



WOMEN
Creating
WEALTH



A Collection of Stories
of **FEMALE ENTREPRENEURS**
from ACROSS AFRICA
Brought to you by
GRAÇA MACHEL TRUST



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WEALTH]

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FOREWORD

AFRICA'S CONTINUED JOURNEY TOWARDS PROSPERITY WILL ONLY BE ACHIEVED WHEN WOMEN ARE FULLY EMPOWERED ECONOMICALLY. I am very pleased to present this book profiling close to 60 powerful female African entrepreneurs as part of The Graça Machel Trust's *Women Creating Wealth* initiative. Our goal is to "Multiply the faces and Amplify the voices" of African women as a force for economic and social transformation on the continent.

When women are featured in business magazines, the stories told are more likely to be the big successes in more advanced economies and sectors, which – while they are inspirational – are not exactly role models to whom most young African women can relate. Rarely do we read about the business owner from Zimbabwe, Malawi, or the DRC who, despite the difficult economic and regulatory environment, launched and grew her company, creating jobs for others and financial security for herself and her family. Inspiring entrepreneurs do not often come across stories in agri-business, finance, design or the environment where they see a glimpse of themselves, their mothers, sisters, aunts, and friends: a glance of something achievable, a goal to work towards. Even those big stories gracing the cover of *Forbes Africa*, *Entrepreneur*, or *African Business* fall short as little light is shone on how the female founder got to where she is, the hard work she put in, the sacrifices she made, and the resources she relied on for support.

This was the inspiration for *Women Creating Wealth: a Collection of Stories from across Africa*. In bringing together these diverse profiles, we hope to offer lessons for other female entrepreneurs looking to start or grow enterprises. We want readers to understand these business owners' motivations, the barriers they faced, how they overcame challenges, and the plans they have for the future. These portraits aim to paint a picture of what sets high growth entrepreneurs in a class of their own. They also should put to rest any misperceptions that African female founders do not possess the abilities, traits, and determination to be successful and sustainable business owners.

We showcase these models of entrepreneurial successes because they are relatable and replicable. Sharing such stories is an easy but effective way to encourage women of all ages to pursue business and boost economic growth on the continent. This book demonstrates what is possible when you have the resolve to achieve your dreams, the determination to overcome hurdles, and apply creative problem-solving to realize your goals. These women are living proof that with just the right combination of skills and strategies, it is possible to navigate the inevitable twists and turns of the business world successfully.

At the end of the day, an integrated, collaborative, and holistic approach is needed to overcome the challenges that hinder women from excelling in business. African governments can introduce the best combination of laws, policies, and programmes that create incentives to enable women to reach their economic and social potential. Businesses can integrate women entrepreneurs into their supply chain. Consumers can buy their products. NGOs and interest groups can continue to advocate for gender equality. And families can support their mothers, daughters, sisters, and wives as they work hard to build a business while fulfilling their obligations at home.

But most important is to acknowledge that we woman are the key to our own success. While we continue to advocate for equal opportunity, let us remember this represents only twenty percent of the success equation. Eighty percent is born of positive attitude, confidence, and persistence. The journey to empowerment truly starts with you. First and foremost, **overcome your survivalist mindset**. Aspire for more, step outside your comfort zone, and break free from your own limitations. Secondly, **seek out and join networks** and if you cannot find any, then start one. Thirdly, **support and build up other women**, especially those coming behind and looking to you to pave the way. Be a mentor, sponsor a young woman, and share your networks. Finally, just **share your story**, warts and all. The only way that young woman who really wants to start a business – but is facing pressure from all sides to follow a more traditional path – is going to have the nerve to do it is if she sees a small reflection of herself in your success. Show her it is possible, give her something to dream about and an objective to strive towards.

Be the inspiration. And remember, always lift as you climb, take another woman along with you.

GRAÇA MACHEL

INTRODUCTION

WHY IS WOMEN'S ECONOMIC EMPOWERMENT AN IMPORTANT ISSUE? IT IS SIMPLE. WHEN WOMEN SUCCEED, EVERYBODY FLOURISHES.

Can you imagine the economic potential if women had unfettered ability to launch and operate small but growing businesses that are the drivers of economic growth and responsible for the creation of more than half of total employment opportunities in many emerging African markets? You don't have to imagine. The UNDP's Africa Human Development Report estimates that total economic losses resulting from gender equality have averaged about US\$95 billion per year on the African continent; the equivalent of 6% of the region's GDP. Taking a more comprehensive view of gender inequality in work, a 2015 McKinsey Global Institute report found that US\$300 billion could be added to sub-Saharan GDP by 2025 in a scenario where 22 nations would match the rate of improvement of the fastest-improving country in their region.

Despite the growing recognition that there have been collective improvements in women's and girls' education, health, and workplace opportunities, critical barriers to full empowerment still exist. Nowhere is this more obvious than in the obstacles that continue to stand in the way of women trying to reach their full economic potential.

At face value, the picture can appear promising. The most recent *Women's Report from the Global Entrepreneurship Monitor* revealed an unparalleled optimism among African women entrepreneurs – compared to women anywhere else in the world – about the business opportunities they perceive to be available as well as confidence in their own ability to start and grow a business. A newly released MasterCard Foundation report on women's achievements and progress in the business world globally added to the optimism with the finding that some of the highest percentages of women entrepreneurs are found in Africa. Uganda and Botswana top the list with close to 35% of total business owners, the highest anywhere in the world.

However, although 8–10 million small and medium-sized enterprises around the globe are owned by a woman, at least 30% of women are self-employed in the informal sector. In sub-Saharan Africa, that figure is close to 70%. The proportion of women in non-agricultural informal employment ranges from 6.7% in Mauritius to a whopping 82.8% in Côte d'Ivoire. Informal

businesses tend to be in traditional sectors, home-based, single-individual enterprises, micro-to-small in scale, and not growth-oriented. In short, they are needs-driven and have a limited impact on the economy. The positive picture becomes a little more gloomy.

The question remains if such a large proportion of women are active in early-stage entrepreneurial activity, why don't we see this translated into a larger number of *established* women-owned businesses on the continent? Women-owned formal business rates on the African continent remain below 35% (in the range of 10–15% in sub-Saharan Africa) and cluster in the consumer services sector where skills and financial barriers tend to be lower but competition is higher. Such businesses also tend to have significantly higher closure rates than those owned by men.

The reasons for the dearth of women-owned businesses in the formal sector are numerous but several stand out. All are well known but bear repeating. With respect to **sociocultural norms**, in most parts of Africa, women are still expected to take primary responsibility for child- and eldercare as well as domestic work. They are limited in their ability to make choices about decisions that affect the household spending, their employment, whether and when to get married or divorced, and how many children to have. This lack of empowerment extends to land ownership, which often requires a husband's consent and is one of several **regulatory restrictions**, along with inheritance laws, impacting a woman's ability to **access to capital**. For example, in Kenya only 6% of women hold title to land although 96% of rural women work on farms. The Graça Machel Trust's recent report *Survey on Growth Barriers by Female Entrepreneurs in East Africa* looked at the key factors hindering growth of micro, SME, and large-sized businesses in Kenya, Uganda, Tanzania, and Rwanda and found that less than a third of women have successfully applied for a loan due to collateral demands and high interest rates. With little-to-no access to funding and few assets available as collateral, women face a big handicap in launching businesses, never mind scaling them up. Women's **lack of education, financial and business management training and ability to tap into support services** is another critical hurdle and related to an equally key factor that can open doors and present new opportunities: **access to mentors and networks**. While many of these barriers are for the most part outside of the woman's control, three key inhibiting factors – **lack of self-belief, entrepreneurial drive and fear of failure** – are not. In fact, as you will discover in this book, if a woman believes in herself and is determined to succeed at any cost regardless of potential failure, she can overcome all the other obstacles combined.

When women are trapped at the lower end of the spectrum of economic opportunities, this perpetuates the same status for their families. This can be extended to the national level where studies have found when women are not given the same economic and social opportunities as men, the country's human development index – a rating of life expectancy, education, and per capita income – is also low. Everyone loses out. Conversely, when their status improves, so too does that of their families and others around them simply because women reinvest almost 90% of what they earn back into their family's education, health, and nutrition as well as their local community. When you put money into women's hands you create a knock-on effect as they invest in their children, the community, and society at large – they create wealth everywhere.

Empowering women is not only the right thing to do, but it is also a sound economic decision. It is within this context that the relevance of this book is so timely. The premise is to showcase role models of entrepreneurial successes that are relatable and replicable. This is an easy but effective way to encourage women of all ages to pursue entrepreneurship and boost economic

growth on the continent. We present a diverse group of women ranging in age from their early 20s to late 60s, from 18 countries, and selected from a variety of industries from farming to fashion. Some can be considered great commercial successes, like Bethlehem Tilahun Alemu, who owns the global soleRebel shoe brand and has launched The Coffee Garden artisanal coffee roasting business in Ethiopia. Others are examples of accomplishments on a less grand but equally compelling scale, like Tanzanian Hyasintha Ntuyeko who began by selling make-up and today owns her own sanitary pad line and menstrual hygiene consulting business. And while there is no single approach here, there are common threads running through the stories.

Many of these remarkable women business owners **started small**, focusing not on what they *did not* have but rather what they *did* have. Look at Ana Bela des Reis Borges, the Queen of Chickens from Mozambique, who started with two strategically placed football slug tables and grew her investment literally brick by brick into a booming poultry enterprise breeding more than 20,000 chickens, with plans to produce 200,000 every 45 days. Equally impressive is Sylvia Bwalya Mutale-Mwansa who began by selling clothes from the boot of her car and today is the proud owner of one of Zambia's best known brands operating in diverse business offerings.

In line with the Graça Machel Trust's research that shows 71% of women entrepreneurs in East Africa fund the start of their businesses from their own savings due to lack of access to finance, almost all of these women invested in themselves, **using personal savings to start** and constantly **reinvesting profits** into the business at the sacrifice of paying themselves. Women like Vava Angwenyi, who launched a social enterprise in the Kenyan coffee sector and invested every last shilling into the business to the point where she thought she would have to shut it down. The owner of an agro-heritage fruit farm in Uganda, Judith Bakirya, struggled through years of slow growth, working on the side to supplement her income and ploughing all the profits back into the farm knowing the payback would only come at a minimum five years down the road.

Entrepreneurship is hard work. Don't imagine it any other way.

But tough situations often bring out the best in people and, if anything, this book is brimming with extraordinary portraits of **resilience** and **determination**. Many are wonderful examples of **entrepreneurial drive** like Maida Waziri Juma, who from the age of 16 knew she wanted to be a businesswoman and tried her hand at a multitude of ideas – from selling mitumba to tailoring and car-seat-cover production – until she finally broke into construction. Today Maida's company is one of the most respected general contracting firms in Tanzania. Others are tales of pure **grit** built up over years of trying to make ends meet. Women like Grace Nanyonga, who as an orphan sold chicken on the street to support herself and her six younger siblings and today owns Grana Fish, supplying supermarkets, restaurants, and schools across Uganda. Much of these women's resilience comes from a deep **spirituality** and the knowledge they are not alone. Consider Nadege Katumba, who struggled with homelessness and left Canada with nothing but a suitcase and her young son to return to her native DRC where she (rightly) had faith that her fledgling haircare products business would thrive. Nadege says, "The beginning is always the most difficult, but if you trust in God and yourself, you will succeed."

Beyond having a strong self-concept and faith, a majority of women in this book relied on others for support and were not afraid to ask for help. Many is the entrepreneur who advises to surround yourself with allies who understand why you are doing what you're doing because it's a lonely

journey and often family and friends just don't get it. This is where **mentors and networks** can be key. Without fail, almost every woman in this book has experienced the positive effects of mentorship and many credit their success to a single individual who offered inspiration, advice, and expertise at a difficult time. While it does help to have the guidance of someone who is already operating in your sector, often just a shoulder to lean on is enough, especially if it is a fellow female entrepreneur who can relate to your experiences and the solitude that comes with running a business. Networks are a great place to find mentors and like-minded business people. Elizabeth Swai, a poultry breeding franchise in Tanzania, swears by the ones in which she is involved. "Defragmentation is poisonous," she says. "Women need to partner to achieve their ambitions."

And while this book is all about extraordinary business women, we do not want to give the impression that there is no place for men. Behind every successful woman is a supportive man, be he an uncle, a son, a brother, a father, or a husband. Rudo Boka-Mutambanengwe rescued her father's tobacco-trading business with the help of her business partner and brother, Matthew. Ghanaian techpreneur Ethel Cofie's biggest role model is her dad, who she regularly turns to for advice. And several of these women partner with their husbands in the business ... Aisha Pandor in South Africa, Ally Angula in Namibia, Selina Mwenelupembe in Malawi, Zambian Dorothy Eriksson, and Devotha Ntuke Minzi in Tanzania to name just a few. Men have a pivotal role to play in the success of women-owned businesses. If you are a man reading this, think what you can do to support that woman in your life who is running a company. Maybe it is as small as cooking dinner tonight or as big as putting the family land as collateral so she can get access to that much needed credit.

The final common thread that weaves its way through these stories is probably the most important one because it relates to the impact these phenomenal women have on the lives of those around them. Without exception, every one of these founders **thinks beyond income generation to wealth creation for others** and their ability to bring about change. Some are social entrepreneurs and therefore have developed a business with the sole objective of making a profit by solving a community problem or delivering a social or environmental good. We point to Okocha Nkem's Mamamoni, a fintech platform that delivers credit and training to unbanked informal female business owners in Nigeria, or Anna Msowoya-Keys', women's collective that processes and sells tomato-based products in Malawi in a community hit hard by HIV/AIDS. Others would not be strictly classified as social entrepreneurs and yet they launch schools, run feeding programmes, hire disadvantaged workers, start training programmes and support networks, and generally just give back to their communities because they are grateful for their own success and have empathy and a desire to make life better for others.

Nigerian eco-housing developer Chinwe Ohajuruka couldn't have put it better when she said: "Whether the world knows it or not, it's waiting for the rise of the African woman ... the hard-working, creative, and passionate woman who's not seeking a reward but rather wants to make a difference, especially in the face of suffering."

We celebrate the visionary entrepreneurs highlighted within these pages and the remarkable impact they are having on the world, and hope they serve as an inspiring catalyst for other changemakers across our continent.

— CHAPTER 1 —

FASHION & DESIGN

GONE ARE THE DAYS OF AFRICAN DESIGNS BEING AFRICAN CENTRED. TODAY AFRICAN DESIGNERS ARE SETTING GLOBAL TRENDS AND CREATING CUTTING-EDGE IDEAS THAT ARE RECOGNISED THE WORLD OVER.



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**SEKAYI
& TUKIYA
FUNDAFUNDA**
FROM FASHIONISTAS TO FOUNDERS

These millennials began as street-style bloggers and today are co-founders of a personal styling and creative direction agency showcasing the best of Zambian fashion and creativity.

" Constantly ask yourself why you are doing what you do because that question stays with you as you grow your business. It becomes your "go-to" safe space when you feel you are losing direction. "



ZAMBIAN SISTERS AND BUSINESS PARTNERS, SEKAYI AND TUKIYA FUNDAFUNDA COULD NOT BE MORE OPPOSITE. THE OLDER OF THE TWO BY ONE YEAR, 26-YEAR-OLD SEKAYI IS AN ADVENTUROUS RISK-TAKER AND SOMETHING OF A SELF-CONFESSED STEAM ENGINE WHEN IT COMES TO WORK. More disciplined with her time and organized in her approach to the business, Tukiya finds it easier to step back and is often the one setting up movie dates to ensure the founders get their down time.

While their differences mean they balance each other well as partners, it has resulted in some problems. "We've had our share of arguments on each other's roles, which basically were the result of poor communication and led to late-night conversations and long drives to work things out. Now we make an effort to talk continuously," Sekayi admits, adding: "Sisters or not, if you don't understand each other's way of working, conflict is inevitable between partners."

Sekayi and Tukiya are the young founders of MaFashio, a Lusaka-based startup providing services in wardrobe and personal styling, creative direction, as well as make-up artistry. Their clients are predominantly public figures, such as media personalities and artists looking to tweak their brand and engage with fans, or companies rolling out campaigns and seeking to reach millennials.

It's not a bad gig.

The sisters watch a lot of fashion shows, follow the international trends, and shop for those who don't have time. But what really sets MaFashio apart is its focus on promoting Zambian fashion and effort to shine a bright light on the country's creativity and expressive spirit.

And to think it all started with a little blog.

"At the time, we didn't know there was even a name for it. We were street-style blogging on the side of our studies, only giving positive reviews. As our following grew, we got invites to industry events and realized we could build a business on this."

When the blogging began, Sekayi was studying economics and finance, while Tukiya was doing an advanced diploma in computer science. She has since gone on to study law.

"Despite my love for fashion, I saw myself in tax. For a long time, my dream was to work for the Zambia Revenue Authority," Sekayi says in all seriousness, before cracking a smile. "Tukiya went from computers to law. But we grew up around fashion, fabrics and colour. Our mother made wedding dresses and our father was always creating stuff out of nothing really, from scrap metal to coins. So I guess you could say it's in our blood."

Once they recognized the blog had grown into something much more substantial and capable of generating an income, the Fundafunda sisters decided to incorporate. A friend offered to go to the Office of Patents and Registration to get the process started as the sisters were still at university, but wisely the newly minted entrepreneurs decided not to take a back seat in the process.

**" SISTERS OR NOT,
IF YOU DON'T
UNDERSTAND EACH
OTHER'S WAY OF
WORKING, CONFLICT
IS INEVITABLE
BETWEEN PARTNERS. "**



"We didn't have any idea about the business environment in Zambia, but I insisted at being at every meeting. I was curious how the system works and wanted to be sure I was in control of the situation. In the beginning, they spoke more to him, but after they realized I actually knew what I was talking about, they took the conversation with me more seriously," Sekayi recalls.

Following the official launch, Sekayi and Tukiya knew they needed a space to work in and settled on BongoHive, a co-working and startup-support hub in Lusaka. They had used the space to host fashion events, but now that they were an actual business felt they were better positioned to take advantage of all the services the hub has to offer. They signed up for the LAUNCH accelerator, a 3-month programme for businesses that already have some market traction.

At the end of the training, the Fundafunda sisters pitched MaFashio's evolved business plan to a group of experts and, as one of the top three pitches, won free access to legal and accounting support and office space.

"BongoHive has been a big part of where we are now. The guidance we got, especially when it comes to administration and structure, was critical. The MaFashio concept is fairly new so LAUNCH definitely helped us sharpen the idea and recalibrate," Tukiya explains.

Sekayi and Tukiya are completely self-funded. They've purchased all their own equipment and supplies and hired a photographer and two interns to support the growing organization. And - like typical bootstrappers - they've put every kwacha earned back into the business.

And the future?

"With the celebrity culture growing as it is in Zambia, in the years to come, we plan to have an extensive public figure and corporate client base. We're looking at ways of supporting the PR campaigns of the numerous international businesses starting operations in Zambia but also working with Zambian industry, the rest of Africa and beyond," Sekayi says confidently.

All bets are off where this will end up. But at some point - to make the big transition from small startup to high growth business - they'll need a cash injection to accelerate.

