspired by former United States of America Secretary of State, Colin Powell's, asser-

tion that "there are no secrets to success. It is the result of preparation, hard work and learning from failure", to live up to expectation.

Nana Dr Dankawoso I, who is also the chief linguist (Omanhene Kyeame) of Asante Juaben Traditional Area of Ashanti region, is not found wanting when it comes to leadership qualities, as he combines wisdom, knowledge and experience in traditional matters with skills in business management. As a royal, he represents the Omanhene at functions in Ghana and abroad, promotes peace and unity, settles disputes, organises events, including festivals and communal labour, while ensuring the socio-economic development of the people. Despite the heavy schedule imposed on him as a chief, Nana Dr Dankawoso I, who is also the immediate past President of the Pan African Chamber of Commerce and Industry, which comprises 55 African countries, with headquarters in Ethiopia, has immense physical and mental strength to undertake economic activities that enhance not only the wellbeing of the people in his traditional area, but to the benefit of the country and humanity at large.

Nana has attained fame for being a distinguished chief, but



his commitment and craft in entrepreneurship has added to the respect that he receives from local and international circles.

He is a strong force to reckon with in the international sphere, scouting for investors, organising prosperity programmes, that bring together all the Chambers of Commerce in Africa and with the sole aim of achieving a free market economy. His zeal for national development is so notable that the President of the Republic of Ghana, Nana Addo Dankwa Akufo-Addo found it expedient to appoint him as a member of the National Development Planning Commission and Presidential Adviser on Business and Investment.

EARLY LIFE ;

Nana was born at Juaben Ashanti on September 24, 1966, to Opanin Matthew Asante of blessed memory, and Obaapanin Juliana Boateng. He is the fourth of twelve children, and received a disciplined upbringing from his principled father, the strength he applied to become the hardworking and morally upright man he is today.

ROLE MODELS

Nana Dr Dankawoso I attributes his success story to his mentors. They include: his late father, Opanin Asante, his spiritual mentor (the late Bishop Samuel Agyeman Kwakye of the Ititiben Meth-



odist Church), his Godfather (the late Nana Awuah Darko I, the first Nkosuohene of Juaben Traditional Area, and founder of Vanguard Group of Companies and Nana Otuo Siriboe II, Omanhene of Juaben, and Chairman of the Council of State. Others are, Mrs. Vida. Antwi Barima and Mr. Amoah Jacoboba, a Chartered Accountant, who are his close friends. He respected his father's decision to stay with him (father) and stepmother when he was in class three. This was a singular intervention from his late father, which Nana considers as the foundation for his astuteness and steadfastness, as he went through vigorous discipline and hard work from his parents. Actually, this development strengthened him to embrace hard work and honesty, which has helped him to mold his character. In fact, Nana Dr Dankawoso during his childhood was always made to work very hard, setting the pace for his siblings. He has never regretted his father's disciplinary stance,

and advice from the late Bishop Kwakye. He always walked the extra mile to demonstrate leadership qualities, which placed him ahead of his peers.

EDUCATION

Nana graduated from Juaben Methodist Primary School, in 1978, and was taught by God fearing teachers, while serving in many leadership roles from bell - boy to cupboard monitor and senior prefect.

In 1982, he completed Juaben Methodist Middle B School, winning three awards and always topping the class. Reappraising his role as the Senior Prefect at Juaben Secondary School, Nana Dr Dankawoso I was always at the top of his class, winning three out of six awards of his school.

Continuing his trail blazing achievements, Nana Dr Dankawoso I rose to become the School Prefect at Offinso Training College, where he taught for three years, after completion of his course. He furthered his education at the University of Cape Coast

(UCC), where he was later elected President of Asante Students Union, maintaining leadership of Atlantic Hall Traditional Council.

In his quest for higher professional standards, he worked hard to obtain Executive Masters of Business Administration (EMBA) (Financial Management) at the Ghana Institute of Management and Public Administration (GIMPA) and served as Vice President of the eighth hatch of the EMBA group.

The royal, who received a Doctorate Degree from Day Spring University, in the USA has participated in several professional workshops and seminars in Ghana and abroad and carried out research into "The Effect-of Micro Credit on Livelihood of Beneficiaries with Evidence from Juaben Rural Bank Ltd and "The Impact of State Oil Palm Plantation on the Lives of the People of Juaben in the Ashanti Region of Ghana".

HONOURS AND LAURELS

The affable man has received awards from prominent companies and organisations in Ghana and abroad, for his meritorious service to his country, humanity and commitment to progress and development. They include, Offinso Training College, at its 50th anniversary celebration in February, 2007, Princess Marie Louise Hospital (PML Children's Hospital, Accra), at its 80th anniversary celebration, in May, 2006, Car Rentals Association of Ghana, in October, 2005, Juaben Senior High *School, at its 36th anniversary/2nd Speech and Prize Giving Day in March, 2008 and Methodist Church Ghana (Effiduasi Diocese), at its 10th anniversary, in February, 2008.

The Juaben Traditional Council equally honored him at the celebration of Nana OtuoSiri-boe II, 40th enstoolment anniversary, in December, 2011, the

Seventh-Day Adventist (SDA) Church, Oakland, California, USA, gave him Humanitarian Excellence Award for Special African Service, in August, 2013. The West Africa Nobles Forum/West Africa International Press bestowed on him, Man of the Year Award, at an event to honour outstanding entrepreneurs for their contributions to the economic growth of West Africa, in 2018.



CAREER DEVELOPMENT

In his early youth, Nana, realized his entrepreneurship acumen and started retail business while awaiting the General Certificate of Education (GCE) Ordinary Level Examination results, in 1987. After his National Service, he established the “Daakye Nti Enterprise” at Juaben together with his father. He later joined his mentor, Nana Awuah Darker 1, in Accra, to seek greener pastures, which was another significant stage of his development. In Accra, Nana Dr Dankawoso I initially faced accommodation difficulty, until he encountered a young man, who was a childhood friend during their school days at Juaben. The friend happily allowed him to share his room with him, thereby solving his accommodation problem, which made his stay in the city pleasant. He learnt the lesson that kindness to people pays, as he recounted how recep-

tive he was to his friend some years back, and wondered: “Is it payback time for my kindness to a friend or what?” Nana has been in business for more than two decades. He worked with the Vanguard Group of Companies for almost 20 years, the Juaben Rural Bank for more than 18 years and Sasso Business for 15 years. He is the first Vice Chairman of Juaben Rural Bank Ltd and the Executive Chairman of Nkosuo Finance Ltd. As the Executive Chairman of Marine & General Insurance Company, Nana Dr Dankawoso has supervised the operations of a highly successful company. He was first introduced to the Chamber of Commerce by his godfather, the late Nana Awuah Darko. He started as a member, then worked assiduously to become the Chairman of the Accra branch of the Chamber and rose through the ranks to become the Second Vice President, and finally the President. His impact has resulted in the

creation of a network of organisations that brings about business development and sustainability, and he is known for giving voice to the views of GNCCI members. Since he took over as the President of the GNCCI, he has been working on a five-year strategic plan for the chamber. Nana Dankawoso, who is currently chairman of Federation of West Africa Chamber of Commerce and Industry (FEWACCI) Investment and Trade Promotion Technical Committee, has set up the GNCCI Awards and also initiated the Chamber Business School to build the capacity of the private sector, introduced presidential monthly business site visitations to increase visibility to companies and encourage role modeling and peer to peer learning. The GNCCI president with the support of a capable team has reviewed the constitution of the chamber to allow for updates to suit current business trends. He has cut the sod for the construction of





a building for the GNCCI, and more GNCCI branches have been opened, including those in Upper West, and a new office, at Koforidua, which is yet to be opened. His aim is to build a profitable private sector with a robust economy and capable people to create more enterprises and employment in Ghana and Africa. He is so passionate about the development and advancement of Ghana that he offers support to all who challenge themselves to aspire into leadership for change.