You can thank us for the tip five years from now!

LESSONS & LEARNINGS

1

FIND A BALANCE

Be competitive but don't let that be the driving force of what you do. Be insular and focus on doing your best rather than constantly comparing yourself to others in the field.

2

STAY FOCUSED

Always ask yourself why you are doing what you do because that question stays with you as you grow your business. It becomes your "go-to" safe space when you feel you are losing direction.

3

EVOLVE

Allow yourself to change and evolve; it's the only way you'll be able to keep loving what you do.

4

BE OPEN

Learn from people in your industry, those that have done what you have not and those that are only just getting started. Everyone can teach you something.

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FATY LY

REVIVING TRADITION
THROUGH CERAMICS

Having lived in Europe for many years, this Senegalese artist returned home to launch a table-, cook- and homeware business that celebrates African heritage.

" As some who learns by doing, I think working with clay has taught me humility and resilience. It has mostly helped me to shape my dreams but also to accept life's stages. "



FATIMATY LY, FATY FOR SHORT, CHERISHES TWO VALUABLE PIECES OF ADVICE AS SHE NAVIGATES HER WAY PAST SETBACKS AND GROWS HER SENEGALESE TABLE, COOK AND HOMEWARE BUSINESS THAT AIMS TO TELL THE STORY OF AFRICAN HERITAGE THROUGH PORCELAIN AND CERAMICS. The first was from her late grandmother who constantly reminded "to always finish what you start as those things remain the best lifelong learning experiences". The second was a pep talk Faty often gave herself when times were tough, "focus on the task at hand ... take one step at a time".

Her current venture is not Faty's first time founding a business. On each occasion, she has followed her motto of 'learning by doing', going slow, and remembering her grandmother's words to persevere. With each failure, she only became more determined. Today she celebrates each little step forward she makes in the business: "As long as I sustain the curiosity to question, explore, and envision new ways of doing things, I will be successful."

Born in Dakar in 1970, Faty is the oldest of four children. From an early age, she was surrounded by people who loved art. Her mother had a gift for crafts, sewing, crocheting, and dyeing fabrics inspired by the Malian artisanal process. Her grandmother was an art collector whose stylish clothing was its own form of art thanks to her choice of harmonious colors and accessories. "She used to design her own gowns and boubous. I believe I absorbed these influences to design my creative journey and also to learn to value crafts and craftsmanship."

As an empathic person, Faty wanted to be a doctor and eventually studied biology and biochemistry at the University of Bourgogne thanks to her father who was a scientist and strongly believed in that path as the only valuable one for a secure future. She went on to study molecular biology in the United States, but her father's dreams for a career in science hit a major roadblock after she signed up for a pottery class. "That class was the first step that started a journey in clay and ceramics while a class in African American art sparked my interest in African history and cultural heritage. Although I have never worked in the field of biology, today it comes in handy for my ceramic work but also in my passion for cooking, both of which can be very similar to laboratory work."

Reinvigorated by her new found love for the arts, Faty moved to France and then the UK where she did freelance ceramic projects but returned regularly to West Africa to get inspiration for a gallery she wanted to open in Dakar. While still living in London, Faty launched Terang' Art in a trendy Dakar neighbourhood where she designed utilitarian and decorative objects inspired by museum pieces and had them made by artisans in Burkina Faso, Mali, and Senegal. Rising costs forced her to shutter the gallery in five years. But it was not a moment of failure as much as a transition to the next phase in her career.

"During those years, my collaboration with a potter named Diénébou Zon from Bobo-Dioulasso in Burkina Faso allowed me not only to discover culinary and decorative forms but also taught me the principles of working with clay using rudimentary processes. Eventually the Burkinabe experience led to the ceramic design path, and I decided to leave the gallery and enroll in Central Saint Martins design school in London to study ceramics design for three years."



"LES SAPUSES" PHOTO COURTESY OF LAVERRO

" AS LONG AS I SUSTAIN THE CURIOSITY TO QUESTION, EXPLORE AND ENVISION NEW WAYS OF DOING THINGS, I WILL BE SUCCESSFUL."

The degree enabled Faty to mesh technical knowledge of industrial ceramics with her rich Senegalese cultural heritage. The newly minted ceramics designer embarked on the world of gastronomy and created tasting vessels for chocolatiers in London and Brighton as well as a tableware set for a cocoa chocolate expert from Paris, marking her formal entry into the industry.

After 12 years living in London, Faty decided to return to Senegal as her marriage and business was struggling. The city of Dakar presented new cultural experiences she had never expected and plenty of opportunities to showcase her work.

But Dakar created also moments of introspection that resulted in illness. In the midst of a divorce, the then 43-year-old suffered two strokes as a result of an autoimmune condition. "The only thing that alleviated my pain was drawing, so I set about creating what evolved into my 96 Nguka plates. As Confucius said, 'Our greatest glory is not in never falling, but in rising every time we fall!'"

At a low point in her personal life, those Nguka plates were a tremendous achievement for Faty. The 96 plates depicting Senegalese women in traditional dress were exhibited in a guesthouse in Dakar and met with acclaim. "It was then I realized there was something worth exploring so I founded Fatylabs and launched the Fatyly brand in 2015 to develop the Nguka design into a whole tableware service," the designer explains.

Those first Nguka plates were self-funded and the sales allowed Faty to invest in the tableware service. The first plates were produced in bone china in the UK. Today Faty collaborates with a factory based in Limoges, France. Within the next five years, her plan is to be retailed in at least ten big cities across the globe, five of which will be on the African continent. She currently retails in Dakar, Lagos, and Abidjan.

"My vision is to use strong visual accents on table services to tell the contemporary story of an African heritage. My goal is to hire young designers and female ceramicists to create cook- and homewares and various lifestyle products in Senegal. The creations are not produced in Dakar yet because the technique of the ceramic is not advanced enough. But I am working with the local clay to develop production in Senegal.

"As someone who learns by doing, I think working with clay has taught me humility and resilience. It has mostly helped me to shape my dreams but also to accept life's stages. Clay is an interesting medium as one can design the most beautiful piece and have it ruined after firing. Therefore it helps to treat successes and failures with detachment."

With these kind of fabulous designs, Faty looks to be encountering much more success than failure on the road ahead.



LESSONS & LEARNINGS

1

BUDGETING

Allocate financial resources to value-creation to help you reach out to target audiences and excite customers through social media and retailers through catalogues.

2

EDUCATION

Getting a first-class design degree does not prepare you for business. To sell products you need financial and entrepreneurial skills to enhance productivity and avoid pitfalls.

3

INNOVATION

Innovation, unlike creativity, is a matter of management. It is also about the continuous improvements of products and services that make little changes. Innovation should be open so that collaborative exchanges can happen and produce outstanding products or services.

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**ABAI
SCHULZE**

GOING BACK TO HER ROOTS

This under-30 entrepreneur left her adoptive country to return to Ethiopia and start a new business built on Ethiopian quality and craftsmanship.

" Ethiopia's diverse population, resources, and deep heritage all contribute to a great product that is getting a lot of attention. I know this country has a bright future, and it's a privilege to be just a small part of that. "



ALTHOUGH SHE WAS ONLY 11 WHEN SHE LEFT HER NATIVE ETHIOPIA, ABAI SCHULZE MAINTAINED CLOSE TIES WITH HER BIRTH COUNTRY. Sixteen years later, she made her way back to launch a luxury handbag and leather accessories business. As founder and creative director of ZAAF, Abai's personal calling was to build a high-end globally recognised fashion brand built on quality products sourced from Ethiopia and made by local artisans. As a designer schooled in economic development, she wanted to showcase the best her country has to offer while creating jobs and building pride in "Brand Ethiopia".

"Real economic development is about promoting top quality products made from local resources that can find a place at the highest levels in the global marketplace. Our vision is really big. We want to set standards of excellence and innovation and show the world that an Ethiopian brand can compete with the biggest names in the world in terms of quality and creative design."

ZAAF, which means tree in Amharic, sells a range of elegant handmade leather handbags and accessories for both women and men. "I was inspired by the notion of deep roots reaching into the abundantly rich Ethiopian cultural and heritage, while bringing out beautiful new branches of creativity and functionality," the young founder explains. The company's products are delicately and delectably hand-crafted and woven by gifted artisans in a workshop in the lively metropolis of Addis Ababa. With her unique brand accompanying her distinctive life story, Schulze and ZAAF have become a household name across the globe.

Abai grew up in a Catholic orphanage in Gishen, a remote village in north-eastern Ethiopia. She had no documented family so the nuns had little choice but to put her up for adoption. At the age of 11, she was matched with an American family and moved to Texas. In her new home, she was surrounded by a nurturing environment, with four brothers and two sisters, and encouraged to maintain her mother-tongue language of Amharic. "My family placed a high value on faith, education, and travel and there were lots of opportunities to return to Ethiopia as well as visit other areas around the world," Abai says. "I never missed a chance to intern or volunteer in different settings throughout Ethiopia, it kept me close to my roots."

After graduating from George Washington University in the US with a degree in economics and fine arts, Abai interned at the Overseas Private Investment Corporation (OPIC) to get into the economic development space and gain experience. Afterwards, she worked for a short period at Ashoka, a pioneer in social entrepreneurship dedicated to finding, selecting, and supporting the world's leading social entrepreneurs. With personal, family, and additional funding from various awards in hand, Abai was keen to move in a direction that would enable her to meld her academic background and skills with her passion for design. In 2013 she took the leap and moved back to Ethiopia to establish a business that would create jobs.

Abai explains, "The Ashoka fellows who shared their experiences as entrepreneurs inspired me and I increasingly felt the risk/reward trade-off between gaining additional work experience and launching a business in Ethiopia tipping towards the latter. I had planned to work for a few years before earning a graduate degree but my timeline changed.

"At a certain point, an entrepreneur must jump. Just talking about an idea and accumulating knowledge about starting a business wasn't going to get me anywhere. I had the good fortune of growing up in a large household of natural entrepreneurs who greatly inspired me towards concrete action. I made it clear to friends and family that I was serious about starting a business and willing to take the risks. For me, this meant moving to Addis, making cold calls, visiting tanneries and building personal relationships with those involved in the business.

" IF YOU LOVE WHAT YOU DO, THERE ARE ALWAYS WAYS TO OVERCOME AND PUSH THROUGH ANY CHALLENGES. QUANTIFY YOUR RISKS. BUILD UP A TOLERANCE FOR IT AND SURROUND YOURSELF WITH PEOPLE WHO INSPIRE YOU AND HOLD YOU AN ACCOUNTABLE FOR YOUR ACTIONS AND PROGRESS ON YOUR GOALS."



I quickly learnt that launching and growing my business required unrelenting focus if I really wanted to see results. My return to Ethiopia was a 'tough love' kind of welcome, but it put me in a position to progressively deliver against my goals."

Although there was a market for the ZAAF brand, establishing the business was accompanied with the usual hardships associated with startups. "When you work for yourself, there is never a moment when you feel like you have no more work to do for that day - which is very different from when you are working for someone else," Abai says. "On the more practical side, the biggest challenges came from lack of alignment of vision with those with whom we set out to collaborate. Strong consistent communication was key to getting us through those early days." As a trailblazing female founder, Abai was very conscious of the constraints women solopreneurs face in Ethiopia. "Generally speaking, women have bigger challenges than men in starting a business. They often have less education and face discriminatory customs," she explains. Regardless of the challenges, Abai argues that "If you love what you do, there are always ways to overcome and push through any challenges. Quantify your risks. Build up a tolerance for it and surround yourself with people who inspire you and hold you an accountable for your actions and progress on your goals," adding "There is a growing community of female entrepreneurs in Ethiopia who are pushing past the challenges, doing very well and will for sure inspire the next generation of Ethiopian girls".

It cannot be lost on Abai that she is one of those who inspire. Less than three years after the 27-year-old started ZAAF, it has become a recognized award-winning business with an online store that is popular in both Europe and the US. In Ethiopia, a workshop is located near the Atlas Hotel across from the bustling Shalla Public Park. The products sold online include not only ZAAF's signature leather bags and accessories, but also shoes, scarves, and beachwear. The team behind the luxurious collection consists of 17 artisans, but the company does outsource orders when there is too much demand as happened with her SS 2015 collection (and personal favorite) featuring meticulous excellence with each piece finding its inspiration from a specific region in Ethiopia. The collection was crafted from the finest materials, adorned with vibrant colors, textures, and innovative patterns made on a traditional loom.

Some of the highlights of Abai's journey include collaborating with Korto Mornolu at New York Fashion Week in February 2014 where the Ethiopian-American was thrilled to showcase the best of Ethiopia at one of the top fashion events in the world. "Ethiopia's diverse population, resources, and deep heritage all contribute to a great product that is getting a lot of attention. I know this country has a bright future, and it's a privilege to be just a small part of that."

One would think that Abai would be most pleased by her numerous awards and global recognition but instead her modesty shines through when she states, "my biggest pride is my talented and dedicated team in Addis who have been there for me since the beginning."

Despite her hard beginnings, Abai remains cautiously humble. "I'm so honoured by all the accolades and to be a part of the new wave of African designers. It all comes down to persistence and following through on the vision of the brand - what this can signify for consumers and all those involved but also for the branding of Ethiopia and the continent itself."

LESSONS & LEARNINGS

1

BRANDING

Have a strong vision for the brand, what it signifies for the business but also for the customer.

2

SUPPORT SYSTEM

Quantify your risks. Build up a tolerance for it and surround yourself with people who inspire you and hold you accountable for your actions and progress on your goals.

3

COLLABORATION

Make sure each worker knows he or she is engaged in a venture bigger than the sum of the parts.

4

THE TEAM

Invest in your team by creating incentives based on their desires and needs. When you have a high turnover of employees, you can't be consistent and your customers won't be happy.

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VIVIENNE TAA

FROM AIRLINE TO FASHION RUNWAYS

This Kenyan marketing pro lost her longtime job but channeled all her energy and focus into building a new fashion business which has since taken off.

"The creative economy is booming in Kenya. Lots of people are in the arts so it's hard to stand out in a crowded market. Investing in brand ambassadors doesn't require a fortune and you get personal engagement in return."



LITTLE DID VIVIENNE TAA KNOW THAT LOSING HER COVETED JOB AT KENYA AIRWAYS WOULD BE A BLESSING. At the time, her world was turned on its head and the marketing pro had no idea what her next steps would be. But as the expression goes, when one door closes, another opens. In Vivienne's case, that second door led surprisingly to the launch of an edgy ready-to-wear fashion label.

"Although I didn't think it at the time, losing that job was the best thing that ever happened to me. There was many a sleepless night where I lay awake trying to figure out what I would do. But if I hadn't been laid off, I'd still be content working in a secure corporate position and all that has come to pass in the last year would never have been. I can't even begin to imagine that!" she laughs.

As a child, Vivienne was a self-confessed geek. A member of her school's science club, she dreamed of chemistry sets and Bunsen burners. But there was an important influence in her life that pulled her in another direction.

"Mum was a very talented seamstress. She basically had a designer's studio in the house, littered with sketches, patterns, and fabrics of all types and colours and a sewing machine that seemed to run day and night. I didn't ever imagine I would become a fashion designer, but from a very tender age I developed an interest and love for fashion that would serve me well when times got tough," she recalls.

Vivienne's foray into fashion was through modeling. Seeing her potential, her mother enrolled her in a models' training program after high school. By that time, Vivienne was already making clothes for herself and friends, using bold and vibrant Ankara prints for fun.

Fashion and modeling remained nothing more than a hobby as Vivienne enrolled in Moi University to study tourism and travel, after which she directly went to Kenya Airways as a customer service agent. She spent the next 11 years with the airline moving into marketing and up the ladder until the day in 2016 when they announced 600 job cuts as part of a rationalization strategy.

Vivienne was devastated, but with the support of friends and family she was able to cope. Her plan was to look for another marketing gig, but her hobby – turning out to be an unexpected gift – upset that plan.

Three years earlier, while working for the airline, Vivienne had enrolled in the Buruburu Institute of Fine Art to study fashion design, mostly for enjoyment and to improve her dressmaking skills. Her self-made wardrobe proved very popular with her friends who kept asking her to make similar designs. Once she was laid off, she finally had the time to fulfill these requests while looking for a job.

"I was always flattered by the compliments about my designs but felt my friends were just indulging me. I never took it seriously until the day one paid a deposit and asked me to make her a dress. The demand just kept growing to a point where I had to enlist help and realized this had real potential as a business."

Within one short year, Vivienne Taa Fashion House has grown to a team of seven. Drawing inspiration from African culture, music, and art, the company designs both women and men's wear and accessories, with a focus on custom-design, workmanship, and attention to detail. Vivienne has been strict with the budget and pumps all profits back into the business. Ever cautious, she's not seeking funding or an investor yet as she believes in progressive growth.



RUGBY 7'S GREATEST TRY SCORER COLLINS INJERA IN VIVIENNE TAA BLAZER AT THE KENYA SPORTS PERSON OF THE YEAR AWARDS (SOYA).

" LOSING MY JOB WAS THE BEST THING THAT EVER HAPPENED TO ME. THERE WAS MANY A SLEEPLESS NIGHT WHERE I LAY AWAKE TRYING TO FIGURE OUT WHAT I WOULD DO. BUT IF I HADN'T BEEN LAID OFF, I'D STILL BE CONTENT WORKING IN A SECURE CORPORATE POSITION. I CAN'T EVEN BEGIN TO IMAGINE THAT! "

"Our greatest achievement so far has been the opportunity to dress Kenya's most celebrated sports men and women during the annual Kenya Sports Person of the Year Awards – SOYA. Vivienne Taa was the first fashion partner of the event," Vivienne says with undisguised glee, adding: "And our debut collection was showcased at the Nairobi Fashion Week last year where we headlined the show on the first day of the event, which was a huge honour."

Quite an achievement for a relative newcomer to the fashion scene. But none of this is by chance. With her marketing background, Vivienne is working the beat to raise the brand's profile. She's been developing partnerships with brand ambassadors, like Christian celebrity Heather Lindsey, gospel musician Kambua Manundu, and TV personality Robert Burale. Vivienne Taa's sponsorship of the SOYA was the icing on the cake. In all of its 12 years in existence, the awards organiser had never had anyone approach it to dress the athletes as a form of sponsorship, and the Secretariat was keen to give it a try.

"The creative economy is booming in Kenya. Lots of people are in the arts so its hard to stand out in a crowded market. Investing in brand ambassadors doesn't require a fortune and you get great personal engagement in return. It was just a bonus for me to see my athletic heroes wearing my designs!" she remarks.

On the less positive side, Vivienne currently faces two daunting challenges.

"My biggest issue right now is managing cash flow. We implemented a 50% deposit requirement on all orders with balance paid on delivery to cover our overheads in advance. It's also been difficult to get really skilled workers who are dedicated, committed and can deliver on time. We're still small so I can't offer as much as I'd like so I have to sell the vision to get them on board."

But that vision looks bright as Vivienne Taa grows and sets its sights on becoming a leading fashion house with a footprint in Kenya and beyond. The company has a new bridal wear line coming out and will collaborate with online shopping platform, Kilimall, to target the retail market.

Vivienne's mother never lived long enough to see her daughter's success, but the 35-year-old founder is confident she would be proud not only for what she has achieved but the message this sends to other young Africans who struggle to pursue their dreams and be successful.

"Not having a job does not mean you're a failure," Vivienne says. "You can still rise above the odds and excel in other fields such as sports, entertainment, the arts, agriculture, technology, real-estate, manufacturing, and so on. You just need to find your talent and invest in it. When I was laid off, I channeled all my energy and focus into creating a new opportunity for myself and look where I arrived. If I can do it, anyone can. Just have faith in yourself and move forward."

LESSONS & LEARNINGS

1

RESILIENCE

Having your own business requires much more work and longer hours than working in corporate. It takes a toll physically, so stay grounded and look after yourself.

2

SUPPORT

You need to have a solid support system: family and friends who believe in your vision and will urge you to soldier on and stand by you even when things get tough.

3

FAITH

Have faith in God, pray, trust, and live in obedience. It sounds cliché but it's the truth. This is an absolute journey of faith.

4

LEARN

Learn from your mistakes. Find the lessons in every challenge, difficulty, or perceived failure that you experience.

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**MATHILDE
TAATI ISHITILE**

**OUTFITTING NAMIBIANS WITH CLOTHES
AND INSPIRATION**

The founder of a Namibian textile and garment production facility shares the critical factors that led to her success and how she's working to share those gains with others.

" Despite my own business challenges, I'm dedicated to being one of the women who will change the business landscape for others, particularly disadvantaged women, in Namibia."



WHEN YOU VISIT WHITE FEATHER CREATIONS' WEBSITE, YOU ARE MET WITH A LONG AND MOTLEY LIST OF CLIENTS USING THE SERVICES OF THIS NAMIBIAN-BASED TAILORING AND MANUFACTURING COMPANY. The Covenant Reconciliation and Life Abundant Ministry is there right along with Windhoek Prison Correctional Services, the Bank of Namibia and Faleniko Evangeli Choir to name just a few. It's an impressive clientele that owner Mathilde Taati Ishitile has worked long and hard to win over.

"I saw a great demand for textiles and garments and related services such as printing and embroidery from both corporate and individual clients so I set about creating my niche and chasing tenders. Building your client profile is a slow and difficult process and it's not easy to put yourself out there, especially when you don't win the job, but as we apply our learnings and build relationships, our list continues to grow," says the quiet but confident business owner.

The middle of three, Mathilde was born in Namibia's capital, Windhoek, but was raised in the north by her grandmother. As a teenager, she moved back to the city to attend high school followed by a two-year certificate and a national diploma in commerce from the Polytechnic of Namibia. Mathilde has always dreamed of owning her own business - inspired by a mother who is still self-employed at 68 years - and was something of a Jill-of-all-trades with years of experience in marketing, sales, customer care, advertising, real estate, and even butchery, before finally settling on fashion and design.

"I found myself away from home a lot with my real estate job. I built the butchery business on the side as an extra money earner. But with three kids, all of whom are quite active, I couldn't cope with running two business simultaneously. The butchery was more stable and demanded less travel so I chose that. But I always dreamt of getting into fashion and finally when the chance came to register for a diploma in fashion and pattern-making at the Change Institution, I jumped," she recalls with a laugh. "I was on a maternity leave with my youngest baby, so I enrolled in the course and six months into the program, the business was born."

White Feather Creations & Deco CC is a tailoring and garment manufacturing company. The firm manufactures a plethora of clothes, including school uniforms, corporate wear, church and graduation gowns, work clothes, and sports attire, and more recently expanded to printing and embroidery services. Mathilde financed operations with her own funds supplemented by a "very supportive husband" when needed. When the manufacturing facility was launched, the Ministry of Industrialization, Trade and SME Development and Khomas Regional Council provided operating equipment that enabled her to expand her service offerings. Started with just one seamstress, the business today employs over 16 staff - a majority of whom are single mothers - with operations expanding in the near future.

"I literally began one shirt at a time, allowing my skills to grow and, as I got more work, progressively hiring staff. Bringing on an experienced design and pattern-maker to oversee operators was critical because I really needed someone with knowledge and experience in this position. Together, we hired other people to support him and, for the last five and one half years, we have built the operation and developed a business that enables men and women to improve their lives through skills development and employment."



“ WE HAVE USED OUR OWN ORGANIC GROWTH TO EXPAND OPERATIONS. THIS MEANS WE DEVELOP IN A VERY CONTROLLED MANNER. THE DOWNSIDE IS THAT SOMETIMES WE HAVE BEEN UNABLE TO BID FOR LARGER ORDERS, BUT WE CONTINUE TO SET OUR EYES ON THE FUTURE. ”

Two other critical success factors for the 42-year-old were her participation in femTECH training, sponsored by the Finnish government to help women understand how to run a business using technology, and her selection to the US State Department's African Women's Entrepreneurship Program (AWEP) Africa where she received professional development, leadership training, and access to key networks. These life-changing opportunities encouraged Mathilde to join the Katuka Mentorship Program and give back in her own way.

“Katuka empowers and encourages women entrepreneurs through relationship building. I started as a mentee and remain very close to my mentors, Heidi von Hase, Kahoo Kandjoze, and Lawrence Haw, all of whom continue to provide me with guidance and wisdom. Then I signed up as a mentor myself and am still active in the programme. I'm also developing a women's empowerment programme for those in rural areas bringing women with access to sewing machines together with those who have tailoring and pattern-making skills. Despite my own business challenges, I'm dedicated to being one of the women who will change the business landscape for others, particularly disadvantaged women, in Namibia.”

Those challenges? Like many on the continent, it's finding qualified and properly trained staff to support the production, planning, and management of the business. As Namibia imports textiles, White Creations must thoroughly vet and plan around the supply chain to ensure they can meet production targets. The other hurdle, common to a majority of African women entrepreneurs, is financing.

“We have used our own organic growth to expand operations. This means we develop in a very controlled manner. The downside is that sometimes we have been unable to bid for larger orders, but we continue to set our eyes on growth.”

Nevertheless, sharing her story like this is not something with which the mother of three is totally comfortable. Mathilde is trying to overcome her fear of public speaking as she knows she plays an important role in being an inspiration for others.

“Starting my own business has given me a great sense of satisfaction, but I recognize the responsibility being a business owner brings, especially when it comes to my staff and customers. My motto is 'Do your best today and do even better tomorrow, be kind to others and build loving and supporting relationships.' This together with God's blessing has been a foundation stone upon which I have built and continue to grow my business.”

And with all those churches and choirs in her client list, Mathilde is certainly impressing someone upstairs.



LESSONS & LEARNINGS

1
—
WISDOM
Seek and you will find your dreams!

2
—
PACE YOURSELF
Start with small steps, learn, learn more, apply your learnings!

3
—
MENTORS
Build relationships and find mentors you can trust and with whom you can grow.

4
—
CUSTOMER CARE
Communication with clients is key. Naturally problems can arise, but if you inform your customers and keep them in the loop, you avoid surprise disappointments and maintain good relations.



BETHLEHEM TILAHUN ALEMU

WORLD – CLASS PRODUCTS FROM ETHIOPIA
WITH LOVE

Aiming to replicate the phenomenal success of her global footwear brand and promotion of artisanal traditions, this female founder is branching into a new industry celebrating the art of Ethiopian coffee roasting.

" I wanted to show if we all worked hard we could have jobs that pay decently and could feel the pride that comes with financing ourselves and not waiting for handouts. Prosperity creation is the sole route to the elimination of poverty. To create sustained prosperity you have to create something truly world class."



OFF THE BAT, LET'S JUST SAY IT'S INCREDIBLY CHALLENGING TO WRITE SOMETHING NEW AND INSIGHTFUL ABOUT A WOMAN WHO, AMONG MANY OTHER ACCOLADES, WAS NOMINATED AS A WORLD ECONOMIC FORUM YOUNG GLOBAL LEADER, HAS BEEN LABELLED CNN'S TOP 12 WOMEN ENTREPRENEURS OF THE LAST CENTURY, AND MADE IT TO THE FORBES WORLD'S 100 MOST POWERFUL WOMEN AND FAST COMPANY'S MOST CREATIVE PEOPLE IN BUSINESS LISTS. But I guess you could say Bethlehem Tilahun Alemu has made it a little easier for us because the pioneering Ethiopian entrepreneur is at it again, this time making waves in a completely new industry.

Springboarding off her success at soleRebels, the world's fastest growing African footwear label, Bethlehem has launched Coffee Garden, the first artisanal coffee company to source, process, roast, and package its beans in Ethiopia. Controlling all facets of the brand allows Coffee Garden to preserve quality and pay a true premium to local farmers and roasters that they deserve but have never been able to command from other brands.

"If ever there was a category ripe for a radical re-alignment and disruption, the coffee market is it. It doesn't make sense for Ethiopia to ship our magical raw green beans thousands of miles for roasting when we can produce the absolute finest roasts right here using our own talented roasting artisans. We're excited by this movement because it enables us to exert direct control over the Ethiopian coffee experience instead of having it interpreted by others. This includes the history, context, varieties and origins, the methods – everything from growing to roasting, and the outcomes that are all integral parts of the experience of drinking Ethiopian coffees."

Bethlehem is all about disruption. Straight out of college, where she studied accounting and worked with various companies in the leather and apparel sector, she launched soleRebels in her home town of Zenabwork, one of Ethiopia's most impoverished and marginalized communities. The name was inspired by Ethiopian rebel soldiers' rubber tire sandals – selate and barabasso shoes – which the company reimagined with fabulous designs, but it is also a nod to the founder's rebellion against the false narrative of poverty alleviation.

"I saw the devastating effect that aid and charity had in terms of making people complacent and dependent. I knew anything I did for the community had to be truly business-oriented. I wanted to show people that if we all worked hard we could have jobs that pay decently and with regular work could feel the pride that comes with financing ourselves and not waiting for handouts. It became clear to me that prosperity creation is the sole route to the elimination of poverty. To create sustained prosperity you have to create something truly world class."

So she did just that. From a bank loan of ETB580,000 (US\$33,000) and five employees, Bethlehem created the first global-branded retail chain to emerge from a developing country. To date, soleRebels has over 400 employees, 18 standalone retail stores in places like Barcelona and New York and is sold in 30 countries around the world, numbers that are growing all the time.

A few years ago, another creative brainchild of Bethlehem's was unleashed. The Republic of Leather is an online platform that lets customers custom design their own leather products and select the craftsman they want to make it. At the same time, the buyer can designate any organization or cause to which 5% of the purchase price is donated. "The vision was to re-imagine the luxury leather goods



" MY DRIVING PASSION AS AN ENTREPRENEUR IS ABOUT SHARING ETHIOPIAN TRADITIONS WITH THE WORLD AND FINDING EXCITING WAYS TO KEEP THESE CULTURES VIBRANT AND FULLY RELEVANT WHILE PROVIDING A PLATFORM FOR HIGH QUALITY JOB CREATION. "

PHOTO COURTESY OF ANTONIO FIORENTE



market by powering the creativity of our customers, creating jobs for craftspeople in Ethiopia, and energizing the causes our customers are passionate about," she explains.

With Coffee Garden, Bethlehem continues her theme of proving to the world that it is possible to deploy developing country local resources to create a market-leading global brand. The company recently became the very first Ethiopian coffee roaster to be admitted to the Specialty Coffee Association of America.

"My mom taught me the same virtue that every Ethiopian learns growing up: the more perfect the green coffee bean, the more even the roast, and the better the taste. Our artists personally select each and every green bean for every order ensuring they are smooth and perfectly shaped. They also inspect every roasted batch for cracked or burned beans as any imperfect beans affect the taste of the final coffee. Our unique one of a kind hand roasted-on-demand model means that our gifted coffee artists roast only for your specific order. This is not small-batch coffee roasting - this is personalised roasting - the ultimate roasted coffee experience."

Bethlehem has invested a 7-figure sum in Coffee Garden and is expecting to be profitable at the end of Year 1. An interactive 7000 square foot café-roastery opened in Addis Ababa in early 2017 and will serve as the launchpad for a global rollout of Garden of Coffee café-roasteries worldwide, starting with the US and expanding to Europe and Asia in the coming months.

Taking a page from the Republic of Leather mission, Coffee Garden customers can select not only the beans and the type of roast but also the roaster. The company currently employs a team of 40 of the finest hand-roasting, mostly female artisans who, until the Coffee Garden model, have never been able to leverage their immense knowledge into a profitable livelihood. Each roasting team member earns on average the equivalent salary to a bank management employee, a practice carried over from soleRebels.

"My driving passion as an entrepreneur is about sharing Ethiopian traditions with the world and finding exciting ways to keep these cultures vibrant and fully relevant while providing a platform for high quality job creation. At soleRebels, we witnessed the magical effect of artisans making their own money and being in a position to purchase homes, send their children to good schools, and support extended families. With Coffee Garden, we are continuing that tradition.

"These business models, and I suppose even my own success, have provided a much needed, real example for up-and-coming young people here in Ethiopia and across Africa at large that local Ethiopians (and local Africans by extension), can develop world-class brands while empowering local communities."

In her success, Bethlehem has proven a simple yet infrequently practiced premise in development: people need opportunity, not charity. Be it fashion, food, sports, or education, talented people can do great things if only given the chance.

LESSONS & LEARNINGS

- | | | | | |
|---|---|---|---|---|
| <p>1</p> <p>EMPLOYEES</p> <p>Your workforce is your biggest asset. Know how much money employees need to take care of their family and take that into consideration while setting remuneration.</p> | <p>2</p> <p>PACE YOURSELF</p> <p>Create truly awesome products that your customers will love; deliver these products with equally awesome customer-focused service so your customers will love you in return!</p> | <p>3</p> <p>HONESTY</p> <p>Market honestly. No one likes being scammed.</p> | <p>4</p> <p>STAY GROUNDED</p> <p>Stay agile. Never allow complacency. Always be eager to examine ALL your assumptions and, if need be, to react immediately if those assumptions come up short.</p> | <p>5</p> <p>CUSTOMER CARE</p> <p>Be open and transparent and above all responsive - companies are posting, tweeting all over the place but many never take time to listen and respond when contacted.</p> |
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RACHEL ZEWDE

WEAVING LEGACY WITH PASSION TO GROW A THRIVING BUSINESS

This daughter took over her mother's weaving shop and turned her legacy into an ever-expanding business.

" My mother was extremely devoted and passionate about her work, and now my daughter has also entered this business. She did this by choice because she has a passion for it. "



RAHEL ZEWDE HAD BIG SHOES TO FILL. AS AN ACCOUNTANT WITH NO EXPERIENCE IN WEAVING, SHE NEVER EXPECTED TO TAKE OVER HER MOTHER'S SMALL BUT SUCCESSFUL TEXTILE FIRM ALMOST TWO DECADES AGO. Carrying on her mother's legacy - and creating one for her own daughter - has been a driving motivation all these years, and there is little doubt how proud her mother would be.

The late Kidist Haile, started and self-funded K Design over 60 years ago as a maker and purveyor of clothing and accessories produced from traditional Ethiopian weaving. It wasn't common in those days for a woman and mother of four to work, never mind being an actual business owner. But Kidist was anything but ordinary.

"My father was a colonel and my parents lived in Poplare Military Camp in Addis. Of all those military wives in the camp, my mother was the only one doing business. Most people disapproved because women were just supposed to be housewives," says Rahel. "But my father was very supportive and not at all against her starting her own business. In fact, he encouraged her to work, which was very unique for their generation."

The third of four daughters, Rahel recalls the role her mother played in ensuring the family's success. "She wove at home during the evenings and weekends and then opened a small store in Piassa. She was determined, working often 18-hour days, and built a strong base of loyal clients. Miriam Makeba (South African singer) came to Ethiopia once and my mother designed her dress. Her business put me and my sisters through Lycée Guébré-Mariam (the French international school)."

Rahel never had any intentions to be part of K Design. An accountant by profession and the only sibling residing in Ethiopia at the time, she took over the shop in 1998 when her mother passed away. But accidental or not, Rahel's foray into the weaving business has been very accomplished. Since assuming ownership of K Design, she has expanded to three stores and is launching a fourth this year.

The firm employs 19 permanent staff and contracts over 50 employees. K Design exports its products in small quantities to New York, Sweden, and Denmark, but the bulk of its business is in Ethiopia. "Our biggest source of revenue is customers here, especially at Addis Ababa International Airport. We sell a large volume of scarves in the duty-free stores thanks to transit passengers," Rahel explains.

Rahel emphasizes that the design and quality of their products is what makes K Design so unique, "We weave from scratch and are mainly known for our scarves. The color combination, pattern, and finishing differentiates us. I have a team dedicated to just quality control. We do not sell items that are not thoroughly vetted."

When it comes to handling the business, she has a few pointers, "Whatever job you choose to do, you have to understand it thoroughly. That is the basis for a strong business. You cannot make improvements or have controls in place without understanding it. This business also requires a lot of follow-up and supervision - from the weavers to our sales team," Rahel emphasizes. "Customer satisfaction is also extremely important. You have to be friendly and willing to answer whatever question comes your way."



“ Whatever job you choose to do, you have to understand it thoroughly. That is the basis for a strong business. You cannot make improvements or have controls in place without understanding it. ”

Ever the meticulous accountant, Rahel took targeted steps to expand K Design, “I was proactive about getting clients. When I first took over, I approached tourism bodies, major hotels, and the airport to stock our products. With some persistence, I was able to secure a deal to have our scarves in duty free.”

Rahel notes the challenges that come with operating a business in Ethiopia, from finding a stable location to the financial constraints, interest rates are very high and corruption is a very real impediment. “I have a background in accounting so I make sure that our finances are in order. We are more transparent, and the way we work now is very different from how it used to be.”

Kidist’s dedication to her work lives on not only through Rahel but also Helina, Rahel’s daughter who joined her mother at K Design. “My mother was extremely devoted and passionate about her work, and now my daughter has also entered this business. She did this by choice because she has a passion for it,” Rahel says with a smile.

In a competitive sector, the K Design brand continues to thrive. Quality has a lot to do with it but even more important is the commitment this mother-daughter duo make to maintain the legacy behind it. Yes. Clearly Kidist Haile would be proud.

LESSONS & LEARNINGS

- 1 — BALANCE**
A good work-life balance is even more important when you are self-employed. When you are a business owner, your work might continue until 9pm or later.
I saw it with my own mother, where she would come home and continue to work. I make sure to never bring my work home.
- 2 — CUSTOMERS**
Handle the customer with care and attention. They are your brand ambassadors and best advocates.
- 3 — BE PREPARED**
Know your industry and your business inside out. Research your ideas and the competition, make sure there’s a market, that you know the costs and that you have a plan.
- 4 — CLIENT DISCOVERY**
Think outside the box when it comes to new customers. Be proactive in approaching potential new clients.

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— CHAPTER 2 —

BEAUTY & PERSONAL CARE

FROM TANZANIA TO KENYA TO THE DRC, MEET THE FEMALE
FOUNDERS LAUNCHING INNOVATIVE PRODUCT LINES,
CREATING JOBS, AND BUILDING UP THE COMMUNITY.