INTERNATIONAL ASSIGNMENTS

Nana's efforts internationally, includes the search for investment opportunities, organising business activities, uniting the African chambers of commerce and working

towards free market economy. He leads business delegations in the signing of Memorandum of Understanding on behalf of GNCCI and other agreements, which has taken him to countries like Nigeria (Abuja), Belgium, China, India, Geneva, Switzerland, Italy (Treviso and Torine), USA (California), and The Gambia. It is worth mentioning that Nana played a key role in bringing the Africa Trade Conference (AfICA) secretariat to Ghana.

GOOD STEWARDSHIP

Dankawoso is a man of substance and contributes to the development of both Ghana and African agenda by serving on various boards. He is advisory board member of the Ministry of Trade and Industry. He is a member (leader) of Private Sector Development Council (PSDC) of Ghana,

Executive Chairman of Marine & General (M&G) Insurance Brokers Ltd, Accra, Executive Chairman of Nkosuo Micro-finance Co. Ltd, Accra, Vice Chairman of Juaben Rural Bank Ltd., Chairman of Vesta Oil Mills Ltd, Board Member of Samara Group of Companies (SASSO), Board Chairman of Asiko Group of Companies/ ASONA Mining Co. Ltd., and Vice Chairman of PML Children Hospital, Accra., The chieftain serves as Chairman (founder) of Central Investment Consult (CIC), Board Member of Ghana Ports and Harbours Authority (GHAPoHA), Board Member of Exim Bank Ghana, Board Member of National Petroleum Authority (NPA), Governing Member of Private Enterprise Federation and Advisory Board Member of University of Cape Coast Business School. Nana supports members of the National Credit Union and other private sector institutions i.e.



members and non-members of the GNCCI in the country). He is Honorary Member of GIMPA and Board Member of West African Examination Council (WAEC), Accra, Executive Chairman of Speak, Write International School, in Accra and a Governing Board Member of the Baptist University College.

TRADITIONAL LEADERSHIP

This gem of Africa was enstooled chief linguist of Juaben Traditional Area by Nana Otuo Siriboe II. Since then Nana Dr Dankawoso I has served as the chief linguist to the Omanhene. This year, 2020, marks the 11th anniversary of the elevation of Nana Dr Dankawoso I to this position and he has discharged his duties with humility, dynamism and love for his people. The values that he has impacted as a leader to society include, positioning the youth to have a clear vision and be able to

develop their talents. As an Ambassador of the Omanhene of Asante Juaben, Nana Dr Dankawoso I manages the affairs of the Omanhene. He travels abroad to receive awards on his behalf, attends business meetings and responds to requests from other traditional authorities. His ultimate goal is to help promote chieftaincy, build a profitable private sector, robust economy and train people to become economically viable towards the creation of more employment in the country.

FAMILY & SPIRITUAL LIFE

Nana Dr Dankawoso I has special desire for singing and became a chorister of the Methodist Church when he was in form one. He used his talent to set up quite a few choirs, including, His Praise Choir-Kumasi and Vocal Essence Chorale-Accra, and served as a choir master. He enjoys hymns for his relax-

ation and his favourite Bible verse is "Luke 12:48, For unto whomsoever much is given, of him shall be much required ...". He plays major roles in Ntronso Methodist Choir, Adorn Baptist Church Choir and Kwadaso Nsuom Methodist Choir. Nana is happily married and blessed with children. He is a staunch Methodist and is the Chairman of the harvest committee of Mount Olivet Methodist Church in Dansoman, Accra, a position he held for three years. No wonder, he climaxes all his activities with thanksgiving service to show gratitude to God, for blessing him and his family, at the church every year.

PHILANTHROPIC ACTIVITIES

As a royal and businessman, he is at his dearest point, a passionate philanthropist. He supports at least 300 widows from Ashanti, Greater Accra and Eastern Regions of Ghana and 150 children of



Countryside Orphanage at Bawjiase, Central Region. He has also adopted the Kumasi and Nsawam prisons for over three years now and spends his birthdays every year with the inmates. As president of the GNCCI, Nana Dr Dankawoso I, was instrumental to the donation of food items worth Ghc100, 000 by the chamber to the Ghana Food Feeding Programme, an initiative that seeks to feed school children, to motivate them to stay in the classroom. The gesture was not only to demonstrate their love for children, but their commitment to education.

Undisputedly, his leadership style and vision as a traditional ruler and accomplished manager of human and financial resources is not only exemplary, but impactful to a modern society.







PASL FOUNDERS' SCHOOL

We're Hiring Course Coordinators!



We run practical courses and online live classes
for Entrepreneurs, Managers
& Professionals.

Vacancy: Course Coordinators

Mode: Remote & Part-time

Remuneration: Gh¢300 per course session

To apply, send an application to
foundersschool@paslglobal.com latest by
30th March 2021.

LUPENGA CHISALA

My business journey started out with a mechanical engineering company after I left employment with SGS in 2017, where I spent 8 years working as a chemist. My biggest client at the time was the mines of the copperbelt province in Zambia and the mining companies in southern DRC. I grew up in an environment that is blessed with minerals, the mining firms around provide



huge opportunities for local businesses. I wanted a piece of the cake from the copper mines; it's the only way we can ensure that some resources remain in our economy. And of course I decided to stop being an employee because I wanted some financial freedom. In 2019 I acquired another company, Vinco limited which deals in Agro/Environmental Chemicals that is herbicides insecticides industrial chemicals. Being an entrepreneur in Zambia and Africa in general, we basically face similar challenges, with capital being the major one, especially when you are just starting out. I started out with no capital at all and that made it extremely hard to do business. When you get an order for your business and you have to go out in the market to look for funding for the project, you get ridiculous conditions from the banks and the lending institutions at very high interest rates. With time and experience of course, you get the hang of it but it's always hard to start. The other huge challenge is the recent corona virus. Nobody saw it coming and nobody could have predicted what was going to happen. The virus forced me to quickly adjust and diversify my businesses. Last year I decided to get into the Meat business, I opened a butchery and couple months down the line I have 2 outlets and looking to open more outlets this year 2021. There is growing demand for beef in Zambia due to

growth in population. Last year during the 3rd to 4th quarter we saw the price of beef increase by more than 50%. Entrepreneurship demands that you put in 101% in whatever you doing, it takes up a lot of your time. It demands that you watch everything you are doing every minute, it makes understand the value of time. I don't have a lot of time for my social life like I used to, I don't visit my folks as much as I used to and I know they don't really understand when I tell them that I'm almost always busy.

One thing I have learnt as an entrepreneur is perseverance; you should always keep pushing no matter what. I mean every time I sort out one challenge, another one arises. I won't lie, there are days when I feel like I should give up on some projects and retreat to the easier straight forward businesses, but I always find a way to push myself. You need to have a positive mental attitude as an entrepreneur. Our mind is the only thing we have total control over. It can either become your biggest asset or your biggest liability. What you decide to think is directly linked to how you perceive and interact with people, opportunities, obstacles and the world around you.



BERNARD MUANDA

INFRACONGO

WHAT KIND OF BUSINESS ARE YOU INTO AND WHAT MADE YOU DECIDE TO FOCUS ON THIS BUSINESS?

InfraCongo started as a consulting company but eventually moved into construction for Electrical, Mechanical, Civil Engineering and other associates or enabling disciplines such as GIS and Software. So at present, it is classified as an Engineering, Procurement and Construction Company.

I focused on this business because of my previous job experience in infrastructure projects. Furthermore, I also noticed a shortage of skills resulting in many open tenders for works that can be done locally. I took a decision to fill the gap by competing rather than doing nothing and complain.

What are some of the challenges you have faced as an entrepreneur?

Firstly, tender conditions for most work in Africa do not favor Africans. These conditions are blanket either designed by someone wanting to ring fence the works for big corporates or they are just blindly copied with no thought on the impact on SME. Barriers often imposed by our own governments make it hard for new entrants to compete.

Secondly, project financing and getting clients' payments on time are not easy. On the financing side, banks basically require us to have money before we can borrow. On the

payment, most clients just don't have the culture to pay on time!

Lastly, time management by clients often affects our bottom line. This last issue is a hard one to deal with because of the sensitivities. We overlook it with the excuse of keeping good relationship with customers, instead of evoking contract clauses.

What did you do during these times of challenges and how did you overcome them?

My friends and family are my strength. Without them I wouldn't have started as an entrepreneur, let alone survived in the present economic conditions caused by the COVID19. They have assisted tremendously with interest free private loans that enabled InfraCongo to complete some projects and close deals.

My personal sacrifices are working longer hours, not deriving any regular income, and taking on more responsibilities to reduce the company overheads.

What are some of the sacrifices you have made as an entrepreneur that really cost you, and why did you keep doing what you are doing?

I have dropped out of the university on four occasions, not because it was challenging but because I could not get sufficient time to share between family, work and school. I

eventually got my second degree but not at the age I wanted it in the first place.

I kept going because of my determination to focus on my vision and dream of growing InfraCongo.

What are some of the lessons you have learnt in your journey as an entrepreneur?

Firstly I've learnt to listen more and speak only when necessary. Secondly, I've realized that my words have the power to shape me and they can make or break me. Finally, I've learnt to be patient and resilient because nothing comes easily in life, including the human life!

Kindly give us your business social media handles and other relevant contact information.

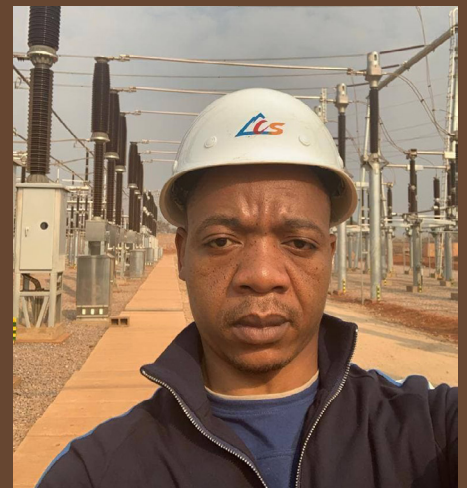
Twitter: @InfraCongo

WhatsApp Business: +243 827 626 440

LinkedIn: InfraCongo

Telegram: <https://t.me/infracongo2>

Facebook: InfraCongo



COSMO MOYO

DYNAMIC SECURITY TECHNOLOGIES LTD AND MICRO-
GRID AFRICA (PTY) LTD



My name is Cosmo Moyo and my companies are Dynamic Security Technologies Ltd and Microgrid Africa (Pty) Ltd. I am based in Johannesburg, South Africa. Formerly a locomotive engineer, I left the railways sector to initial form Dynamic Security Technologies Ltd. Six years after a four year formal training on locomotives, I felt a strong urge to start my own business. My job was no longer interesting and my energy levels for it were fast dropping. The challenge though was that, I had no idea what business to venture into until a friend of mine, Syd Nindi came with the Automatic Remote Controlled Gates idea. The business took off with a bang as this product was hot in the markets. We exported the concepts into Zimbabwe where it became a success in no time until that country's economy went down. As the market saturates, the product mix of any business has to respond to such changes. We are now into Fire

Management Systems, majoring in Fire Detection and Suppression for server rooms and allied infrastructures. Included in our products mix is the Cargo Container Scanners applicable to customs organizations and other law enforcement bodies. We also have included Cyber Security, focused on corporate entities and governments.

The greatest challenges which we are faced with, and commonly so for any entrepreneur in multi-national focused markets like ours is the lack of project execution capital. Lenders tend to be skeptical with foreign projects out of South Africa to the extent that one can actually lose a signed and sealed contract; this actually happened to us in Tanzania.

Another major challenge is getting the right and honest business persons to work with in foreign markets. The risk of getting scammed is just too high, and at the same time the state government will require one's foreign business to partner with a local to conduct business locally. It was with this in mind that I initiated an all African focused business group, the Pan African Project Development Forum, (www.papdf.africa) to get business people to know each other so that should opportunities arise anywhere within Africa, it would be easier for business people to work together for

mutual benefit.

The Covid 19 stalemate has slowed business activities globally. For an avid entrepreneur, this should be the time to refocus, re-engineer one's operational and the entire business strategy, for example initiate online marketing etc. This period is more like an extended end of year holidays when the rat race slows down and one has the time to go through files in a relaxed atmosphere.

It's a tough venture into entrepreneurship. To satisfy that urge to perceive solutions, act on them and succeed one has to be prepared to one day sleep on an empty stomach, probably kill the dream of kids attending a superior private schools etc. but BOOM in a single stroke one might land a fortune.

The key is PATIENCE in one's chosen fields, stick to them and master them!!!!

Cosmo is the director of Dynamic Security Technologies Ltd and Microgrid Africa (Pty) Ltd. Based in Johannesburg, he has executed projects in Ghana, Tanzania, DRC, Zimbabwe, Mozambique and Zambia.
info@dynamicafrika.com
www.dynamicafrika.com
www.MicrogridAfrica.co.za
Tel; +27 72 438 1857
Johannesburg
South Africa

DYNAMIC SECURITY
TECHNOLOGIES ■■■

MUZI NDLOVU BSC (QS), MSC (REAL ESTATE), PR CPM, PR QS

RECHOBOTH INVESTMENT HOLDINGS (PTY) LTD T/A RECHOBOTH BUILT ENVIRONMENT SERVICES

Q: What kind of business are you into and what made you decide to focus on this business?

A: I am into consultancy in the built environment and render the following services:

- Programme & Project Management
- Quantity Surveying
- Facilities Management
- Property Management & Maintenance
- Property Development

The company name is Rechoboth Investment Holdings (Pty) Ltd, trading as Rechoboth Built Environment Services (RBES). The company is based in Johannesburg, South Africa.

I had been an employee from 2001 to February 2016. I decided to focus on this business because of the passion I have for the built environment. Having done Post Graduate studies in Real Estate from the University of Pretoria, I felt I had more than enough knowledge to set up my own practice in February 2016, to offer advisory services and also to start my own projects. My first qualification as a Quantity Surveyor from the University of Cape Town put me in good stead to venture into consultancy, as an understanding of costing in the built environment is a vital core competence. I am a professional Quantity Surveyor as well as a professional Construction Project Manager.

The current focus in the business is a student accommodation project in Johannesburg which is 5 months away from practical completion stage. A lot of work is being done on student accommodation projects to be rolled out in other provinces in South Africa. A lot of work has gone into establishing preliminary costs of retail infrastructure such as shopping malls and centres. Clients are finalising funding arrangements before construction can commence on site. A health and wellness centre is also a project that will be seen off the ground in early 2022 but in one of the SADC countries.

Q: What are some of the challenges you have been through as an entrepreneur?

A: As an entrepreneur in the built environment, one encounters a myriad of challenges. One of the challenges I have encountered is that of late or non-payment of consultancy fees for services rendered. One finds themselves doing work at risk and at times a client may lose the zeal to proceed with a certain project due to a number of reasons after one has put in lot of man hours in the planning phase. Another challenge I have encountered is that, some clients want to negotiate consultancy fees down when they are soliciting for one's services. Despite the fact that there are gazetted fee scales, some clients still want to take



advantage by negotiating fees down. This impedes the growth of emerging consultancy firms.