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NADEGE KATUMBA

DEVELOPING A BUSINESS FROM
THE CONTENTS OF HER FRIDGE

Leaving Canada and all her possessions behind, this DRC native returned home with her young son to integrate natural resources from the Congo into her growing hair and skincare line.

" I was called crazy and irresponsible, but if I had to do it again, I would. I left everything behind in Canada because I felt I could develop more diverse products from the rich Congolese terroir. "



IF YOU ASK HER WHAT SHE IS MOST PROUD OF, NADEGE KATUMBA, THE FOUNDER OF A CONGOLESE HAIR AND SKINCARE LINE ANSWERS SIMPLY: "JUST HAVING GOTTEN STARTED." For someone who was at such a low point in her life that death even seemed like a good option, it's not surprising to hear her say this. She has a lot to be proud of - two handsome sons, a growing business despite the economic difficulties of operating in the DRC, and the jobs she's creating for other women - but her perseverance and faith in herself rightly top the list.

"I really like this quote by Ellen Johnson Sirleaf: 'If your dreams do not scare you, they are not big enough. The size of your dreams must always exceed your current capacity to achieve them.' Those words have always spoken to me. I believed so strongly in my dream that I worked hard to live it. The beginning is always the most difficult, but if you trust in God and yourself, you'll succeed."

The second born in a family of ten children, Nadege had a knack for business early on. As a child in Lumbumbashi, the enterprising 5-year-old would trade her worn clothes to fish and vegetable street vendors in exchange for kitchen utensils. Later, when the family moved to Kinshasa, the trading had escalated to a point where her parents admonished her for being overly ambitious and too much of a risk taker, to which Nadege would reply, "It's better than being unmotivated, otherwise we'd accomplish nothing" before heading out the door with a dramatic twirl to tackle her next project.

In 2002, at the age of 24, Nadege headed to Montreal to study hotel management and catering. After hospitality, she obtained a degree in financial accounting, two certificates at a centre for early childhood to work in a day nursery, and did several business startup courses. She married but, while heavily pregnant in 2010, the alliance crumbled and she found herself without residence.

"It was a terrible period of stress and humiliation for me. Nothing scares me anymore because I have experienced the worst of the human condition to the point of asking God for death. I was essentially homeless with a 10-month-old baby for over two years. But God was my ally, and I will always be grateful for his blessings in my life," the 38-year-old says adamantly.

The traumatic experience triggered alopecia, which causes spot baldness, and Nadege was forced to cut her long locks to 2cm when no conventional hair products seemed effective.

"It was the first time that, consciously, I was facing my natural, frizzy hair. I didn't know how to treat it. After several tests of products not adapted to my type of hair, I turned to YouTube. In my despair, I discovered American women who used fruits, vegetable oils, fine herbs, and so on. I wasn't convinced by these homemade remedies but they were more effective than what I bought in the store so I learned to do as they did using natural ingredients like rosemary, avocado, olive oil and lemon. Many people began to ask what I was putting in my hair to restore it and I gave away my recipes until I realised that demand was rising due to word of mouth so I began to sell my solutions."

Nadege was inspired when she saw one of the women she was following on the internet had created her own haircare line so she applied for a Self-Employment Support Measure subsidy from the state of Quebec. The grant was conditional on attending business workshops and getting sales advice from SAJE, a platform for the development of small business in Canada. Nadege happily complied.



" IF YOUR DREAMS DO NOT SCARE YOU, THEY ARE NOT BIG ENOUGH. THE SIZE OF YOUR DREAMS MUST ALWAYS EXCEED YOUR CURRENT CAPACITY TO ACHIEVE THEM.' THOSE WORDS ALWAYS SPOKE TO ME. I BELIEVED SO STRONGLY IN MY DREAM THAT I WORKED HARD TO LIVE IT. THE BEGINNING IS ALWAYS THE MOST DIFFICULT, BUT IF YOU TRUST IN GOD AND YOURSELF, YOU'LL SUCCEED. "

"The training and funds together with 'love money' from family and friends enabled me to launch *Mes Cheveux Dans Ma Cuisine* which translates to 'My Hair in My Kitchen' as the solution to my hair problem was in my fridge." Nadege says with a smile.

She prepared and packaged everything herself in a home-based business and shipped across Canada, the US, and to Europe until 2015 when she took the extraordinary decision to buy two, one-way tickets to Kinshasa for herself and her son.

"I was called crazy and irresponsible, but if I had to do it again, I would. I left everything behind in Canada because I felt I could develop more diverse products from the rich Congolese terroir."

With a staff of ten employees, today *Mes Cheveux Dans Ma Cuisine* produces and markets hair and skincare products that contain natural and organic ingredients such as a 3-in-1 capillary hair mask made from gumbo gel and neem oil or a nourishing balm comprised of mango butter, avocado, aloe vera, and hemp oil. Nadege has received glowing customer feedback on her formulations containing a wealth of exotic ingredients like safou, dongo dongo, mutozo, or ngayi ngayi. Every month, she hosts a workshop with women to talk hair and skincare but also self-esteem, women's empowerment, and the opportunities of getting into business.

But while returning to the DRC may have opened some doors in terms of expanding her product offering, it has not been without challenges: "We are constantly doing research and development and that requires a lot of money. We're always on the search for funds, but it does not prevent us from moving forward. We have raw materials but no conversion facility or production unit, let alone a reliable laboratory for studies on stabilisation although we are in talks with factories in Nigeria and Ghana for our new products. To add to that, there is a lack of support for entrepreneurs, especially women, so we make do with what we have. The need is enormous and resources are insufficient, but I will never give up. I remain positive for this is my passion."

The optimistic 38-year-old entrepreneur has plans to increase sales to provinces outside of Kinshasa and is working on obtaining a diploma in trichology and African haircare. She's also working on her autobiography, but kindly offered us this exclusive! On the horizon is a plan to establish a foundation for young mothers in gratitude to her own mother who gave her the opportunity to further her studies by raising her grandson when Nadege fell pregnant at the age of 17.

"I have so much to be thankful for! First of all to God, then to my sons who are my greatest supporters without whom I don't think that I would be where I am today. I also want to thank my family, friends and all the people who supported me in the beginning of this great adventure by trying my products and providing feedback so I could improve. Their support has encouraged me to always try harder, do better, and achieve more."

LESSONS & LEARNINGS

- 1**
JUMP IN!
Start where you are with what you have, it's enough for the beginning. It's important to believe in yourself, never ever give up, and keep pushing yourself until your dreams come true.
- 2**
SUPPORT
Surround yourself with good people and those who will support you on your journey.
- 3**
CUSTOMER CARE
Listen to the needs of the customer every day, think in terms of "we" rather than "them" versus "us".
- 4**
BE PATIENT
It's not necessary to be the first one, just the best one!
- 5**
DIFFERENTIATE
Never lose sight of the fact that you are unique and never do like the others... that's your added value.

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HYASINTHA NTUYEKO

STARTING SMALL BUT DREAMING BIG

Starting literally with \$35 in her pocket, this entrepreneur turned down job offers going out on her own. Today she is the proud owner of Kasole Secrets Company Ltd and a menstrual hygiene education consulting firm.

" Learning is an ongoing process for me. As my business grows, so do the challenges so my skills also need to grow. "



ACCORDING TO THOSE IN THE KNOW, THERE ARE 22 THINGS CREATIVE PEOPLE DO DIFFERENTLY. FOR STARTERS, THEY GET INSPIRED AT THE LEAST EXPECTED MOMENT. WHEN THEY FAIL, THEY TRY AGAIN. THEY ARE REPEATEDLY TOLD TO GET REAL JOBS BUT MORE OFTEN WILL FOLLOW THEIR HEART EVEN WHEN THIS SEEMS UNWISE. But probably the biggest giveaway that Hyacintha Ntuyeko, a Tanzanian small-business owner with big dreams, sports the creative gene is her uncanny knack for creating opportunity where others only see difficulty.

"You don't need to move mountains to make a difference. My experience has taught me that the capacity to dream big is not confined to any country, age or gender. The desire to take initiative, be your own boss, advance your life and improve the world is universal as long as you keep in mind, the roadblocks are universal too."

Hyacintha was born in the Dodoma Region of Tanzania, almost smack in the middle of the East African nation. The eldest child of four raised by her mother, Hyacintha was fortunate to have the financial support of her uncle to earn a Bachelor of Engineering in Information Systems and Network Engineering. Believing in the value of a university degree to secure employment, Hyacintha's family was proud when she seemed firmly on that path, pursuing a career as a network engineer with several telecom companies. And the then 25-year-old herself truly believed this is what she was meant to do. That is until the day her aunt Victoria planted the seed of inspiration.

"I had sent off my job applications and money was tight, I was leaving for home the next day. Aunt Vicky had urged me to do something temporary until I got a 'real' job and gave me 60,000Tsh (US\$35) to buy cosmetics and sanitary pads to sell. The next day, I had 100,000tsh (US\$50) in my pocket."

Amazed and highly motivated to repeat her success, Hyacintha hit the streets again and again. "I realized I am actually a pretty good salesperson. I managed to sell a lot within a short time, even my aunt was surprised. The money definitely motivated me, but I also enjoyed interacting with my customers."

After four months, she purchased supplies directly from the supplier in Mombasa, returning every two weeks until she finally had enough capital to connect with the main supplier and open a shop in Tanzania. "I started to see the big picture of my business and how I could create jobs for others. As I did not have anyone to support me financially, I could only depend on my savings. I spent only on essential needs and opened an account where I placed the rest pledging to never touch that money no matter what."

With a reliable supplier, and repeat customers, her business started to take off. Hyacintha offered free classes on sales and entrepreneurship to women who in turn sold her products. Noting some gaps in her own experience, she took some classes in marketing, record- and stock-keeping, and management. "Learning is an ongoing process to me. As my business grows, so do the challenges, so my skills also need to grow."

During this time, she missed several interviews from her initial job applications and then completely stopped applying for jobs. While very happy with herself, Hyacintha's family and friends were less than impressed. No one seemed to understand why she felt so strongly about her small but growing business.

And then the rug was pulled out from under her. Her Kenyan supplier became highly inconsistent and her customers noticed. But instead of looking for employment as she was pressured to do, Hyacintha dug her heels in. She spent hours researching local medicinal



"THE DESIRE TO TAKE INITIATIVE, BE YOUR OWN BOSS, ADVANCE YOUR LIFE AND IMPROVE THE WORLD IS UNIVERSAL AS LONG AS YOU KEEP IN MIND, THE ROADBLOCKS ARE UNIVERSAL TOO. "



plants and discovered bamboo charcoal, an environmentally friendly material used in alternative medicine to neutralize poison and prevent infections that also has excellent absorption properties ... eureka!

"I knew no factory in Tanzania would be able to make herbal pads without chemicals, so I went to the Chinese embassy in Dar-es-Salaam, asking them to refer me to a factory in China. It took a lot of visits but I finally got a name." And, just like that, off she went to China to meet the soon-to-be manufacturers of Glory pads.

One year later, Kasole Secrets Company Ltd, specializing in organic sanitary pads and panty liners, has sold in more than 12 regions of Tanzania with a fulltime staff of four. There are plans to open a Tanzanian-based factory in 2019 and produce other less expensive pads targeted at low-income women.

In the meantime, the accolades keep coming. In 2015, she attended Dartmouth College as a prestigious Mandela Washington Fellow for Young African Leaders. Hyasintha was one of only four female entrepreneurs across East Africa who joined the 2015 Women Venture exchange program under the Global Entrepreneurship Network in Nairobi, Kenya. She was awarded second place in the trailblazer category of the Tanzania Annual Young Professionals Award and was selected to join the 2016 SLUSH Innovation Summit in Finland. In the same year, Hyasintha was recognized as a "Queen of Power", a coveted awards given by the Clouds media group in Tanzania.

And as if she doesn't have enough on her plate, Hyasintha has become a thought leader in Tanzania on menstrual hygiene management, organizing rallies in the capital and launching a campaign to educate boys and girls on the subject. Known by a Swahili term that Hyasintha coined for menstrual hygiene - "Hedhi Salama" - the program has trained 55 medical students across the country who volunteer their time to break the menstrual taboo through education in primary and secondary schools. Their efforts have been so successful that stakeholders across the country refer to "Hedhi Salama" when speaking of menstrual hygiene issues. In fact, the campaign has opened another opportunity for Hyasintha and her company as Hedhi Salama consultants who develop training materials for local and international NGOs who are pretty comfortable to adapt the model of training boys and girls under the same roof.

And what do all the naysayers think of her success today?

"One day my uncle heard me being interviewed on the radio and he called in. 'I didn't know you are so confident. I am so very happy for you my darling. You are an inspiration.' As Nelson Mandela used to say 'It always seems impossible until it is done.' I carried those words with me on my journey and truly believe anything is possible if you decide it so."

LESSONS & LEARNINGS

- 1 RESILIENCE**
Business is all about perseverance, focus, commitment and working smart. If you possess those qualities you will achieve your dreams.
- 2 PLANNING**
Value your time, plan well and share ideas and challenges with others.
- 3 EVOLVE**
When things are not working as expected, sit down and re-evaluate. There will always be challenges, but you can adapt to them.
- 4 INVEST IN YOU**
Sign up for training, learn new skills, participate in workshops and invest money into your growth.
- 5 SELF-PROMOTE**
Apply for as many opportunities as you can to get yourself out there and let people know what you are doing. You'll be surprised where this can lead.

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JENNIFER SHIGOLI

A LESSON IN ENLIGHTENED SELF-INTEREST

Starting with liquid soap, this Tanzanian entrepreneur launched a consumer goods business that aims to create jobs while empowering women and girls.

"I went into manufacturing because I had researched the potential and knew this was where I could make the biggest impact for myself and others."



SHE MAY HAVE THE MAKINGS OF A HIGHLY SUCCESSFUL ENTREPRENEUR, BUT JENNIFER SHIGOLI IS THE FIRST TO ADMIT, ONCE A GIRL GUIDE, ALWAYS A GIRL GUIDE! LIKE ALL GUIDES WHO TAKE "THE PROMISE", THE 29-YEAR-OLD TANZANIAN IS AN ACTIVE CITIZEN OF HER COMMUNITY AND COMMITTED TO HELPING OTHERS. She also just so happens to be the youthful force behind a growing consumer products company that has enabled her to take The Promise to the next level, having a far-reaching impact on women and girls while making a profit for herself.

"I have always wanted to be part of the solution by creating jobs and solving social problems. Starting my business, which does both, enables me to have a direct impact on people's lives, especially as it relates to sanitation and hygiene, which is a big challenge for Africa. From an early age, I was told everything is possible: 'what you think about, you bring about'. This has stuck with me and is the basis for my positive mindset because I know if I think I can, then I will!"

Jennifer was born in Dar-es-Salaam and studied international relations and diplomacy at the Center for Foreign Relations (CFR) before earning a Bachelor of Law from Tumaini University. She went on to work as a legal officer at the Attorney Generals Chamber, but just couldn't kick that desire to start a business so she signed up for a 3-month manufacturing course. After one year, with a promising legal career ahead, she quit her job and with just Sh111K (US\$50) in savings launched Malkia Investments in 2013.

"I've always had that entrepreneurial bug. I started my first business when I was in secondary school, selling beaded accessories to my fellow students and around our neighborhood. I also ran a cleaning company while studying law. I went into manufacturing because I had researched the potential and knew this was where I could make the biggest impact for myself and others."

Jennifer started with small quantities of liquid soap under the Bubbly brand, which she was licensed to produce, sell, and distribute to cleaning companies, hospitals, schools, hotels, and retail stores. Always having the intention to expand the product offering, she registered the business as Malkia Investments Company Limited and relied heavily on social media to spread the work.

"It was really difficult at first because we were new in the market and encountered challenges like not being paid on time, but later we concentrated on door-to-door sales and I hired salespeople on commission basis. After a few months, seeing how quickly she was growing, an investor came on board, enabling her to scale up her production, branding, and distribution.

As part of her desire to impact social change, Jennifer partnered with government-run schools, to launch Choo Salama, a programme that worked to educate more than 20,000 children on water, sanitation, and hygiene. Malkia Investments also sought out donors to help renovate and build toilets in schools.

The results were so impressive, she started researching other areas where her business could make a difference and then saw the market potential for reusable sanitary pads.

"In Tanzania and elsewhere in Africa, there is a huge problem with girls missing school due to lack of access to sanitary pads. The materials they do use are often unhygienic ... things such as rags, old newspaper, chicken feathers, leaves, and even school socks!"



“FROM AN EARLY AGE, I WAS TOLD EVERYTHING IS POSSIBLE: ‘WHAT YOU THINK ABOUT, YOU BRING ABOUT’. THIS HAS STUCK WITH ME AND IS THE BASIS FOR MY POSITIVE MINDSET BECAUSE I KNOW IF I THINK I CAN, THEN I WILL!”

I knew girls and women needed affordable and safe alternatives and that this was a great opportunity for Malkia Investments so we added Elea Pads to the line and later ran the Binti Huru campaign with the Tanzanian Women Teachers Association to raise awareness about menstrual hygiene.”

As if running a manufacturing company that aims to be a leader in the industry within three years was not ambitious enough, Jennifer also founded the Tanzania Institute of Manufacturing.

“One of my challenges has always been to get the right people to work with. Manufacturing is not well established in Tanzania so I thought why not invest in some enlightened self-interest and offer trainings on entrepreneurship, manufacturing, value addition, and agro-processing to create a skilled labor pool and increase the growth of the small and medium scale industry in our country. If we had more entrepreneurship training in Tanzania, things would move faster.”

A turning point came at the end of 2016 when Jennifer was one of three and the only woman to win US\$150,000 from a pool of 8000 participants applying for the African Entrepreneurship Award. After the ceremony, the government of Tanzania offered her a hectare of land in coastal Kibaha region to build a manufacturing plant and the Tanzanian Private Sector Foundation stepped forward with an offer of free entrepreneurship training.

“Winning that money and receiving the support from government will allow Malkia to scale up immensely. With 28 employees, today we can produce only 2500 Elea pads a day in our current facility which is semi-automated, but our goal is 10,000 with the new facility. With that capacity, we can reach Southern and Eastern markets and beyond. Unfortunately, the menstrual hygiene challenges women face are certainly not restricted to Tanzania,” Jennifer says matter-of-factly.

And while lack of access to sanitary products may not be something to celebrate, for a social entrepreneur like Jennifer, there is no denying the market potential. Good thing that Girl Guide spirit is navigating the way as she lifts while she climbs.

LESSONS & LEARNINGS

1

HARD WORK PAYS OFF

There is no short cut!
The harder you work, the luckier you get. Push beyond your comfort zone and do more.

2

MENTORS

It's important to have mentors, especially those in your industry. When I started, I had no idea about the importance of mentorship. With a mentor, I could probably have avoided a lot of loss and trial and error in the beginning.

3

FINANCES

Respect money first and foremost because it's the blood of your business. We have strategically developed a good system that manages and tracks all our income and expenses and that really gives a clear picture of where we are heading.