There has been an instance where I worked on a project as a Contracts Manager on a roads project from Oct 2017 to March 2018 on a short-term contract. The project was already in a comatose state when I was engaged to try and turn it around. Needless to say the contractor and government department eventually got embroiled in a legal dispute and works on site were suspended to this day. I am still owed some consultancy fees from that short stint as a Contracts Manager on the project.

Again, the Covid-19 virus induced a lockdown which resulted in some of my clients experiencing financial ruin and as such, they could not honour

outstanding fees they owed me.

Q: What did you do during these times of challenges and how did you overcome the challenges?

A: When clients take long to pay consultancy fees or decide not to pay, I have taken the decision to just soldier on and focus on looking for more work and establishing a bigger client base. I have taken some of these instances as part of the pangs of birthing a consultancy business. In some instances, I have had to reduce business and personal overheads when some clients pay late or decide not to pay at all.

Q: What are some of the sacrifices you have made as an entrepreneur that really cost you?

A: I have had to write off consultancy fees owed as a sunk cost. However, as a director of an emerging consultancy firm, that has also brought about

tremendous financial strain on the business front as well at a personal level. This has also caused me to scale down on my lifestyle.

Q: What are some of the lessons you have learnt in your journey as an entrepreneur?

A: I have learnt to grow my network within the built environment. As the saying goes, "one's network is one's networth". Most, if not all the work I have done as a consultant has been through referral by colleagues in the built environment, some who were classmates during my stints of study.

Another lesson I have learnt in my journey of being an entrepreneur is that, one has to refine their interpersonal skills. Not all stakeholders in the built environment are trained professionals and as such, one will find that some people are quite uncouth in their conduct and dealings. I have learnt to

maintain professionalism and my dignity under some trying circumstances when dealing with uncouth characters.

Another valuable lesson which I will forever pass on to my mentees is that, being ethical at all times is crucial when one is a professional, moreso in the consulting space. There are clients who sometimes expect one to "bend the rules and cut corners". My stance is that ethics sell; people will always remember you for being ethical at all times and maintaining your dignity.

Because of clients who are inconsistent when it comes to payments, I have also learnt to operate on a disciplined financial management regime on the business and personal front. This causes me to suffer limited stress and focus on growing the business. I am also learning more about embarking on a corporate social responsibility (CSR) initiative like established businesses. It is more blessed to give than to receive, as the bible says.

Social Media

Internet: www.rechoboth.co.za

Facebook: Rechoboth Built Environment Services





AUSTIN TURNER

What kind of business are you into and what made you decide to focus on this business?

- Two-Footed Solutions is a Team of Entrepreneurs from around the World, unifying and empowering our networks to improve socio-economic development at the grassroots level. We believe the sum of all parts is equal to the strength of the whole, so instead of focusing on areas where we have no expertise, we join teams with local experts, incentivize them to execute the go-to-market strategy, and watch them excel as the CEOs of their own portion of the project. I'm truly grateful for the opportunity to work with so many amazing small businesses and Entrepreneurs around the World.

What are some of the challenges You have faced as an entrepreneur?

- As an Entrepreneur, there are many challenges that my team and I have to face daily. Managing a digital company with physical locations on three Continents has its fair share of fires that need to be

put out, but I wouldn't change anything about the mission we are on and the vision we have for the future. For me personally, every business I have ever started came from a personal experience. For example, in 2017, I thought I caught Malaria while exploring Malawi. Turns out it was just extreme dehydration. However, I researched on the impact Malaria has on the world, especially the continent of Africa, and was alarmed at what I found. After three-years of research on female Anopheles mosquitoes and perfecting the right solution to impact the whole human race, we are excited for what the future holds for this solution, however, none of it would have been possible without the initial experience leading to the research and findings that followed.

What did you do during these times of challenges and how did you overcome them?

- My daily focus is to remain present at all times. From the moment I wake up to the moment I rest my eyes, I live with an intention to further my personal development. That way, as challenges, or pains as I like to call them, present themselves, I can easily navigate the right solution to remove the pain. Knowing that every living pain has a solution, challenges turn from negative blockages to opportunities to becoming better.

What are some of the sacrific-

es You have made as an entrepreneur that really cost you? And why did you keep doing what you are doing?

- I believe the two biggest resources that entrepreneurs have are time and money, and I have wasted both more than once. I don't live life with regret, but I would say my biggest regret is the amount of time I've missed with my wife and family over these last 4 years of building. I can always make the money back that I have lost, however, I can't get back the missed experiences that we would have had, had I not been chasing the Entrepreneurial grind. I keep doing it because I love it. The mission we are on, the vision we have to impact the World. The critical path to our success that I'm helping build daily is the oil in my engine, I cannot imagine doing anything else.

What are some of the lessons you have learnt in your journey as an entrepreneur?

- The biggest lesson I've learnt during is Perseverance, closely followed by Gratitude. Many entrepreneurs don't find success on first-go, and no matter how much we try, there is no forcing when success happens. Putting my head down, making the right decisions at the right moments, and positioning myself in the best way to be successful is my daily focus, and I keep pushing,

no matter how many people around the world tell me 'no'. There are many around the world who are unemployed and struggling as a result of the global pandemic. Many of the projects we are working on impact some of the most disenfranchised members of society, and we are grateful for the opportunity to employ teammates and work with amazing small businesses on three continents. There are so many wonderful small to me-

dium businesses out there and we wish to work with them all.

- Learn more more about Two-Footed Solutions by visiting up at <https://www.two-footed.solutions/> or check us out on Facebook/Instagram @twofootedsolutions.

For business inquiries and to become a Two-Footed teammate for the projects we have around the world, email Austin@Two-Footed.Solutions.

#GhanaGoldExpo
www.ghanagoldexpo.org



#GhanaGoldExpo
www.ghanagoldexpo.org

GHANA MINING WEEK 2021
ACTIVITIES PLAN

- MINING POLICY FORUM - 1ST JULY, 2021**
- DIPLOMATIC MINING FIELD TRIP - 2ND JULY, 2021**
- RECOGNIZING GHANA AS RESPONSIBLE GOLD MINING HUB BY BETTER WORLD ENDOWMENT FUND, CANNES FILM FESTIVAL, FRANCE**

info@ghanagoldexpo.org
www.ghanagoldexpo.org
Tel: +233 54 115 4997

A&M International Development GROUP | AURUM MONACO | **Forbes** MONACO | **GOLD FIELDS**

info@ghanagoldexpo.org
www.ghanagoldexpo.org
Tel: +233 54 115 4997



#GhanaGoldExpo
www.ghanagoldexpo.org



TIAMIYOU RADJI

SENEGAL FLYING LABS

What kind of business are you into and what made you decide to focus on this business?

- a. We are in AI and Robotics (DRONE) Business,
- b. To create a future where local communities, use Robotics for Social Good
- c. The reasons why we decided to get into this is mainly because we want to shift power back to local experts for local solutions.
- d. We decide to focus on this industry to accelerate the positive impact of local aid, health, development and environmental solutions,
- e. To expand local markets by creating new jobs and businesses that offer robotics as

a service and support local ecosystems

2. What are some of the challenges You have been through as an entrepreneur?

- a. Many challenges but most important the challenge finding local expertise in our sector.
- b. The challenges of making our own people, governments and institutions trust and believe in our ability to make change without bringing in foreign experts.
- c. We are faced with funding opportunities as well as local expertise. That's why we also decide to focus on building capacities of our brothers and sisters to raise the human resources in this sector or

industry.

d. Sometimes we realized that our international partners believes more in us than our countries decision, policy, and law makers.

3. What did you do during these times of challenges and how did you overcome it

a. My friends failed me. At the beginning I trusted some people to work with me and most of them failed to turned up. My initial investment was stolen and misused by people I trusted and thought they were with me to support the idea and the concept.

b. We overcame these challenges because we focus on our business and continue to

believe in ourselves and our mission. The only way to push this agenda forward was to focus and not be distracted. We embarked on advocacy and spent more time to advocate and convinced our fellow Africans to take this industry serious. We spend more money and time to do a door to door pitching to partners, clients, and potential professionals who will need our services and advices.

4. What are some of the sacrifices You have made as an entrepreneur that really cost you. And why did you keep doing what you are doing.
a. Family and money. I have to negotiate with my children and my wife to allow me spend some money out of

our savings to invest into the business. I told my kids that we will not be going to vacations and travels for the next 3 years to allow me focus and use the money we have to invest. My wife took care of all the house and school expenses from her salary while I was using our savings to invest into my business.

b. I kept doing it because I had a vision and mission and I strongly believe in it. I continued doing it because no one will do it if we don't do it for this continent. African needs us and the only way to shift the power back to local is to give out 100% of our time and energy. Covid10 shows us that we can only count and rely on each other and only rely on us.

When all borders were closed and travels were banned, life did not stop, social and local challenges did not disappear, so we had to face the truth and deal with the reality of supporting our own communities and families.

What are some of the lessons you have learnt in your journey as an entrepreneur?

a. Believe in yourself and your concept. Family is key to anything we want to do in life.
b. Courage, Courage and more courage. Because there is more courage than talent in most success stories.

6. Kindly give us your business social media handles and other relevant contact information.

a. Twitter = @SNGLflyinglabs , @KRANTHSN,

b. LinkedIn= Senegal FlyingLabs

c. Facebook = Senegal FlyingLabs



AMEEYA APPIAH- AGYEKUM

MEALS ON WHEELS

WHAT KIND OF BUSINESS ARE YOU INTO AND WHAT MADE YOU DECIDE TO FOCUS ON THIS BUSINESS?

I'm into catering . I've always loved cooking, quality services and variety of meals . Thought of putting that into one accessible venture for clients like myself - That's how the food basket idea was formed .

Also I believe the catering industry is huge and widely operated. I needed to carve a niche for myself and narrow it down to make client search for such services very easy .

WHAT ARE SOME OF THE CHALLENGES YOU HAVE BEEN THROUGH AS AN ENTREPRENEUR?

Challenges are many but by the Grace of God we've been able to surmount them as they come however the issue of non existent skilled staff in the catering industry makes it an all time problem

You get new staff from catering schools who can't do anything. You literally need to teach them how to do everything and it shows how much we need a paradigm shift in our education system



Also the requisite knowledge is hard to find . People that know do not want to impart . Quite worrying I must say

WHAT DID YOU DO DURING THESE TIMES OF CHALLENGES AND HOW DID YOU OVERCOME IT ?

James 1:5 says "if anyone of you lacks wisdom, he should ask God who gives generously without finding fault" . I spend a lot of time praying whenever I'm confused about something. God speaks when we seek wisdom from him.

Also I still try to seek knowledge from other industry seniors who will share information without prejudice

Finally reading and researching in my industry . These days information is all over and even in the palm of our hands . So I'm constantly on that then I implement what I can for my clients.

WHAT ARE SOME OF THE SACRIFICES YOU HAVE MADE AS AN ENTREPRENEUR THAT REALLY COST YOU ?

I sacrificed a lot of relationships for it . I barely have a social life . I didn't study food or anything related in the university so anything and everything I know, I've had to learn . Takes up most of my time but it's the best way to navigate in these times and season .

Constantly seeking knowledge in my field helps me to stay abreast with new trends and demands of client. I'd love to continue on that.

focus on your plan and your style of business so you can improve and give out quality.

Contact Meeya at

IG : @meals_onwheelsgh
Facebook @mealsonwheelsgh
Twitter : onwheelsgh

Contact Details
0248012205
0551102673



WHAT ARE SOME OF THE LESSONS YOU HAVE LEARNT IN YOUR JOURNEY AS AN ENTREPRENEUR.

Be True to yourself and your course.

Being realistic and mindful of things available to you and the things around you enables you to put out your best

Start with what you have . There are so many lessons to learn as you grow in business . Every challenge teaches you something new . Starting small opens you up to your mistakes and you learn from them as you grow. There are so many things you think you might know until you start so just start . Mistakes are bound to happen so we learn from them

Finally focus
Instead looking into competitors market and business style



*Let's surprise
your loved
ones
this week*
Breakfast and
Lunch Baskets
available all week



Let us solve your
delivery problems!!



  @jiffydeliveries
www.jiffydeliveries.com

CALL US NOW!
059 631 4385

A collage of images and text for A-KLASS Executive Hostel. It includes a woman smiling, a person sleeping in a bed, and circular inset photos of the hostel's interior (hallway, room, and kitchen). The text "A-KLASS Executive Hostel" is prominently displayed in orange and blue. Below it, the tagline "Home Away from Home" is written. A list of amenities is provided: "Personnel / 24/7 CCTV Cam", "ced Rooms & Luxurious Beds", "OM has got the following:", "d Bath", "n Sink", "ower", "esk & Chairs", "binets (For Books)", "ven Cabinet, Shelves", "windows & Doors", "r", "yter 24/7", "All Channels". At the bottom, it says "Enjoy your" and "AY". The bottom left corner features the text "A-KLASS Executive Hostel" and "Home away from home" with a Wi-Fi icon and the text "Well spaced rooms & Luxurious beds" and "Wifi Connectivity".



Taptap
Send

**NO
FEE!!**

TRANSFER



to **BANK
ACCOUNT IN
GHANA**

SECURE, FAST & RELIABLE



Taptap send introducing NO FEE
Money transfer to Banks in

GHANA

Available in  Convenient, secure, Fast & Excellent rate

Download today and get
£5 / €5 free bonus
on your first transaction

Promo Code:

AKLASS

Download our app

 Download on the
App Store

 GET IT ON
Google Play

   taptapsend

www.taptapsend.com

CS- +44 808 168 7707

“THE 100 CLUB” – HOW GHANAIAN COMPANIES CAN SURVIVE AND THRIVE FOR MORE THAN 100 YEARS

INTRODUCTION

“The 100 Club” – a content initiative of Cable News Network (CNN) takes a look at global and iconic brands that have survived and thrived for more than 100 years in business. So far, the production has covered some companies/brands that have survived the 100-year mark since their formation (incorporation) – Guinness, Coca-Cola, Gillette, Twinings, Universal Pictures and Panasonic.

Underpinning the survival traits of these companies is a defining characteristic of companies – their perpetual existence. Private Companies on their formation (incorporation) acquire some unique features including (but not limited to) separate legal personality, limited liability, centralised management and alienable shares. The feature of perpetual existence which technically implies companies live forever and that they “do not die” is also acquired. It permits the continuous existence and operation of companies, outliving their owners – shareholders who are mortals. An understanding of the implications of the perpetual existence feature can help promote an “immortal” character and outlook of Ghanaian companies that can survive decades of business operations.