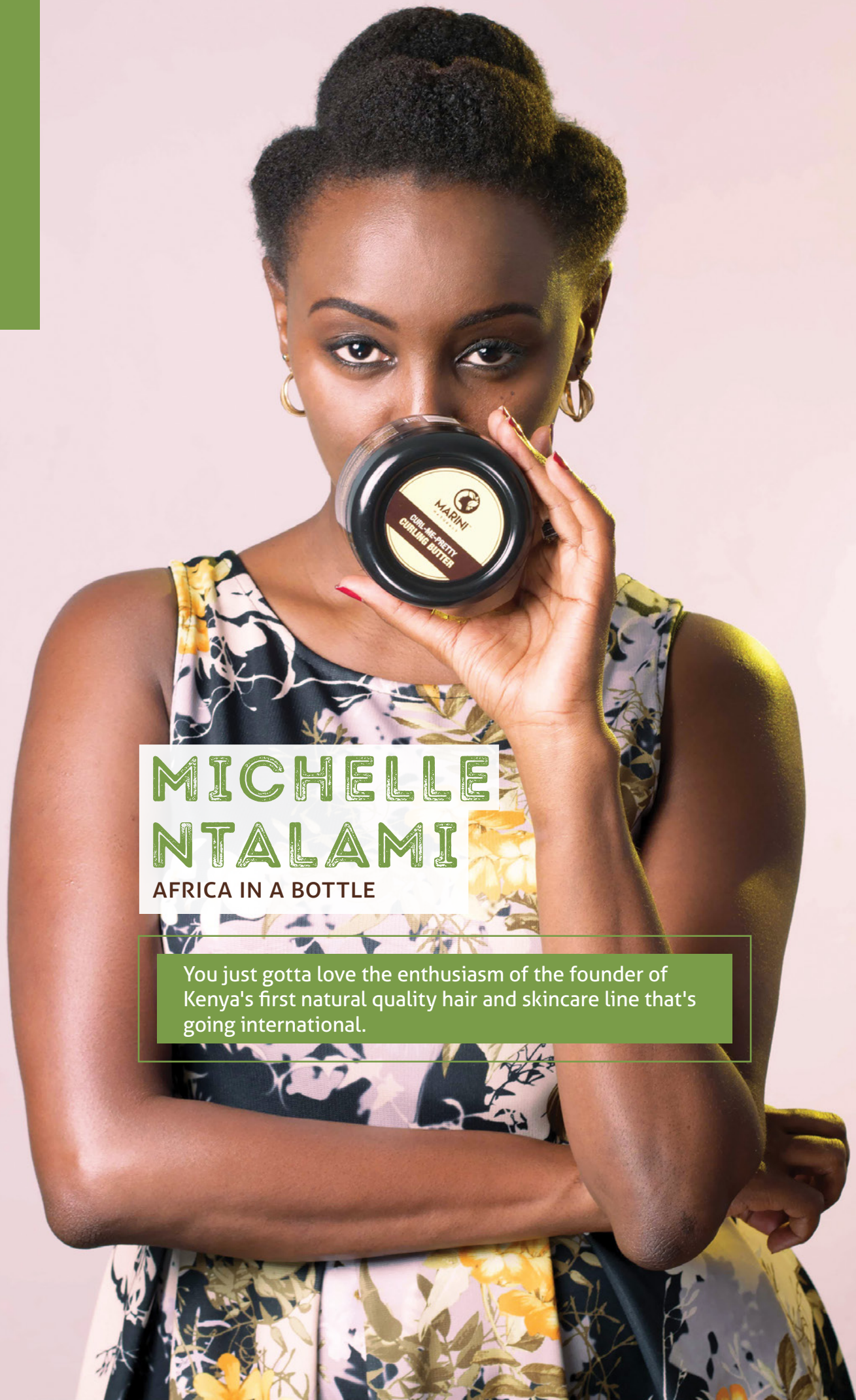
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**MICHELLE
NTALAMI**
AFRICA IN A BOTTLE

You just gotta love the enthusiasm of the founder of Kenya's first natural quality hair and skincare line that's going international.

"If you don't see yourself worthy of accomplishing anything in this world, you will never move forward. You can only be as great – or equally as unaccomplished – as how much you think you are."



JUST ONE YEAR INTO HER NEW BUSINESS VENTURE AND BARELY INTO HER 30S, MICHELLE N TALAMI ALREADY FEELS LIKE SHE'S WON A LIFETIME ACHIEVEMENT AWARD. With a spot on the list of "40 Under 40 Women in Kenya" and a coveted feature on CNN's African Startup, the 32-year-old founder of Marini Naturals East Africa – an organic haircare line for women with natural and Afro-textured hair – has reason to celebrate. The haircare industry in Africa is, after all, an exploding billion-dollar market. Highly motivated and enthusiastic, Michelle's drive and self-confidence is palpable.

"A mentor once told me that the difference between a president and a sweeper is not background or upbringing but state of mind. If you don't see yourself worthy of accomplishing anything in this world, you will never move forward. You can only be as great – or equally as unaccomplished – as how much you think you are. I take those words to heart and don't feel anything can stop me from achieving what I want to do."

Michelle's foray into the organic skin and haircare industry may be a new direction for the Kenyan entrepreneur, but she's been an experienced business owner already for six years, running a successful branding and marketing agency, Brandvine, together with her cofounder Niyati Patel. The inspiration for Marini Naturals came almost three years ago when Michelle decided to get rid of her chemically treated hair to improve its growth.

"I cut my hair and started afresh but couldn't find products on the market that catered for women with natural hair. So I mixed organic products at home and eventually shared the results with friends. I got a lot of positive feedback and was encouraged to take it further. I reached out to a top certified cosmetic formulator with my ideas and Marini Naturals was officially launched with help from family and friends."

The initial investment of about \$70,000 needed to purchase supplies and packaging and to work with the formulator came from Michelle's own wallet supplemented by capital from her brother and mother and a SACCO (savings and investment cooperative) club. A graphic designer by training with a BA from University of Nairobi and diplomas from the UK's Chartered Institute of Marketing and Florence Design Academy in Italy, Michelle initially created all the branding for Marini Naturals, which incidentally is Swahili for "naturally beautiful". As the business grew, the Brandvine team came on board to run operations, including Niyati who continues to be Michelle's cofounder and partner in the new business.

"Niyati and I are a perfect complement to each other. Our style of working is very different, but we balance each other really well. I didn't anticipate that in one year I'd have eight people depending on me for their livelihoods. That's a whole new experience, and I'm not sure I would have done it if I had known I'd have this responsibility towards others. But I really appreciate my team and couldn't have gotten to where we are today without them."

" TO GET THE BRAND NAME OUT THERE, WE SPONSORED AND GAVE AWAY A LOT OF PRODUCT, BUT I'VE LEARNED HOW TO SAY NO AND ONLY SPEND WHERE THERE'S VALUE FOR THE BUSINESS. "



When asked to recall a few significant turning points or critical factors that have made a difference in the business, Michelle doesn't hesitate: "To get the brand name out there, in the beginning we sponsored and gave away a lot of product, but I've learned how to say no and only spend where there's value for the business. Putting everything on paper is also very important. Unfortunately, I came to that realization the hard way after getting burned. It doesn't matter if we are friends from way back or if we just met, any agreements we make are written and signed. On a positive note, our social media presence has been a huge success factor for us. We won brand of the year award in Kenya and perhaps that was one of the reasons CNN sniffed us out. Our product is excellent but our fulltime dedicated social media team and strategy has significantly impacted the brand for the better."

Sourcing its ingredients from across Africa, Marini Naturals' current range consists of sulphate-free shampoos, detangling conditioners, stylers, butters, gels, hair growth oil and a moisturizing spritz. A new skincare line will be launched this year. After only one year in business, the all-natural product line is sold in Kenya, Uganda, Tanzania, Rwanda, Nigeria, South Africa as well as France and Turkey. And that's just for starters.

But in order to maintain success on an international scale, Marini Naturals needs a cash injection.

"We've reached that first growth stage where we need investment to grow. Demand has surpassed what we can supply. But the bank packages are not good, collateral demands are far too high, and many institutions are not keen to support small businesses. So we're looking at alternative lending sources such as venture capital and crowdfunding options such as Kickstarter or the Lelapa Fund, an equity crowdfunding platform unique to Africa.

Funding is a challenge but Michelle is optimistic.

"We are positioning ourselves to be the brand for women everywhere with natural, curly, textured hair," she explains, adding with emphasis: "The market potential is really large and certainly not limited to our current sales locations. I envision international billboards with the slogan 'From Africa with Love,' showcasing Marini Natural as Africa's leading natural hair and skincare line across the globe. In five years, you'll be able to buy us anywhere in the world and anyone, anywhere can become 'Marinified!'"

Now that's confidence you've got to love.

LESSONS & LEARNINGS

1

BUDGET

Have a healthy relationship with your finances: know when to hold purse strings tight but also when to spend. Understand where value lies.

2

MENTOR

Get a mentor, and when the time is right, become one. When you mentor, you learn from your mentee's drive, their perspectives; it's a two-way relationship.

3

STAY GROUNDED

Stay humble and grounded. Never let success get to your head and never let failure get to your heart.

4

INVEST IN YOU

Take time to clear your head and heart. It gets very involved in business and a lot of decisions need to be made. Taking time out helps you rejuvenate and reflect on what is truly important.

5

BOOTSTRAP

Do as much yourself as you can and only pay for services when they are taking too much of your own time and detracting from the business.

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— CHAPTER 3 —

TECH

AFRICA HAS A BURDGEONING TECH SCENE WITH INNOVATION HUBS CRISS-CROSSING THE CONTINENT AND COMPANIES POPPING UP ALL OVER. AND YET WOMEN'S PARTICIPATION IN THE BOOM IS STILL STYMIED. MEET FOUR FOUNDERS OF FAST GROWING TECH BUSINESSES LOOKING TO DISRUPT THAT TREND.



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ETHEL COFIE

BUILDING AFRICA'S IDEO OF TECH

The Ghanaian founder of a technology consulting firm and initiator of Africa's largest women in tech network has a big vision for her business.

"Running a tech company in general is tough but in Africa there is a lot of head wind, especially for women. You really must want to do it."



ETHEL WITH HER FATHER.

ETHEL COFIE DOESN'T LIKE TO BE PUT IN A BOX, NOT MATTER HOW GREAT THE BOX IS. THIS SUCCESSFUL YOUNG ENTREPRENEUR FROM GHANA MAY WELL BE ONE OF THE TOP FIVE WOMEN IMPACTING IT IN AFRICA BUT SHE IS SO MUCH MORE THAN A "WOMAN IN TECH". That classification, while one that opens doors and puts her in the limelight especially in the African context, can also be very limiting.

"At events and conferences, I've always had to fight to just be the CEO of Edel Technology Consulting rather than an African woman in tech. Being the CEO of a growing firm is interesting enough, you know. I can actually have conversations outside of the role of women in technology. I can talk about building a software company. I can speak on entrepreneurship and innovation in emerging markets!" Ethel laughs, adding more seriously, "You're a woman in technology and all of sudden the conversation narrows."

Ethel wasn't always a techie. Her father, an engineer and businessman, had dreams of a Cofie and Daughter engineering firm that his eldest child happily fueled. She'd grown up attending boardroom meetings after school and looked to her father as a role model. The secondary school student was firmly ensconced on the path to an engineering career until taking a computer science class the summer before university.

"I distinctly remember when I made the shift," Ethel recalls. "The teacher said 'The computer is dumb and you're smart, and you can make it do whatever you want.' It was so compelling to me that I could do creative things with this device and from that point, I was hooked."

Ethel enrolled in computer science at Ghana Valley View University. Earning a scholarship, she headed to the UK's University of Brighton where she got a Masters in distributed systems and did various consulting gigs for four years. On returning to Ghana, she decided to launch a business and registered Edel Consulting, an IT and software services provider, but surprisingly it was harder than she expected.

"I was very much a software engineer and didn't have much of an entrepreneurial mindset. I thought because I was good at what I did, that was all I needed to run a company. But running a business in Africa is very different. Interestingly despite being surrounded by relatives who were entrepreneurs, no one offered me advice. I know now it was because they knew I wasn't ready."

Undeterred, Ethel took off again and traversed the continent doing consulting work for a dizzying array of stakeholders in both the public and private sector, including the Ford and Grameen Foundations. She was recruited to telecom multinational Vodafone where she stayed for more than three years, the last two as Head of Commercial Solutions for Ghana, until winning a prestigious spot in the then US President Obama's Young African Leadership Initiative (YALI). She headed to the US for the programme where she attended Yale School of Management and got versed in leadership and business.

After YALI, she felt inspired to go out again on her own, and this time she was ready.

"YALI was a really good way to connect with people who were doing amazing things in Africa. It really challenged me to be and do more. I'd been dissatisfied throughout my career about how technology has been built, especially for the African market. Technology should be a strategic arm of the business, not merely an administrative tool. I wanted technology to sit at the board level to drive the direction of the

" Technology should be a strategic arm of the business, not merely an administrative tool. I wanted technology to sit at the board level to drive the direction of the firm. I didn't find that in places where I worked, so I wanted to build a company where I could do that. "



firm. I didn't find that in places where I worked, so I wanted to build a company where I could do that."

Named IT Consulting Firm of the Year at the Ghana IT and Telecoms Awards, Edel Technology Consulting is more than just an IT and software services provider. Under Ethel's leadership and a team of six permanent and numerous contracted staff, the business aims to help organisations leverage strategy and technology to gain a competitive advantage in the market. "Edel is mostly about digital product creation, which is basically a process of strategic thinking, ideation, prototyping that takes a company to next level," the founder explains.

A self-described Type A individual, Ethel was not satisfied with just running her own organization, she had to build something bigger. While still at Vodafone, she reached out to her female colleagues at Google and Microsoft Ghana to launch Women in Tech Ghana. The goal was to create a safe space for women in tech to peer mentor, share opportunities, and learn from each other. The initiative still continues today and was the foundation for another Ethel Cofie brainchild: Women in Tech Africa, Africa's largest network of its kind. "Sometimes I have to pinch myself when I see how big it's gotten. It's got a life force of its own," she says happily.

And just in case you think this 30-something is sitting back and basking in her success, at the end of 2016, Ethel also launched the inaugural Women in Tech Week, a flagship event from Africa to the world with an ambitious goal of 400 events in 40 countries across the world.

Running a tech company in general is tough but in Africa, Ethel says there is a lot of head wind, especially for women: "You really must want to do it." The funding gap is a problem and for many tech entrepreneurs, the easiest road to success is to resell already created global solutions. But that's not Ethel's approach. "Building innovation on the continent is hard. The ecosystems - from the universities to the startups, the big corporates and innovation spaces - are not evolved enough yet. I try to hire people who think outside the box. I'm not hung up on a computer science degree, coding can be taught but things like creativity, ideation and being a deep thinker should be innate. Edel is not yet a trusted partner, even in the local environment. I find it very sad that we have to say we have consultants in Europe who can work on a project in order to win it. I want to grow innovation at home.

"My vision is to build the IDEO of our space, meaning when you are a company that is powered by Edel Technology Consulting, you're a business that has moved 10x, 20x or 100x because you were deliberate in working with us and putting technology at the forefront of your vision."

Likening the approach of a world-renowned pioneering firm in human-centred design to your own business model may seem like grandiose dream, but for this founder it's just another goal to visualise and be motivated to achieve.



LESSONS & LEARNINGS

1

LEARN ALWAYS

Be like a sponge. I've been a self-learner all my life, picking up rapid learnings from different fields and bringing them into my business.

2

MENTORS

My dad is a great role model. I don't need ask you for advice, I just watch what he does. I also sought out my business coach and mentor Cecilia Deianang who shares lessons that can never be found in a book.

3

TEACH

Share your learnings with others! Every Friday, my team and I spend 1-2 hours talking about things I've read or heard on podcasts... just nuggets of wisdom that can benefit everyone.

4

BOOTSTRAPPING

Know the limit when investing too much back into the business. Because it's often a passion, you can end up bootstrapping and reinvesting to the detriment of personal finances.

CONNECT

www.edelconsult.com www.ethelcofie.com [innovatebusinesstech](https://www.facebook.com/innovatebusinesstech) [@EDELTechnology](https://twitter.com/EDELTechnology) [ethelcofie](https://www.instagram.com/ethelcofie)



MARIE GITHINJI

THE KENYAN TECHIE TEACHING GIRLS
TO BUILD, SERVE, AND LEAD

Meet the geek impacting social change in
Kenya through education-focused startups.

" We're seeing a lot of amazing initiatives from African women. And many organizations like AkiraChix are at the forefront of encouraging more women to be leaders in their communities. Because when they are, remarkable things happen. "



IT'S NO SMALL ACCOLADE TO HEAR BAN-KI MOON, THE FORMER HEAD OF THE UNITED NATIONS, DESCRIBE THE ORGANIZATION YOU HELPED ESTABLISH AS "THE BEST THING HE NEVER HEARD ABOUT, THE HOPE OF AFRICA". And then one year later, have the same organization share the stage with Presidents Uhuru Kenyatta and Barack Obama at the Global Entrepreneurship Summit. But you won't hear Marie Githinji boasting. As a co-founder of not one, but two groundbreaking social startups, this 33-year female founder epitomizes the "pay it forward", humble change-maker, using her technical abilities and business acumen to have an impact in her native Kenya.

"I'm so proud of the girls we've trained at AkiraChix. Seeing them venture out to start businesses and get scholarships to further their studies is amazing. And the ground we're gaining in addressing dropout rates and improving the quality of education with e-Limu is encouraging. I'm grateful to be part of both initiatives and playing a direct role in making a difference."

Introduced to programming in high school, when Marie completed her first "Hello World!" coding she was hooked. From there, she went on to get a Bachelors of Business IT from Graffins College in Nairobi and was a software developer for various organizations, such as IBID Labs and SawaSawa.com, before becoming program manager at InfoNET, Kenya's leading tech development facility.

Often the only woman in the room at work, it's no surprise that Marie took every opportunity to connect with fellow female "devs". About five years ago, she and others began meeting at iHub, an innovation hub and hacker space for the tech community in Nairobi. What began as networking and a community of like-minded women, quickly evolved into something much bigger. Together with Angela Lungati, Linda Kamau, and Judith Owigar, Marie launched AkiraChix, a social enterprise that works to increase the number of skilled women in tech.

"We were concerned by the small number of women taking up tech-related careers. The community felt isolated and dominated by men, and we felt the need to change the status quo," Marie explains. "Our idea was to create a community of women in technology as a means of encouragement for others to participate. The forum generated project ideas, and from there we narrowed our focus to create training, mentorship, and outreach programs to increase the number of skilled women in tech and positively impact the community."

Each year, AkiraChix selects 30 promising but disadvantaged young women to participate in a one-year intensive course on programming, design, and entrepreneurship, after which they are placed in organizations to do community service or intern. Students are mentored throughout the tech training program and walk away with technical skills but also the confidence and ability to become leaders in their own right ... thus the motto "She Builds, She Serves, She Leads."

Some of the girls who come through AkiraChix's doors don't even know how to turn on a computer, but leave with skills in graphic design and programming in both mobile and web. The employment rate for graduates is a remarkable 70%, and the transformation is incredible. Look no further than Fridah Oyalo, who graduated in 2013 and today runs her own design studio, Bigdot.