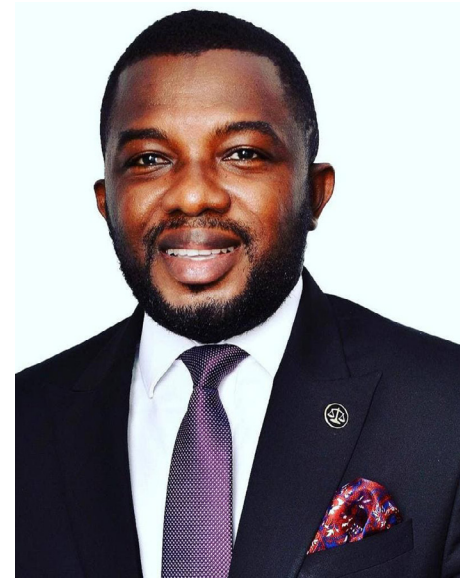
In this article, I shall explore the permission of Ghana's

company law practice and regulations which enable a perpetual corporate existence and how companies can leverage same in attaining Ghana's 100 Club membership – incorporated companies that will survive business operations for more than 100 years.

Company Law Practice and Regulation in Ghana

The organisation and running of business enterprises (informal) predates the first attempt at regulating businesses in the year 1907 – which was merely a re-enactment of the English 1862 Act. The 1958 Gower Commission constituted the next major step at providing a new approach to company regulation aimed at addressing the private sector and business community needs. Subsequently, the Gower recommendations formed the basis of the first indigenous company law regulation; the Companies Act, 1963 (Act 179) which until as recently as 2019 was the main company law regulation in Ghana.

For fifty-six (56) years, Act 179 (and judicial decisions) significantly had influenced Ghana's company law practices serving as the parent legislation for all company law issues and supplemented by industry-specific legislations. Throughout its enforcement period, Act 179 just like the Companies Act, 2019 (Act 992) had maintained the unique features of private



limited liability companies – separate legal personality, limited liability, centralised management, alienable shares, perpetual existence among others in line with best practice across the world.

These unique features express the legal essence of private companies – as they hold significant imports for their immediate and future operations. The preservation of these features in the new Companies Act is a clear commitment to promote company law practice and regulation in consonance with international best practices and to continue to offer legal validity to known concepts that support the existence of companies for



the pursuit of their object(s). In essence, no major disruptions are expected post-enactment and following the implementation of the new Companies Act.

In this context, by the time the Africa Union's Agenda 2063 is realised, Ghana should be celebrating the 100 years anniversaries of its first post-independence incorporated companies. However, whether these early incorporated companies are still in business operating in any form or shape connected to their initial incorporation and working toward their 100 years anniversaries is an enquiry all company law enthusiasts must be interested in.

Into the future, Ghana's company law practice and regulation will continue to provide the legal basis for the perpetual existence of companies. Therefore, analysis and recommendations on ways to actualise this feature beyond a mere legal context must be within the context of practice and regulation advantages.

The legal effects of incorporation

The formal process of registering a company gives it a distinct legal character and separation from its owners (shareholders). On incorporation, a company acquires a separate legal personality with full capacity to carry on or undertake any business or activity or do any act or enter into any transaction. Further, a company will have full rights, powers and privileges neces-

sary for doing business.

The Companies Act, 2019 (Act 992) makes specific provisions on other features of a company – limited liability (in respect of a company limited by shares), centralised management (board of directors) and alienable shares (transferability of shares either by way of voluntary transfer or by the operation of law). However, the absence of an explicit provision on the perpetual existence feature of companies does not imply the failure of the law to recognise the same.

Implicit in the provisions on incorporation is the endorsement of the legal position that a company once incorporated is expected to exist forever unless its life is brought to an end in legally recognisable ways. The words “from the date of incorporation” without an indication of termination or end date means a company incorporated under the Act is to enjoy a perpetual corporate existence terminable only in few circumstances.

The “Perpetual Existence” feature and its implication for company management
Andrew A. Schwartz in his article “The Perpetual Corporation” contends that the perpetual existence feature of a company connotes an “indefinite legal existence which can be terminated only in a few circumstances”. This reflection is also true of Ghana's company law practice and legislation where a company once incorporated is deemed to

be “a person” who never dies (immortal) unless in circumstances of voluntary dissolution, insolvency proceedings, merger with another company or by the exercise of powers of the court or the registrar of companies to bring the life of a company to an end.

The legal characteristic of a company to live forever has practical implications for its corporate management practices especially regarding decision-making with short and long-term impacts. Company managers must exercise sound judgments on issues that promote not only the short-term goals but also inform the long-term directions of a company – particularly investment decisions must reflect the understanding of the immortal character of a company.

The long-term success of a company Schwartz argues “is a consequence of its perpetual existence. Because (a company) will exist in perpetuity, it is in a sense immortal. And an immortal entity must rationally plan not only for today and tomorrow but also for the distant future”. The perpetual character of a company is an inherent demand on managers/owners to consider the long-term interest of a company in decision-making processes.

The following considerations are critical to helping drive long-term successes of a company beyond its current management and ownership –



A-KLASS Executive *Hostel*

— Home away from Home —

- Executive Rooms • TV Room-DSTV All Channels • WiFi
- Secured Car Park • Laundry Area • 24/7 CCTV Cam

Loc: **Fiapre, Near UENR Campus-Sunyani**

 Aklass Hostel  Aklasshostel **email:** aklasshostel@gmail.com

Call us: **0206334972 / 0242276041 / 0558342625**

and must be part of the constituent benchmarks for the long-term agenda of companies.

Some considerations for building companies over 100 years old in Ghana

a. Personnel – the decision-makers

A company is as good as its officers. The knowledge, expertise and commitment to new learning among others by persons in decision-making position of a company can influence the quality of planning, implementation and review of strategic plans for immediate and long-term gains.

The mandatory requirement of having and maintaining at least two (2) directors and one (1) company secretary should not be misused by appointing persons although qualified at law but unfit to run the affairs of a company. Company owners must maximise these legal opportunities to appoint, retain and motivate persons with proven management skills, industry expertise and commitment to the long-term growth of a company.

A competent and forward-looking management team (board of directors) will impact strategic planning, critical assessment of risks and opportunities and exercise of sound judgment on corporate management issues such as the engagement of employees, product/service development, sales and marketing/branding, regulatory compliance among



others.

Company owners must eschew the temptation of officers' appointment based solely on family linkages and affinity in the expectation of indirect control and direction – the Companies Act permits governance structures that allow for shareholders' ultimate control regardless of who is appointed. A clear choice must be made in favour of competent personnel at all times as the results may be lasting and perpetual.

A company should never compromise on the appointment of competent officers and employees – its consequences are too dire for the continuous and sustainable operation of a company. Appointed officers and employees become corporate decision-makers and a company cannot afford to leave its continuous existence in the hands of persons with little or no knowledge of business management and expect different results. As a best-case scenario, clear policies and guidelines on the appointment of officers should be developed and reviewed periodically to take account of changing corporate management circumstances.

For a company to live forever and “not die” abruptly, the quality of its personnel and the decisions they make cannot be discounted – companies must pay attention to this for the short and long-term benefits.

b. Regulatory compliance
A company is a creature of statute. Regulations guarantee its existence and permit its management and operations. In the process, tall list of regulatory compliance demands are expected of a company – without which it will fail the test of its legal existence.

Apart from the regulatory demands of the parent company legislation (Act 992), other general and industry-specific legislations have mandatory calls on companies. Compliance requirements may cover issues such as the renewal of company registration, product or service permits/licenses, labour, business operating permits, tax obligations, advertisement among others. A company must endeavour to comply with all mandatory regulatory requirements and take steps to utilise the permissible ones to its advantage.

The failure to comply with regulations can threaten the legal existence of a company – as civil liabilities or criminal sanctions may invariably have immense consequences for its continuous existence.

I will not attempt to make any specific prescription of regulations which a company will be required to comply with except

to encourage company managers to take steps to engage professionals to undertake full-scale diagnosis of their operating industry regulations and design compliance checklists that drive compliance culture and good corporate citizenship.