" WE WERE CONCERNED BY THE SMALL NUMBER OF WOMEN TAKING UP TECH-RELATED CAREERS. THE COMMUNITY FELT ISOLATED AND DOMINATED BY MEN, AND WE FELT THE NEED TO CHANGE THE STATUS QUO. "



In the early days, the founders of AkiraChix – a play on the Japanese word for energy and intelligence – self-funded activities, they even pooled resources to help students with transportation fares to come to class. As the organization grew – moving from a bus, to a room given by INFONET to its current location, which is home to some of the biggest tech hubs and companies in Kenya – the team worked on custom software development projects to acquire laptops to train the girls and eventually began applying for grant funding from development agencies. More recently, they've developed a self-sustainability plan that involves running paid programs targeting young kids in primary school and high school, as well as recent high school graduates, to create revenue to fund all its social impact programs. The organization also hosts a plethora of meetups, hackathons, and events where African women in tech can connect, collaborate, and network.

In addition to AkiraChix, incredibly Marie splits her time at eLimu, a platform she co-founded to help Kenyan primary school children learn using rich digital content. Piloted in four schools and seven libraries, eLimu is looking to expand and help more children enjoy learning and stay in school through video, animation, music, quizzes, stories, and games.

Although both Marie's ventures are running with limited capacity and seeking outside investment to expand, the tech whiz is confident of both teams' ability to scale the enterprises. And what many in her country might view as a disadvantage, both startups are run by women, a fact Marie sees as a bonus.

"It's not common to have women in leadership positions. There's a stereotype that is still hard to get rid of in our society. But attitudes are changing. We're seeing a lot of amazing initiatives from African women. And many organizations like AkiraChix are at the forefront of encouraging more women to be leaders in their communities. Because when they are, remarkable things happen."

LESSONS & LEARNINGS

- 1**

INFORM YOURSELF

Stay connected by reading widely on current affairs.
- 2**

PARTNERS

Find the right partners and diversify when building a team, allowing for the different skillsets required to run a business.
- 3**

FOCUS

Decide what your niche is, what you will and won't do. Don't be a jack of all trades.
- 4**

SPEAK UP

Be proactive in seeking what you need. Be curious, ask questions, and don't be afraid to fail. Failure has encouraged me to do better planning and strategy development.
- 5**

THE TEAM

Be slow to hire and fast to fire. It's important to carefully select individuals who will be a good fit for the organization and the vision but be swift in letting people go if they are not beneficial.

CONNECT

www.akirachix.com

[AkiraChix](#)

[@mariegithinji](#)

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REGINA HONU

TRAINING AFRICA'S NEXT GENERATION OF WOMEN IN TECH

A passion for technology led this 30-something Ghanaian to break barriers by starting her own software development company, and now she wants to teach young African girls to do the same.

PHOTO COURTESY OF VLISCO GHANA

" We have contributed to system change by teaching coding skills to children, especially girls, in our country. We believe the next Mark Zuckerberg can be a 12-year-old Ghanaian girl. "



FOR REGINA HONU, IT BEGAN WITH PAC-MAN. WHEN SHE WAS 12-YEARS-OLD, HER FATHER BROUGHT HOME A COMPUTER, AND LIKE MANY KIDS BEFORE HER, SHE FELL IN LOVE WITH THE GAME. But it wasn't long before she wanted to do more than just play. She wanted to create her own game, and she realized the only way to do that was to learn to code. Then as now, coding was something that very few girls did, whether in her home country of Ghana or anywhere else in the world. But Regina aims to change all that.

After college, Regina went on to work as an IT specialist at an international bank in Accra. Though she had already broken one barrier by becoming the first and only female IT specialist at the bank, it wasn't enough for her. Despite the fact that some of her friends thought she was crazy, she left her comfortable position after six years at the bank to start her own company in 2012.

She named the firm Soronko Solutions, which means unique in her local language, Twi. And unique it was: she was one of her country's first female tech entrepreneurs. She started Soronko, a software development company, with her own savings and one computer and a desk at her parent's house. Since that humble beginning, she has moved into her own office and has ten employees and dozens of clients.

Building a successful company would have been enough for most people, but Regina was all too aware of the gender barriers within the tech field and the importance of teaching girls both technology and leadership skills. She wanted to do something to provide young girls with more opportunity.

"I believe that technology can be a tool for developing countries to grow economies and help solve societal problems. I wanted to use technology to create social impact and bridge the gender divide." So Regina co-founded Tech Needs Girls, an initiative whose mission is to mentor girls to lead and innovate through learning to code.

Tech Needs Girls grew quickly and currently has 3500 girls enrolled. The programme provides over 200 mentors, all of whom are either computer scientists or engineers. The mentors teach the girls to code, while also acting as role models to encourage participants to pursue careers in tech. The program is active in eight regions of Ghana and Burkina Faso. Regina and her team scaled Tech Needs Girls by starting the first coding and human-centered design school in West Africa. The school, Soronko Academy, aims to increase impact and ensure the development of critical thinking and problem-solving skills in young Africans.

"Before I launched the company I had no idea what a social enterprise was," Regina explains. "But I did know that in as much as I wanted to drive social change I did not want to depend on donors. I wanted to generate an income and use the profits to run the not-for-profit."

And that's exactly what she's done. The stated mission of Soronko Solutions is to use technology to drive human potential, and Regina is living that mission. "To be successful in a business venture you must be innovative and learn how to evolve when customer and market demands require an evolution. Working in the tech space, our biggest challenge has been changing the mindsets of our clients and beneficiaries in a country where the technology landscape is growing."

Regina believes that the attitude in Ghana toward women entrepreneurs is changing, but there's still a long way to go. She sees women's lack of access to capital as one of the biggest barriers, as well as the fact that girls simply aren't taught that they can be leaders

“I BELIEVE THAT TECHNOLOGY CAN BE A TOOL FOR DEVELOPING COUNTRIES TO GROW ECONOMIES AND HELP SOLVE SOCIETAL PROBLEMS. I WANTED TO USE TECHNOLOGY TO CREATE SOCIAL IMPACT AND BRIDGE THE GENDER DIVIDE.”

PHOTO COURTESY OF VLISCO GHANA



and entrepreneurs. “Entrepreneurship” she says, “is a rollercoaster ride. The ups and downs serve to strengthen you and help you challenge yourself.”

At just 34 years old, Regina has already received a plethora of awards and accolades. She was awarded Young Entrepreneur of the year by the GPA (Global Professional Achievers) awards from Africa 2.0. She’s been featured numerous times on CNN and was named by the network as one of 12 *Inspirational Women Who Rock STEM* (science, tech, engineering and math). She was unveiled as the 2016 Vlisco Brand Ambassador and won Startup Entrepreneur of the year and Soronko Solutions won Social Start-up of the year for 2016 at the Ghana Startup Awards. Most recently, she received the Buffett award, which recognizes outstanding leadership in a person early in their career working in areas of global significance, and won the Coca-Cola Big Six Award for an outstanding performance in technology.

And it’s clear that Regina Honu is just getting started. Of all her many accomplishments, Regina is perhaps most proud of her work teaching and encouraging girls. “I am proud of the impact we have had in training the next generation of female technology creators and coders. We have contributed to system change by teaching coding skills to children, especially girls, in our country. We believe the next Mark Zuckerberg can be a 12-year-old Ghanaian girl.”

LESSONS & LEARNINGS

1
INFORM YOURSELF
Build a strong network.

2
PARTNERS
You get what you negotiate for, which is not always what you deserve.

3
FOCUS
Keep proper books and document all the money that comes in and goes out.

4
THE TEAM
Find the right team, listen to your customers, and always think outside the box.

CONNECT

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AISHA PANDOR

THE UBER OF CLEANING, AFRICAN STYLE

She's revolutionising the cleaning service industry in South Africa and beyond using technology that serves clients on both sides of the socio-economic coin.

" I wish I knew how hard it would be, that I would give up a lot of time with family and friends, and that things get harder, not easier, with more and more at stake. "



A SA CHILD GROWING UP IN THE NEWLY INTEGRATING SOUTH AFRICA OF THE 1990S, AISHA PANDOR FACED A LOT OF EXPLICIT AND SUBTLE RACISM. Coming from a previously exiled and multicultural family, she often was made to feel excluded and "less than". Luckily she wore the armor of parental love and support. "My parents raised my siblings and I to be confident, smart, and independent. We're all quite self-assured, not afraid to go against the crowd and often question the status quo. These are essential qualities for entrepreneurs and all four of us have quite a strong entrepreneurial streak."

That feeling of being something of an outsider as a child has proven to be invaluable as a business owner as Aisha finds she can identify with and understand the diverse marketplace her startup serves. The biggest challenge for SweepSouth, a tech-enabled cleaning services platform, is managing supply and demand and the complex needs of customers on both sides of the socioeconomic coin.

After spending her early years in Botswana with a highly political multigenerational family in exile during South Africa's liberation struggle, Aisha returned to Cape Town in 1990. Her love of science and the process of knowledge-seeking and discovery led her to study microbiology and biochemistry.

Barely into her 30s, Aisha already has a list of impressive accolades to her name. In addition to a PhD in Human Genetics and a business certificate from the University of Cape Town Graduate School of Business, she was named one of *Mail and Guardian's* "top 200 young people to take to lunch" a few years back. She's the recipient of a South African Women in Science award and – more recently – has added some startup stamps-of-approval to the list, winning the SiMODiSA SA pitching competition in 2014 and being selected to participate in the prestigious 500 Startups accelerator in San Francisco in 2015. Aisha was named one of Africa's Breakthrough Female Tech Entrepreneurs by the World Economic Forum in 2017.

But how does someone with multiple science degrees choose the path into the startup world?

Working as a consultant at Accenture following her studies, Aisha hit upon the idea for SweepSouth while struggling to find domestic help. "My husband Alen and I went through a cumbersome process of asking friends for referrals, using classifieds and finally (begudgingly) calling agencies. When querying these domestic services agencies, talks with the actual cleaners revealed that they were unmotivated and badly paid. The process of first getting a quote, interviewing and then paying, was so time consuming and left much to be desired. We thought, 'We can do this better.'"

And so they did. SweepSouth is an online technology platform for booking, managing, and paying for domestic cleaning services within a few minutes from your laptop, phone or tablet. Think of it as the "Uber of cleaning". Aisha and Alen Ribic – her co-founder – connect clients

AISHA WITH HER HUSBAND AND CO-FOUNDER ALEN.



“There is little luck involved in lucky breaks and success stories. I’ve always been competitive, liked to continue achieving, and wanting to improve myself and those around me.”

with domestic cleaning professionals who go through a rigorous interview process and are experienced, reference- and background-checked, and fully insured. On the other hand, they offer an invaluable service to some of the over 200,000 domestic workers actively seeking work in South Africa. “While we provide a fast, convenient and reliable platform for homeowners to book cleaners, we also provide flexible work opportunities at decent rates for domestic workers, most of whom have previously had little success connecting with potential employers.”

Since launching in June 2014, the company has provided work for over 1,000 domestic cleaners and has close to 20,000 bookings a month. Aisha and Alen also recently concluded a series A financing round with the aim of expanding to other African and emerging markets. Like many new businesses, SweepSouth was bootstrapped for the first year while the platform was being built. The duo pitched the concept at SiMODiSA Startup SA, which was the biggest tech conference in South Africa at the time. Early investors (including well-known South African tech entrepreneur and investor Vinny Lingham) were on the judging panel and, following the competition, Aisha’s network expanded to include investment from Edge Growth and a referral from Startup Grind Cape Town to 500 Startups in San Francisco, which became an investor and selected SweepSouth to join its accelerator programme. “It’s incredible how one great chance event can lead to so many lasting benefits,” Aisha explains.

But success doesn’t come without sacrifice. “I wish I knew how hard it would be, that I would give up a lot of time with family (including my young daughter) and friends, and that things get harder, not easier, with more and more at stake. But this is all part of the journey! I had also worked hard as a PhD student (having slept under my lab desk a few times and even spending one New Year’s Eve doing experiments) but hadn’t banked on the endless 18- to 20-hour work days.”

And while Aisha’s achievement in turning SweepSouth from an idea into a company has mostly been thanks to grit, smarts and dedication, she recognizes having a husband as a great co-founder, access to a supportive personal and professional network, and the strong emphasis placed on education has also been important to her success as a female founder in South Africa.

“A disproportionate number of South African households are headed by single mothers (50–64%) which means that many women cannot responsibly take the risks of entrepreneurship without having a partner with a stable job. For these and other reasons around access to education and financial stability, it is also more difficult for women to start businesses and secure business financing. However, attitudes are changing and as it is becoming recognized that entrepreneurship and small businesses are the best means of job creation, support for women businesses in the public and private sector is definitely growing.”

But at the end of the day, it’s really down to the individual. “There is little luck involved in lucky breaks and success stories. I’ve always been competitive, liked to continue achieving and wanting to improve myself and those around me. It’s difficult to do these things without education (not necessarily formal) and hard work.”

And with her sights set on becoming a household brand in five years, expanding to offer a full range of home services and operating in other emerging market countries in Africa, Asia, and South America, Aisha will have her work cut out for her.

LESSONS & LEARNINGS

- 1 FOCUS**
Build out your platform, satisfy your target customers' needs, find product-market fit, and deliver superior service. Don't get distracted by other opportunities that may come along.
- 2 PREPARE**
Make sure you have researched your idea very well: have experience in the field or be a customer of the type of business you want to set up yourself.
- 3 PATIENCE**
Know that setting up and launching your business will probably take longer than anticipated. Build delays into your plan.
- 4 FUNDING**
Search actively for resources for funding and support there are many industry-specific funding vehicles and support groups targeted to women in business.
- 5 NETWORK**
With the tech sector like other industries, get involved in meetups and industry events. Other attendees will often be your early clients and biggest supporters.

CONNECT

www.sweepsouth.com [SweepSouthSA](#) [@SweepSouthSA](#) [sweepsouth_sa](#)

— CHAPTER 4 —

GARDEN, HOME & CONSTRUCTION

CONSTRUCTION HAS TRADITIONALLY BEEN A MALE-DOMINATED SECTOR. MEET THE FOUNDERS TAKING A HAMMER TO THOSE BARRIERS AND PAVING THE WAY FOR OTHER WOMEN COMING UP BEHIND.

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ELIZABETH MAGAYA

BEGIN WHERE YOU ARE THE REST WILL FOLLOW

Armed only with fierce determination, this Zimbabwean entrepreneur started with nothing and built a thriving businesses.

" My life is a testimony that should give people hope. I refused to be a slave to poverty. I started my entrepreneurship journey without any financial assistance or training, but I excelled. "



IN THE BEGINNING, ELIZABETH MAGAYA KEPT THE MONEY SHE EARNED FROM SELLING VEGETABLES IN WOODEN BOXES. LIKE MOST POOR WOMEN IN ZIMBABWE, SHE HAD NO BANK ACCOUNT. WHAT SHE DID HAVE WAS SIX YOUNGER SIBLINGS TO CARE FOR, AND – LATER – SIX CHILDREN OF HER OWN. But in addition to those wooden boxes, she had something very special: great perseverance and ambition. "I managed to open a fixed bank account from those savings," she explains, "and later bought a sewing machine, then a knitting machine, and finally an embroidery machine. I made a lot of money from embroidery."

Elizabeth grew up in Highfield, a high-density suburb of Harare in Zimbabwe. When she was 13, her parents divorced and abandoned the family. As the oldest child, Elizabeth was left not only to fend for herself but also her sisters and brother. At times, she and her siblings lived on the street, forced to eat food from trash bins. With no other options, she dropped out of school and began selling vegetables. She saved every penny she could and was able buy some supplies to start sewing, knitting, and crocheting to increase the family's meagre income. At 19 she married, but her situation improved little as the relationship was an abusive one. She had six children in seven years. Remarkably, she did not allow herself to become defeated or give up. "My situation strengthened me," she says. "I developed a thick skin and told myself that none of my children would suffer the way I had suffered. I worked even harder so that I could care for and educate my children."

The financial demands of supporting so many people, as well as her canny head for business, motivated Elizabeth to expand into numerous types of ventures. From the money she earned from sewing, she was able to branch into clothing manufacturing in African attire and embroidery. Thanks to a new exporter's programme launched under Zimbabwe's trade and development organisation, Zimtrade, she travelled regionally and internationally to grow her business, which in turn opened new doors in interior design and enabled Elizabeth to open several shops around the country. Her success allowed the serial entrepreneur to buy small pieces of land for her children so they would always have a place to live. But when she built a small house and decided to sell it, she immediately realized that there was good money to be made in construction and real estate. "I would buy dilapidated houses, renovate, sell, and reinvest." She soon expanded even further, into landscaping. "It was out of the passion for gardening that I would landscape the properties I had built. I started growing plants and flowers for the homes, and then later for retail. I partnered with the city council to beautify and maintain a market area where I created a garden nursery, which was unique in Zimbabwe." Her firm, Blissford Investments, now includes interior design, landscaping, construction, and a garden center and employees many workers, both full-time and casual.

Elizabeth's business began largely out of necessity; she will be the first to say that she wasn't well-prepared initially. "When I first started all my projects, I was not planning because I knew nothing about it. I didn't know what a business plan was, I just knew I needed to work very hard to make money and accomplish my goals. I had little education, but in some ways that was a blessing in disguise," she says.

"When I did start planning, my biggest challenge was getting funding. Interest rates for loans in Zimbabwe are very high, and I haven't always been able to expand as quickly as I'd like to. Launching was not a challenge since I had my own starting capital, but expanding in this economic environment is harder."



" MY SITUATION STRENGTHENED ME. I DEVELOPED A THICK SKIN AND TOLD MYSELF THAT NONE OF MY CHILDREN WOULD SUFFER THE WAY I HAD SUFFERED. I WORKED EVEN HARDER SO THAT I COULD CARE FOR AND EDUCATE THEM. "

So impressive was Elizabeth's business success that she began to be invited to give motivational speeches to other women and girls through Empretec, an SME-support non-profit, but despite her accomplishments, she didn't feel entirely comfortable. "I lost my self-esteem because I could not communicate well in English. I did not have confidence and felt demoralized." So, at age 52, a full 38 years after dropping out of school, Elizabeth made the decision to go back and complete her education. "I did my secondary education in one year in 2006, breaking a record in Zimbabwe for which I was entered into the *Book of African Records* and featured in *Heart Beat of the Nation*. I went straight to university in 2008, and four years later, at age 56, I was a holder of a BS in business management and entrepreneurial development studies from the Women's University in Africa."

Elizabeth's rapid completion of her schooling brought her media attention and increased opportunities. Her most exciting moment was when she was selected to join Vital Voices' VVGROW to do a leadership and management course for one year. Zimtrade also sent her to the Netherlands for a trade mission where she was included in the Brilliant Entrepreneur programme. Elizabeth applies both her training and instincts in conducting her business. "My attitude toward money is very simple. I believe in a dollar, and can multiply a dollar to thousands as long as I have a vision or an idea. My philosophy is that money follows a vision. Money needs discipline and focus. I set goals for every cent that comes through my hands, and that is how I have managed to build my empire. I am accountable to every dollar I earn."

In addition to running Blissford Investments, Elizabeth also mentors and give motivational speeches as she knows that her story can be an inspiration to others. She's authored a book entitled *Destiny: Your Mind and Hands But Not Your Background*. "My life is a testimony that should give people hope. I refused to be a slave to poverty. I started my entrepreneurship journey without any financial assistance or training, but I excelled. I have defied all odds to alleviate poverty through entrepreneurship. I have helped people to stand up and move on.

"You don't need to be great or big to start, begin where you are and the rest will follow. Never mind your background, where you started or where you came from. If you use your hands and mind you will reach your destiny."



LESSONS & LEARNINGS

1

HAVE VISION

To excel in life, you need to have a personal mission statement that will guide you to focus on what you want to achieve. That statement will help you create a successful business.

2

HAVE HIGH STANDARDS

Quality products market themselves. Be a perfectionist.

3

FIND YOUR NICHE

Venturing into crowded business sectors is more challenging because there is greater competition. Be innovative enough to make something new that will only be unique to you and your business.

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SELINA CHIPETA MWENELUPEMBE

CEMENTING A REPUTATION IN CONSTRUCTION

With an eye for opportunity, this Malawian went from a small hustle on the side of her business to a full-blown construction company with over 300 casual labourers during the season.

"Start with what you have, do what you know, and bootstrap what you can to avoid costs as much as possible in the beginning."



SELINA CHIPETA MWENELUPEMBE IS THE EPITOME OF THE AFRICAN WOMAN'S ENTREPRENEURIAL SPIRIT. WHAT STARTED AS A NECESSITY-DRIVEN BUSINESS SELLING USED CLOTHES AND SMALL FOOD ITEMS ON THE SIDE OF HER JOB AS A MIDWIFE HAS GROWN TODAY – THROUGH TREMENDOUS HARD WORK, BOOTSTRAPPING, AND BANK LOANS – INTO A 50-EMPLOYEE STRONG CONSTRUCTION COMPANY IN LILONGWE, MALAWI. Imagine ... from nuts to pothole patching in ten years, that's got to be some kind of record.

"My strategy was simple. Any little profit I made, ploughed back into the business so we were able to grow little by little. What I know now is that self-employment creates self-reliance, which motivates you to work harder to achieve an intended purpose, since you have nobody else to blame but yourself."

The third child in an evenly divided family of five girls and five boys, Selina has lived in all three of Malawi's regions. Her father was government officer, so life was good by most standards until he got early retirement after only 20 years on the job. Returning to the family village in final year of secondary school was hard enough but worse was the realization Selina would not be able to fulfill her dream of becoming a lawyer.

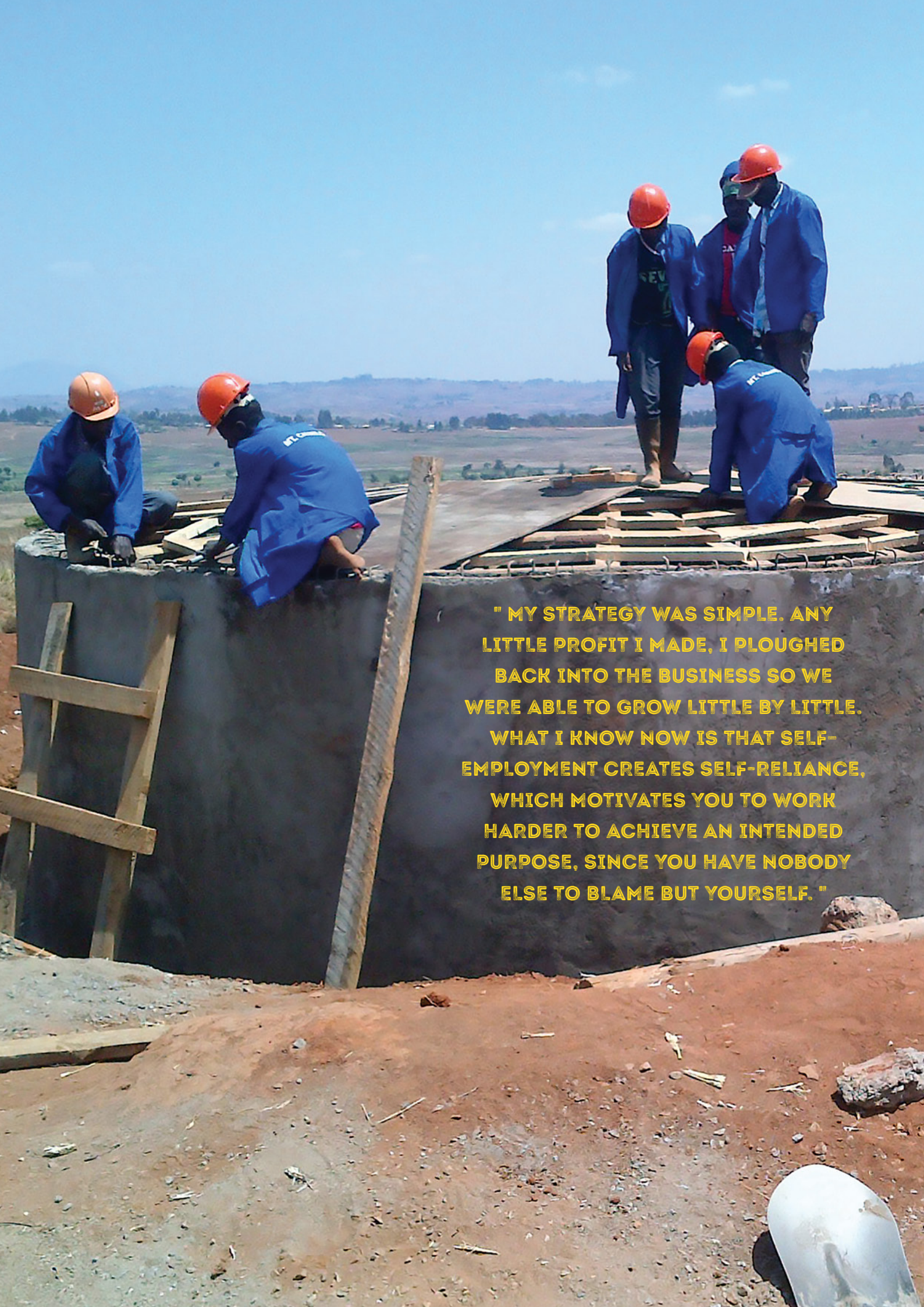
"I didn't get the opportunity of being selected to a government university and had to help raise my younger siblings who were still in primary school. My father could not afford a private university but told me it was not the end of the world. I should just pray for the gift of life and all that I would need would be received with self-determination."

Accepting her situation, Selina enrolled in a nursing school run by Catholic sisters in Mzuzu and then went on to St John's Nursing School, where she completed nursing and midwifery training. She married her husband Godfrey and worked as a nurse and midwife as well as doing small-scale food vending and selling of second-hand clothes during her days off to help meet the family needs. But she found she really enjoyed it.

"I was doing well and loved the extra income and economic independence so I hired someone to work alongside me selling packed deep-fried, grilled or ground nuts and packed grain meal. I wanted to learn more about how I could develop my own business so I took leave of my nursing job and enrolled with DAPP Vocational School to study business for one year."

After the course, Selina was emboldened and registered her businesses, Mount Carmel Investments, although she continued working in nursing for three more years before leaving the sector and becoming self-employed. She started with a secretarial bureau, offering office and secretarial services with a small investment of two computers, desks and chairs, a printer, photocopier and fax machine all which she bought second hand from an auction. One year later, she opened Mount Carmel Nursery School, providing daycare and early childhood learning services in a renovated boys' quarters behind her home that was available rent-free.

With success came the realization of where this could go and, to grow her skills, Selina enrolled in a distance learning Bachelor's degree programme in business administration. The timing was perfect as a great opportunity came her way. "At that time, the Malawi Government created a deliberate policy to empower women in construction and required a percentage of road rehabilitation tenders had to be allocated to women-owned businesses. I joined a capacity-building training and the project was overseen by engineers employed by the European Union. I hired a site agent as my project coordinator and a qualified road foreman as well as casual labour as well as tools and equipment. It was labour intensive work that paid very well and was a stepping stone to reinvesting and growing my construction company. As my relationship with the bank solidified and my financial capacity grew, so too did my ability to carry out larger jobs."



" MY STRATEGY WAS SIMPLE. ANY LITTLE PROFIT I MADE, I PLOUGHED BACK INTO THE BUSINESS SO WE WERE ABLE TO GROW LITTLE BY LITTLE. WHAT I KNOW NOW IS THAT SELF-EMPLOYMENT CREATES SELF-RELIANCE, WHICH MOTIVATES YOU TO WORK HARDER TO ACHIEVE AN INTENDED PURPOSE, SINCE YOU HAVE NOBODY ELSE TO BLAME BUT YOURSELF. "

As profits increased, Selina pumped them back into the business and, only two years after graduating from vocational school, registered another business: Mount Carmel Construction Company. Using her savings, she purchased a plot of land and built a small house that she could use as collateral for the bank enabling her to purchase machinery, which she then hired out to other contractors.

Established in 2014 as a private limited company with shareholders (Godfrey and their three children), today Mount Carmel Construction Ltd is a civil and building company that runs projects such as road resurfacing, river drainage, slurry sealing, canal irrigation, bridge renovation and construction of schools, offices, and warehouse buildings. With 50 full-time employees and more than 300 casual laborers in season, it's an important source of employment in the small southeast African nation.

"My husband has been my mentor, a great teacher despite a rough beginning. At first he did not think I could manage such a demanding business in a male-dominated field. He was skeptical when I wanted to register a construction company. But when he saw my determination, passion, and hard work I was putting into the business, he believed in me. He even left his job to come work for the business and together we are a strong team. We appreciate each other's strengths and compliment each other well."

Selina has faced prejudices as a woman in the construction industry but feels, little by little, the attitudes are changing. For her personally, she just aims to deliver goods and services to the required standards without compromise and provide customers value for money so they keep coming back. She has also invested in knowledge to cement her reputation and has a Bachelor's in social sciences with a major in marketing and Master's in Business Administration through the Eastern and South African Management Institute in conjunction with Lund University with a special focus on executive entrepreneurship.

In the next five years, this proud mother-of-three envisions owning her own quarry with stone crushing equipment for production of eco-friendly bricks. A succession plan is in the works with first-born son Godfrey Jr soon to graduate with a civil engineering degree from Canadian university Thunder Bay. Looking to the future, she wants Mount Carmel to grow further and be able to compete for jobs outside Malawi. There are even plans to diversify into agriculture and tourism but that's a whole other story! The path to self-employment has been an extremely fulfilling one for Selina.

"I am able to balance my time between work and family. I like to make my house a home, I cook for my family and like gardening. I am very proud having created employment and contributed to my country in employment reduction. I have created a job for myself, my husband, my children and my permanent employees. During the season, my employee number increases due to casual laborers and the nature of the job. I feel very proud of this."



LESSONS & LEARNINGS

- 1**
START SMALL
Start with what you have, do what you know, and bootstrap what you can to avoid costs as much as possible in the beginning.
- 2**
FOCUS
Set clear goals you want to reach and work towards them. Be passionate with what you are doing, believe in your idea, commit yourself to it. Nothing should stop you growing what you have started until you achieve your goals.
- 3**
REINVEST
Any profits realized have to be ploughed back especially at the foundation stage in order to grow your business. Limit profit spending before the business grows stable and is able to withstand market changes.
- 4**
STAY INFORMED
Invest in knowledge and education to know and understand your business as well as to be aware of the business environment.
- 5**
STAY HUNGRY
Identify new opportunities, seize them as they arise, be quick to adapt by trying different approaches to fill in the gaps with your ideas, while you make profits.

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JACQUELINE NTUYABALIWE MENGI

PROUDLY TANZANIAN DESIGNED
& MANUFACTURED

Former celebrity vocalist and beauty queen, Jacqueline has found success in luxury home furnishings, producing beautiful designs and manufacturing them locally.

"As a perfectionist, I always go for the best quality and finish in whatever we make, and craftsmen who work with me must be thorough so we only produce the best goods for the market."



JACQUELINE NTUYABALIWE MENGI IS A WELL-KNOWN FIGURE IN TANZANIA. THE 38-YEAR-OLD MOTHER OF TWINS WAS AN AWARD-WINNING SINGER AND PERFORMER AND WINNER OF MISS TANZANIA IN 2000. But she's proven to be much more than just a pretty face. Opting to shift from a comfortable career in interior design consulting to full-on furniture manufacturing, Jacqueline is making her own mark on Tanzania's economy and taking her place among a growing line-up of successful women in business.

"One of the biggest barriers to women-owned business is lack of self-confidence and the limitations we place on ourselves. After making a good living, women in business often become complacent and don't try to grow bigger mostly because they don't believe that they can. Many economic sectors, including furniture manufacturing, are still dominated by men, and those of us who have ventured out are few. But things are changing slowly. More women are fighting to be at the top both as creators of wealth and in the corporate world. My motto has always been 'If you believe in yourself, there's no limit to what you can achieve' and it's always served me well."

Jacqueline is the youngest of three born to British/Tanzanian parents. Her father, a gynaecologist, was an important figure in her life and encouraged an avid interest in books. But the secondary school student loved music best of all and spent her days singing Madonna and Mariah Carey songs. All that practice paid off when she was recruited as lead vocalist for a local derivative of hip-hop – bongo flava – band, The Tanzanites. The exposure was "life changing" as Jacqueline toured a number of cities across the world and launched her musical career under the stage name K-Lynn. She went on to work in the industry as well as on TV before returning to the studio and recording two albums with hit singles, which saw her nominated for Best Tanzanian Female Artist twice over.

In between all that crazy success, Jacqueline won the title Miss Tanzania in 2000 and went on to represent the country in the Miss World pageant. "Becoming a beauty queen was an exciting experience. During my reign, I learned a lot about my country. It definitely opened many opportunities for me to grow," she recalls.

Almost ten years into her music career and shortly after the release of her second album, Jacqueline made a surprising decision and left the industry, this time to follow another dream: interior decoration. "I had done a three-year-long interior design course with Rhodoc International and felt ready for the change. I informally launched Amorette with the savings I had built up from Miss Tanzania and my ten-year music career. After a year or so, when I could see it was gaining traction, I incorporated it as a business."

At that time, Amorette Limited provided a comprehensive range of interior design services for high-end commercial and residential projects. The firm became increasingly popular amongst Tanzania's jet set and, leveraging on this success, its founder launched Molocaho, a made-to-order furniture design and manufacturing arm of the company which – in one short year – has expanded to include designer fabrics, lighting, decor, outdoor and garden furniture, and rugs.

"I struggled to find what I was looking for in terms of high quality, unique furnishings for our home. You'd have to source locally and be happy with what you got or buy from overseas so I felt there was an opportunity there for Amorette."

" MANY ECONOMIC SECTORS, INCLUDING FURNITURE MANUFACTURING, ARE STILL DOMINATED BY MEN, AND THOSE OF US WHO HAVE VENTURED OUT ARE FEW. BUT THINGS ARE CHANGING SLOWLY. MORE WOMEN ARE FIGHTING TO BE AT THE TOP BOTH AS CREATORS OF WEALTH AND IN THE CORPORATE WORLD. "



She was right. The designs, which mix traditional African symbolism with contemporary patterns, are inspired by the environment from which they come: settees resembling ocean waves, chairs reminiscent of the delightful baobab tree, lush flora fabric prints, and side tables made from reclaimed cargo boats.

Despite her growing success, Jacqueline explains the lack of information and bureaucracy in establishing and running a business is an issue with which she – like many women business-owners – has struggled. Fortunately, her husband and experienced business tycoon, Reginald Mengi, has helped her navigate the hurdles. The pair married two years ago and have twin boys. Once the business was underway, getting the right team on board who understood her vision has probably been Jacqueline's biggest challenge.

"Starting a new business is always difficult because there's so much at stake and many lessons to be learned. But I believe that's what pushes us to work harder. As a perfectionist, I always go for the best quality and finish in whatever we make, and craftsmen who work with me must be thorough so we only produce the best goods for the market."

But her doggedness appears to be paying off. Jacqueline won bronze awards for furniture design in A' Design Award and Competition held in Italy. Her successful venture has funded the Dr Ntuyabaliwe Foundation, an NGO named after her father that builds libraries in schools and encourages children to become passionate about reading. Profits from the business are also being used to support the local artisan community through a newly established mentorship programme, which exposes carpenter and upholsters, for example, to international workmanship standards.

Jacqueline's short-term goal is to begin exporting these custom-made pieces to Europe. While she is proud Amorette has built a strong customer base in East Africa, her dream is to create an international Made-in-Tanzania luxury brand that will make her country proud.

"I see Molocaho becoming a successful and globally recognised brand, with its pieces being exhibited and sold alongside other internationally-renowned furniture brands."

And don't doubt she can do it. "The power of positivity works," she explains simply. "If I visualize it, I can make it happen."



LESSONS & LEARNINGS

1

POSITIVITY

Keeping a positive attitude is the best thing I've ever learnt in my life! Focus on the positive and keep negative thoughts away by visualizing what you want to happen in your life.

2

CUSTOMERS

Give your clients more value than the money you take from them.

3

GRATITUDE

I am grateful to the power of providence, my family, the people I work with, and the nature from which I get my inspiration.

4

ATTENTION TO DETAIL

I chase perfection in what I do. I am very passionate about asking for and getting the best, even from myself.

CONNECT

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MAIDA WAZIRI JUMA

FROM HAWKING SHIRTS TO
BUILDING DAMS

Always on the lookout for new business opportunities, this self-made Tanzanian entrepreneur has been an incredible – and motivational – success in construction.

" People believe women cannot do difficult jobs or have what it takes to be a successful entrepreneur. But that's nonsense. Women just need self-confidence, to dream big, and be prepared to go that extra mile. "



BEFORE HUSTLING HER WAY TO THE TOP OF THE MALE-DOMINATED CONSTRUCTION INDUSTRY IN TANZANIA, MAIDA WAZIRI JUMA TRIED HER HAND AT MANY VENTURES. She's sold used clothes on the outskirts of Dar-es-Salaam, ran a tailoring shop, raised cows for milk, owned dadadalas (public minibuses), sold office supplies, uniforms, furniture, and car seat covers, and even ran a sea transport business before quitting due to a fear of drowning! Some of these endeavours were successful, others not so much, but the common element they share is that Maida has not been afraid to work hard and keep pushing forward no matter the result. If something didn't pan out the way she expected, she'd pivot and try something new.

"I walk around with my eyes wide open for opportunities. Following my instincts has served me well when chasing business deals. You don't need an education to start a business, you just need creativity, the ability to understand what customers need, and the courage to follow through," she says simply.

As a secondary school student, Maida always admired the street vendors. At 16 years of age, after completing her O-levels – and to the dismay of her parents who were hoping she'd continue her education – she knew what her next move would be.

"My heart was beating with anticipation. I wondered which business a young girl could start with the least capital? I had seen some hawkers selling used clothes door to door. They were all men, but I didn't care so I took all I had – Ths 10K (about US\$12) – and started. My parents could not believe it, but they knew I was a very strong-willed girl and allowed me to follow my heart. Every morning I would get up at 4am and spend the day walking long distances selling mitumba (bundles of second-hand clothes). It was exhausting and there were harsh words from many people as I was the only female hawker in sight. By the close of day, my whole body ached, but seeing that profit gave me the strength to do it all over again the following morning."