Regulatory compliance will not only guarantee the perpetual existence of a company, but it will also offer the advantages of attracting investments or funding, support bold marketing and sales initiatives without concerns for regulatory interferences or create enabling work environment among others.

c. Stakeholder engagement

Stakeholders are the “cheerleaders” of companies with varied expectations. Company managers must understand the fact that, the right stakeholders’ engagement approach may either sustain their operations or bring the life of their companies to an abrupt end. An engagement plan which takes into account the interests (expectations) of shareholders, creditors, suppliers, customers/consumers, competitors, government and the community could help foster collaborations that advance the long-term goals of a company.

It is difficult to prioritise the interest of any of these stakeholders over the others. Therefore, managers must adopt a balanced approach to

manage stakeholder expectations and build mutually beneficial partnerships. A badly managed engagement process is a sure threat to the continuous operation and existence of a company.

A company must clearly define its stakeholder interests and keep an open channel of communication and engagement to drive support for its plans, goals and action. It is always better to win the support of these stakeholders than to be seen as competing with their varied interests.

Regardless of stakeholder demands, managers must maintain a good governance practice anchored on doing only that which is lawful and ethical at all times. A manager must not risk the long-term interest of a company for the immediate satisfaction of stakeholder interest.

There are various legal provisions available on dealing with shareholders’ entitlements, creditors’ claim to debt fulfilment, government agencies’ expectation of regulatory compliance, the community’s expectation of corporate social responsibility initiatives among others. A company must be conversant with these provisions and engage with stake-

holders within the remit of the law – it helps build alliances for the future.

d. Products and services
An application for incorporation of a company must include among others a decision on a name and a proposed line of business – in circumstances of registration with an object. Subsequently, the pursuit of the proposed business or any activity/transaction undertaken is done through the vehicle of a company’s product(s) or service(s) provision.

Ordinarily, a product is developed based on an idea, business case analysis, development and testing, validation and regulatory approval before commercialisation. Similarly, a type of service provision may be in response to an existing market need or the creation of a new service category. A product or service development cycle is critical to any sustainable business operation – the success determines the generation of continuous inflows.

An effective product or service management will encompass issues of establishing quality standards, pricing regimes, marketing, sales and branding strategies, supply chain management, customer/consumer development and management.

Extensive knowledge on product or service management is widely available – managers should take advantage of in-person and online resources to build competencies in



this regard.

It is also allowed by law for companies to diversify their product or service offerings. Managers must take advantage of these provisions to pursue product developments or service offerings that deliver profitability and brand equity for companies and warrants their continuous operations.

e. Succession planning and capacity building

Mostly, the dominant desire of owners of private companies is for them to run as family businesses. This results in family members playing leading management roles. Like all others, to build businesses that last, an open decision regarding ownership, governance/management structure and transition from one management to another – or one generation to another must be encouraged.

A plan for management transition will allow for the identification of persons who will take over from the current management when they resign, retire or die. The identified “future” managers must be supported with personal development plans that cover issues of relevant education and skill development, first-hand experiences/learning on the job, secondments among

others – they must be rigorously be prepared for the future.

There is no template for succession planning and must be adapted to, based on the peculiar circumstances of the company. However, the goal should remain to build the next generation of business managers with insights from the “magic wand” that has over the years accounted for the successes of a company. Through this, a strong business understanding and seamless transitions with limited disruptions to business planning and operation can take place involving the “old guards” and the “new champions”.

A good succession planning will ensure competent managers are trained, groomed and ready for every phase of a company – in essence, ensuring the continued successful operation of businesses in perpetuity.

A single generation can activate a perpetual outlook for a company, but it will require generations to guarantee a company's actual existence.

Conclusion

As ideas will outlive their originators, so do companies exist potentially in perpetuity long after their owners have died. The ability of a company to exist forever is both a consequence of a legal command and management response. The unique feature of perpetual existence is only lost in limited circumstances implying with the right management approach, a company can exist more than 100 years if not forever.

In other jurisdictions, companies are attaining the 100 years mark. Although in Ghana, we are decades away from such milestones, companies must deliberately plan for these anniversaries with a long-term focus taking account of some of the factors discussed in this article. A 100th anniversary is a possibility, let companies in Ghana embrace the idea and plan towards it.

The author is Richard Nunekpeku, a lawyer and reachable at Richard.nunekpeku@outlook.com



*Legends
Couture*

...Legendary Men and Women Wear

 @Legends_Couturegh / legends_Couture

 @legends Couture  +233546289026



THE HAYMILL FOUNDATION GIVES OUT FOOD ITEMS AND CASH TO SUPPORT ENOUGH GRACE FOUNDATION AND RISING STAR HOME

The Haymill Foundation is a registered social enterprise based in Ghana and in the United States Of America. During the Christmas Holidays, the foundation supported Enough Grace Foundation, an NGO based in Awoshie, a suburb of Accra and Rising Star Home (Dodowa) Accra, Ghana with some food items, toiletries and cash to support them with their work of catering for the orphans and needy in society.

This gesture by the Haymill Foundation was in line with its mission of helping the deprived in the society. Some of the items which were donated to these Foundations included bags of rice, cartons of milk, packs of soft drinks, biscuits, detergents etc and some cash.

On the day of the donation, the Haymill Foundation noted some basic needs of this NGO (prominent among them is a needed rehabilitation of their building). The Haymill Foun-



dation is determined to, and looks forward to supporting them in this direction.

The team was led by Vera N. Addo, founder of The Haymill Foundation.

They stated that this project is here to stay and going forward, they are ready to expand their horizon to touch more lives with the foundation.

The Haymill Foundation aspires to do more in the coming year with their philanthropic activities.

Connect with HAYMILL Foundation at www.thehaymillfoundation.org

And Facebook and Instagram at The Haymill Foundation.







Producers of Cereal Meals For Babies & Adults

PRODUCTS

Riti Mix, Babet Cereal Mix, Corn Rocks, Corn Grits



024-234-2588 / 059-302-8621
babetfoods@gmail.com



Approved By The FDA

f @babetfoods





KOBAA-OK ENTERPRISE

Location: Baleofile , upper west region,
Ghana

Email: kobaavegetables@gmail.com

Contact : 0506678872/0557149204

people at all levels to improve operational performance along the value chain from suppliers to customers

Our clients

We offer a quality services to all our clients such as supply of fresh farm produce to hotels, restaurants and fast food outlets. Orders can be placed through email or over the phone and delivery of our products is usually on time as specified by the customer.

Social media handles

Instagram@ kobaavegetables

Facebook @kobaa-ok farms

Website : <https://kobaa-ok-farm.business.site>

Kobaa farms is a division of Kobaa-ok enterprise based in Baleofile, Wa .

The farm started operation in 2018 with a focus of cultivating fresh vegetables such as cabbage, carrot, green pepper, tomatoes, cucumber and pepper.

Vision

Our vision is to be one of the best organic and healthy vegetable farm in the northern part of Ghana.

Mission

Our mission is to provide quality and fresh vegetables to consumers throughout the year.

Quality of our products

We produce, process and package to meet requirements of consumers. The benefits

of our products and services include:

- The provision of high quality, nutritional, and fresh green vegetables
- well-packaged vegetables
- No artificial fertilizers or harmful herbicides are used in growing our greens
- Excellent customer care services
- Affordable and lowest possible price of produce
- Deliver on-time and quality products, that meet or exceed our customer's expectations.
- Identify and understand our customer's expectations, and implement improvements to increase and ensure customer satisfaction.
- Enable and engage our



HILDAGARD SWANZY

PROTECT YOUR MENTAL HEALTH!

Our mental health is the lifeline of our overall health, and we must take care of it just like we do our physical health. A decline in mental health leads to a poor standard of life and health. Mental disorders usually place a huge burden socially and economically on us, our family, and eventually on the government. As such protecting our mental capability is key to a productive life.

In this article, we are going to learn the bad habits that affect our mental health adversely. These might be everyday things that we indulge in not knowing their impacts on our health. Here are some common habits that could harm our mental health more than we think.

POOR EATING HABIT

The field of nutritional psychology shows the effects of food on our mental well-being. For example, if one eats a lot of processed foods (such as cookies, fries, bread, etc.), his or her risk of depression increases significantly. So if one lives with depression, he or she can get relief by simply improving his or her diet. Recommendations usually include

more vegetables, fruits, nuts, whole grains, fish, health fats olive oil, and other minimally processed foods ("Mediterranean diet").

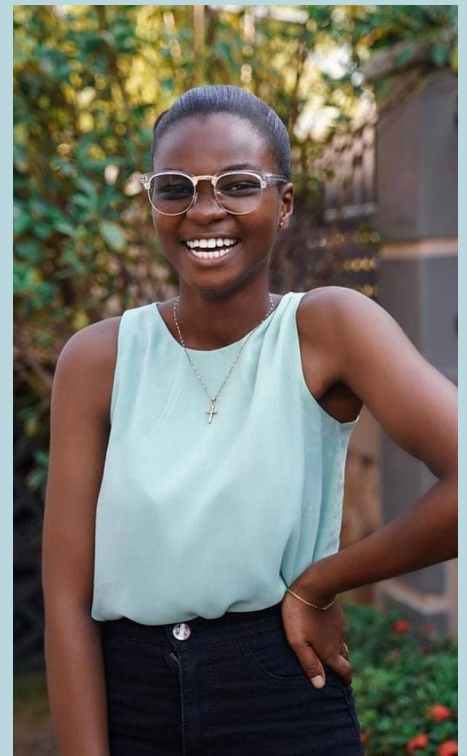
LACK OF EXERCISE

Research has shown that lack of physical activity can lead to dementia and depression. There is a clear link between exercise and mental health, and one's risk of getting sick is doubled if he or she does not exercise. Therefore, an individual should exercise because the chemicals serotonin and endorphins are released during exercise which improves mood. Exercising regularly benefits our mental well-being.

POOR SLEEP

A source of physical and emotional resilience is sleep. By providing the brain and body an opportunity to recover from the difficulties of the past, sleep helps rise to the challenges of tomorrow. Losing sleep for one or two nights can make one feel queasy, and out of focus. A habit of poor sleep can wreak havoc on mental health.

It has been found that people with mental health problems tend to sleep poorly. According to the National Alliance on Mental Illness (NAMI), more



than half of all insomnia cases are associated with depression, anxiety, or psychological stress.

BEING OVERLY STRESSED

Some amount of stress is unavoidable and not necessarily bad for us. This is termed as positive stress. That is the kind of stress that motivates one to get work done, study, or be productive. Negative and chronic stress on the other hand, such as ongoing financial stress or recurring relationship conflicts, can damage the body and mind. Over time, not only will you become more irritable, but also more likely to experience situations such as anxiety and depression.

OVERUSING TECHNOLOGY

The modern age and advancement in technology have birthed the dependence on screens for many activities.

These include online shopping, network marketing, flight tickets, and hotel reservations among others. Reasons for the high usage of cell phones are uncountable, with social media and online games being a few of the most prominent uses. Fair enough, cell phones have no doubt made life easier for everyone. However, are there costs to be suffered from this new way of life? For example, social media has been linked to lowered life satisfaction over time.

STAYING INDOORS ALL THE TIME

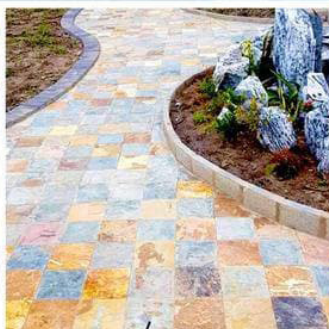
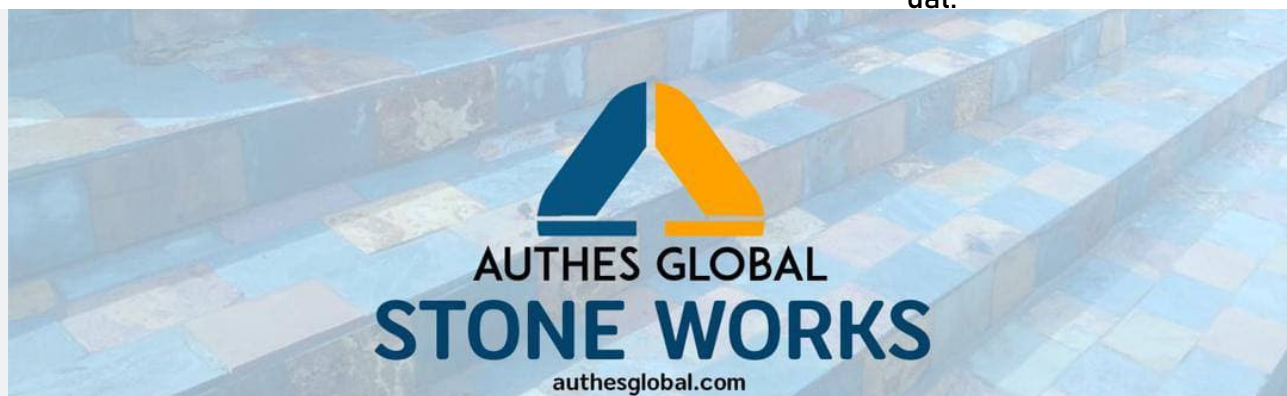
It takes little to no effort to sit indoors all day. However, being outdoors, especially in natural environments like parks has been linked to good mental health. Besides socialization, this is also a brilliant and effective way in calming one's nervous system.

TRYING TO BE PERFECT

Perfectionism comes in both positive and negative forms. Positive perfection means to set challenging goals that can be achieved and accepting things that may not seem perfect. Negative perfection, on the other hand, tends to influence mental wellness. It

motivates individuals to set unrealistic goals and delve deep into depression when those goals are not met. We need to understand that perfection does not exist, and fret less about outcomes that we do not wish for.

It is common to find people only relating good health to physical attributes. A large number of people do not pay attention to their mental health. Ensuring that one is mentally healthy has an effect on physical health. As a result, it is very important that the importance of mental health is emphasized to every individual.



SERVICES | Stone cutting designs & stone works

024-509-2199

030-293-3645 ✉ authesglo@outlook.com 🏠 Hse no. 10, Harbour City, Tantra Hills-Accra

ROYAL KLASS

A-KLASS OFFICIALS



Call us now for your:

Weddings,

Parties, Family Portraits and Events

Tel: 07813534554 / 07947377995

 A-klass photography  @aklassphotos  @aklassphotos@gmail.com

BERNARD ELBERNARD
NELSON-ESHUN



PROPHETIC PRAYERS
FOR MIRACLE
BABIES

AVAILABLE
NOW
amazonkindle

f Prophet Bernard ElBernard Nelson-Eshun @ProphElBernard @ProphetBernardElBernard

+



M B O D A



+

Accentuate your looks with a
garment that speaks opulence.

Crafted in any colour with alluring details, is the ensemble
you require to make that impression on your big day.

Contact Us

0248826341

.....



mboda_clothing



Author

Derrick S. Vormawor

What's in this book:

- Modeling a successful startup with the business model map
- Building a solid team from scratch
- Managing basic business risks and crisis
- Organizational structuring
- Marketing campaigns and strategies, etc.

Available on

amazonkindle MYBESTSELLER

Cowriehub