Selling mitumba was lucrative and Maida managed to enrol at YMCA College for a tailoring course. A year later, she opened a tailoring shop in her parent's home where she continued to sell mitumba and items that she was making. After two years, she married and left home but continued her entrepreneurial efforts raising cows for milk and producing car-seat covers for government vehicles after her new business, Ibra Enterprises won a tender. That big break where she earned her first one hundred million shillings (about US\$50K) enabled Maida to expand operations to cover office stationery, furniture, and carpeting services.

Business was going well until Maida had her next great insight!

"Visiting my clients in their offices, I noticed how run down building were. I imagined there was a market for good affordable construction, so I studied the sector and learned the ABCs of the business. I'll never forget the day I told my friends and family that I had registered a construction company. Most of them thought I was mad. I had no background in the profession, no experience, so no one encouraged me. I was told I was wasting my time and money. But I didn't listen to any one, only my heart," Maida recalls, "I had seen a need. I had seen a business opportunity."

That was 17 years ago. IBRA Contractors has emerged as one of the most respected general contracting firms in Tanzania employing over 300 direct and indirect workers. Starting at class-7 with simple renovations and the sale of building materials, the now class-2 registered building and civil engineering construction firm has leveraged its reputation for quality, timeliness and on-budget delivery to borrow funds to finance complex projects such as the construction of high-rise buildings, roads, bridges, and dams.



" I WALK AROUND WITH MY EYES WIDE OPEN FOR OPPORTUNITIES. FOLLOWING MY INSTINCTS HAS SERVED ME WELL WHEN CHASING BUSINESS DEALS. YOU DON'T NEED AN EDUCATION TO BE START A BUSINESS, YOU JUST NEED CREATIVITY, THE ABILITY TO UNDERSTAND WHAT CUSTOMERS NEED, AND THE COURAGE TO FOLLOW THROUGH. "

Yes, dams and 200 other big projects including the People's Bank of Zanzibar, National Microfinance Bank, and the Sinza District Court. In 2011, Tanzanian President Jakaya Kikwete declared it the best female-owned construction firm during the opening ceremony of the country's annual gathering for engineers and contractors.

Maida is keen to drop the woman-owned part of this accolade and simply become the best performing construction firm overall but she acknowledges the obstacles to such an objective. "Since Tanzania gained independence over half a century ago, the construction industry has been a man's domain. Many women crowd the lower end of the sector's supply chain, but very few own their own construction firms. This is the case in many businesses but more so in male-dominated sectors where woman like me have to force our way forward despite heavy opposition. We also have the problem of perception. People believe women cannot do difficult jobs or have what it takes to be a successful entrepreneur. But that's nonsense. Women just need self-confidence, to dream big, and be prepared to go that extra mile."

Regardless, Maida doesn't dismiss the challenges women face and for her part has established VoWET (Voice of Women Entrepreneurs in Tanzania), a dynamic not-for-profit women's partnership that seeks to revolutionize the way women do business in Tanzania. Through advocacy, capacity-building, and networking, the organization will harness female power for nationwide economic transformation and empowerment.

Keep your eye on this dynamic entrepreneur. She recently established Ibra Afrika, a holding company that has a lineup of new housing estates, and has plans to branch outside of Tanzania's borders and capture the larger East African market in Ibra's area of expertise. "You might find it funny to hear but selling mitumba all those years ago, helped me understand the importance of creative thinking in business and why the needs of customers are the best business opportunities. I'm still walking around with my eyes open waiting to see where the next fortune lies. I guess I will always be a big dreamer."

A dreamer perhaps but with planning and careful execution, also an incredible success.



LESSONS & LEARNINGS

- 1**
—
MONEY

It is not easy to account for every single cent in your business but make it a point in you work ethic to do your best to stay on top of finances.
- 2**
—
DREAM BUT PLAN

Chase your dreams! Even when you don't have funds, go for a loan or borrow from friends and family, but have a strategic plan to reach your objectives and avoid misusing money.
- 3**
—
BE INFORMED

Information is power. Get as many facts as possible before investing in a business. Being well informed will make the difference between a failed or successful venture.
- 4**
—
BE INDEPENDENT

I urge all women to be hard working and innovative rather than being dependent on their husbands' pockets.

CONNECT

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CHINWE OHAJURUKA

ARCHITECT OF NIGERIA'S ECO-HOUSING FUTURE

This architect launched a sustainable real estate development business to address Nigeria's housing, energy and water crises.

"Whether the world knows it or not, it's waiting for the rise of the African woman ... the hard-working, creative, and passionate woman who's not seeking a reward but rather wants to make a difference – especially in the face of suffering."



CHINWE OHAJURUKA'S FATHER OFTEN TOLD HER SHE HAD A STRONG SENSE OF SOCIAL JUSTICE, SOMETHING SHE NEVER UNDERSTOOD UNTIL YEARS LATER. BUT CLEARLY - EVEN AS A YOUNG CHILD - SHE DISPLAYED A NATURE THAT INDICATED SHE WOULD FOLLOW THE WORDS OF MAHATMA GANDHI AND BE THE CHANGE IN THE WORLD SHE WISHED TO SEE.

"My hopes and dreams as a child were simple: to be a difference-maker for good. I've always had empathy for the underserved and determination to do something about it through advocacy and action. Coming from a region where there's a lot to be done, I feel that there are huge opportunities for the private sector to work alongside governments to do good, while doing well entrepreneurially."

The daughter of a Jamaican mother and Nigerian father, Chinwe grew up in Port Harcourt and Lagos, Nigeria, with her five siblings. With a BS and MS in architecture, for 27 years, Chinwe practiced in her homeland but also abroad in Barbados, Jamaica, Scotland – where she received a second Masters – and the US where she currently resides. About five years ago, when helping establish the Green Council of Nigeria, Chinwe became aware of the enormous housing, energy and water challenges facing her native Nigeria. Knowing with her experience and green-building accreditations that she could make a difference, together with two engineering colleagues she entered the USAID and Western Union's African Diaspora Marketplace competition, showcasing their passive house prototype (PHP), a scalable and replicable product designed around climate change resiliency with no need for mechanical ventilation. The pitch won US\$50,000 and – as the seed grant had to be matched dollar for dollar – Chinwe leveraged the win to raise an additional US\$73,000 funds from family, friends and business contacts. Comprehensive Design Services (CDS) was born and constructed its first eco-village based on PHP, a concept they plan to replicate across the country.

The site houses 8 families (16 adults and 22 children) who formerly lived in squatter dwellings. "We have a housing deficit of 17 million units, an 80/20% energy demand/supply gap, and 40% of the population has no access to sanitation. The African continent is the most vulnerable to the effects of climate change and global warming, yet the least prepared," Chinwe explains. "Housing design and development is one area where all these challenges come together. CDS' affordable modular homes are built with local materials, labor, and technology and respect the African concept of community in their design as families share a compound. The small but mighty affordable units are self-cooling and water is sourced from underground, pumped up with solar power. With most of Africa's infrastructural development yet to happen, we are trying to lead by example. If Africa can build green going forward, we can show the world how to slow down the effects of climate change."

Chinwe believes the houses, which can be constructed in only 12 weeks, are affordable to the average Nigerian. Each one bedroom flat goes for about US\$12,500 and, once they make the first down payment, the inhabitants are on the road to ownership and can pay over 5–10 years. Plus keep in mind, as the buildings are "off grid", there are no energy bills. The social entrepreneur has big plans for the future. Her next step is a 32-apartment eco-village in Port Harcourt. In the next five years, she envisions CDS as a leading developer of affordable green homes in Africa, both directly and through partnerships and collaboration. But for now, she is relying on word of mouth, customers-as-ambassadors, and "a little help from above" to achieve this goal. Having recently been selected as the Cartier



" FINDING INVESTORS TO BELIEVE AND INVEST IN FEMALE ENTREPRENEURS, HELPING THEM TAKE THEIR BUSINESS TO THE NEXT LEVEL IS PROBLEMATIC. BUT ATTITUDES ARE CHANGING AS PEOPLE ARE BEGINNING TO REALIZE THAT WOMEN BUSINESS OWNERS ARE THE MAINSTAY OF THE ECONOMY AND A FORCE TO BE RECKONED WITH. "



Women's Initiative Award Sub-Saharan Africa Laureate, Chinwe's work as a social entrepreneur is gaining recognition, but the path has not been an easy one, particularly with respect to capital investment. "For our business to thrive and make an impact on the housing deficits that abound across Africa, we need construction capital to be able to roll out thousands of housing units. More importantly, we need an enabling environment where people who desperately need these houses can access mortgages and micro-finance to be able to purchase and own the housing units," she explains.

Access to capital is a problem faced by women entrepreneurs across the board face in Nigeria. Chinwe bootstrapped CDS from the beginning, supplementing the business with earnings from her work as a project manager in the US and Nigeria. "Finding investors to believe and invest in female entrepreneurs, helping them take their business to the next level is problematic. Getting access to technical assistance to build capacity is another large barrier. But attitudes are changing as people are beginning to realize that women business owners are the mainstay of the economy and a force to be reckoned with, especially in food production," Chinwe adds optimistically.

"Whether the world knows it or not, it's waiting for the rise of the African woman ... the hard-working, creative, and passionate woman who's not seeking a reward but rather wants to make a difference — especially in the face of suffering."

And with tenacious yet compassionate women like Chinwe out there as a role model for others, hopefully the world won't have to wait too much longer.

LESSONS & LEARNINGS

- 1 — PUSH ON**
Don't take "no" for an answer!
Be bold, be courageous, be passionate and most importantly, be true to yourself!
- 2 — ASSERTIVENESS**
Be knowledgeable about what you want to do and be assertive, following your passion while remaining courteous.
- 3 — TEAMWORK**
Be a good team player, appreciate other people's complementary abilities and differences, and, most importantly, show RESPECT!
- 4 — FAILURE**
Every entrepreneur will experience both success and failure. I try to use success as a springboard for even greater success and likewise learn from failure, and use it to leverage success going forward!

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— CHAPTER 5 —

AGRI- BUSINESS

AGRI-BUSINESS PLAYS A CRITICAL ROLE IN AFRICA'S ECONOMIC DEVELOPMENT, ACCOUNTING FOR AS MUCH AS 25% OF THE CONTINENT'S GDP AND 70% OF JOBS. MEET NINE WOMEN WHO ARE PLAYING A LEADING ROLE IN CREATING JOBS AND BRINGING PRIDE BACK TO FARMERS.



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PAMELA ANYOTI PERONACI

UPLIFTING LIVES ONE CUP AT A TIME

Through her agricultural social enterprise, this founder supports over 10,000 families in rural communities to generate better incomes through 'farming as a business'.

"Asante Mama means 'thank you mother' in Swahili. We chose this name because farmers were always telling me 'thank you mama' but also because we are all thankful to the land that gives us these wonderful crops."



AS A CHILD BORN INTO POVERTY UNDER UGANDAN DICTATOR IDI AMIN, PAMELA ANYOTI PERONACI REMEMBERS HER MOTHER WAKING UP VERY EARLY TO GO TO THE GARDENS AND IN THE AFTERNOONS FORAGING FOR LEAVES THAT WOULD BE THE BASIS OF THEIR EVENING MEAL. Difficult as it was, Pamela's childhood struggle was the motivation for the launch of a social enterprise, a successful agri-business that offers over 10,000 families in rural Uganda the means to earn decent livelihoods.

"Survival for us was on a daily basis. Every day you are scratching for something to live on. You don't know where your next meal will come from. A full life is a life of hope; it means that you have a future. That is what Sunshine Agro is providing. Hope."

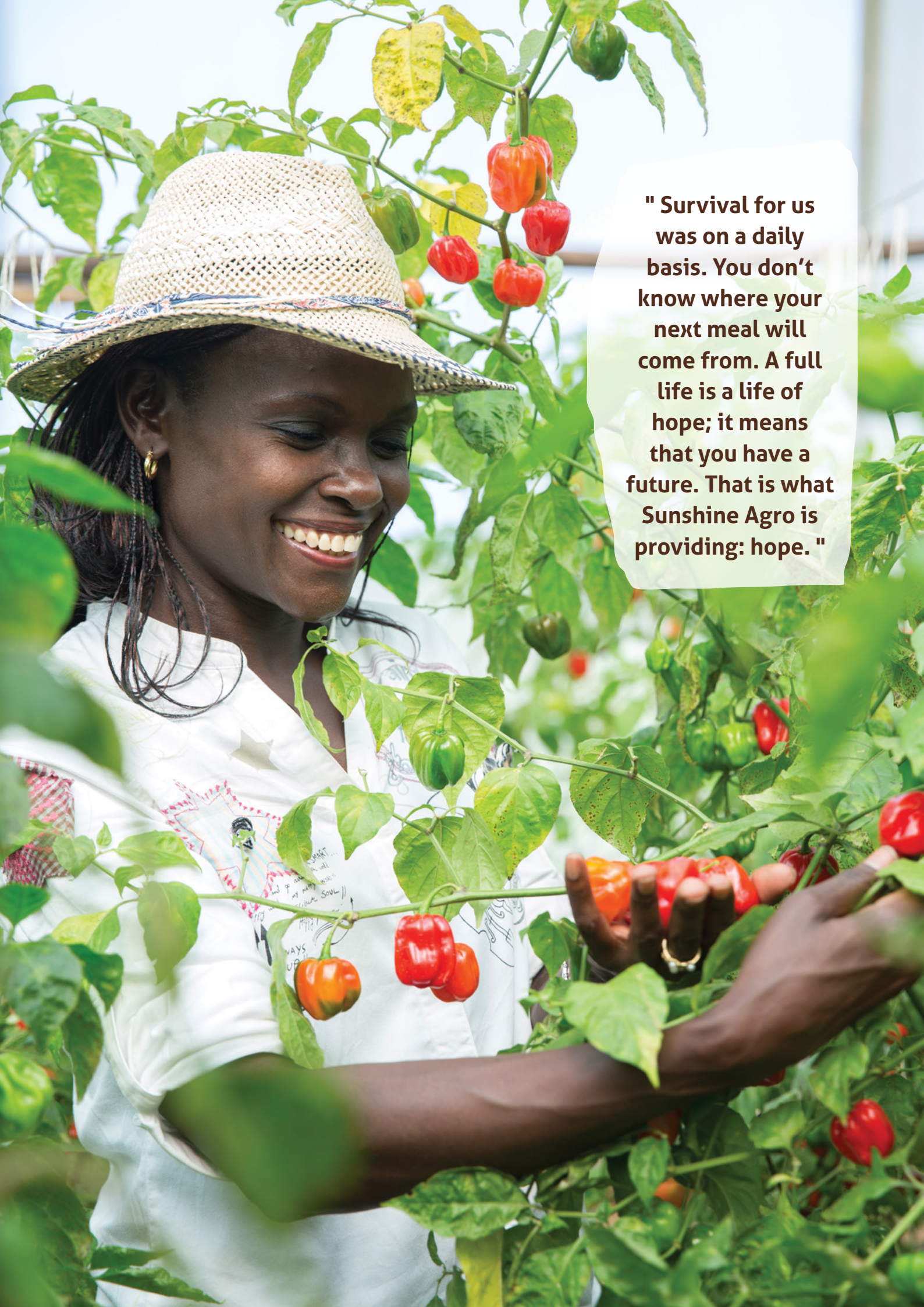
With nature on their side, Pamela's family was able to get by with what the land provided and her parents pulled together enough funds to send the children to school. Pamela excelled and went on to study political science and international law at Makerere University and later earned an MSc in agricultural economics from the University of London Imperial College. She met and married an Italian diplomat and began a life criss-crossing the globe that took her far from her childhood struggles. But no matter where she went - Tokyo, Rome, Paris or Brussels - she never forgot her rural Ugandan roots.

Pamela's first efforts to help the less-privileged back home began in 1994 while in Japan when she launched an NGO to support her former primary school in Lalle Village - Soroti District. Through her efforts, enrollment grew from 182 to 1200 students, but still, with more than 70% of the rural population depending on farming and living on less than US\$2 a day, she felt she could do more.

"That experience and my work at the UN Food & Agricultural Organization were critical building blocks for my vision of moving farmers from subsistence and dependency to 'farming as a business'. I needed to create a complete production value chain so they could have sustainable incomes. As an agricultural economist, I embarked on developing my business skills and I teamed up with an investor and business mentor, Avigdor Hachamoff, who had 40 years' experience in the agri-biz sector and together we established Sunshine Agro Products Ltd," she explains.

That was 2007. Starting with 15 widowed farmers, Sunshine's goal was to create sustainable farming in rural Uganda by giving farmers farm inputs, seeds, and training in good agricultural practices and then buying back their crops for guaranteed resale in international markets. In the decade since, they have signed contracts with 10,000 farmers and have expanded from chili production to 31 types of healthy herbal teas and cocoa. Probably the biggest achievement for Sunshine has been the creation of its own brand.

"In order to get better prices for our farmers, and respond to the consumer demand for healthy organic, natural, and ethical products, we created Asante Mama signature brand to market herbal tea, spices, and cocoa products 'from farm to table' directly. Asante Mama means 'thank you mother' in Swahili. We chose this name because farmers were always telling me 'thank you mama', but also because we are all thankful to the land that gives us these wonderful crops."



" Survival for us was on a daily basis. You don't know where your next meal will come from. A full life is a life of hope; it means that you have a future. That is what Sunshine Agro is providing: hope. "



Asante Mama recently received organic, non-GMO and global GAP certification and is working to obtain fair trade and kosher designation. Amazon approached Pamela after the 2016 Natural Products Expo West in Anaheim, California, inviting her to list Asante Mama herbal teas, cocoa and spices on its platform.

But trust us, this 47-year-old mother of three has earned her stripes. Sunshine was recognized by EVOX TV in the US as a 'Life Changing' brand, won the best price for 'Artigiano in Fiera Award' in Italy's biggest artisanal fair in 2015 in Milan, and is probably the only brand of its ethical standards selling at Shoprite supermarket in Uganda.

Getting financing was and remains a "Herculean task", outweighed only by the difficulty of training farmers who had never heard the word "quality" to produce chilis and herbal teas that were ready for mass international consumption.

"I once mentioned to the farmers that to produce the best crop they had to take care of post-harvest management to avoid microbiological contamination because the clients buying their goods were packaging them for supermarkets. Then a farmer asked me, 'What is a supermarket?' I was at a loss, but that's when I really understood it was going to be a long walk," Pamela recalls with a wry smile.

And long walk it has been, but one worth every step in the 10-year journey.

"I work with the poorest of the poor – people at the bottom of the pyramid, people who are stuck into subsistence and out of the market, so for me, the most important testimony has been that the farmers with whom I work and are now able to send their children to school. One man even said to me, 'My life is better because my wife loves me more now that I bring money home.' I decided that I would do my best to contribute something to that community even though the change I can contribute is still very small."

But honestly, the only thing small about Pamela's contribution is the way she talks about it.

LESSONS & LEARNINGS

- 1**

CORPORATE IDENTITY
Brand your business culture: "this is who I am and how I act". For us, it's how we treat farmers, the way we treat the land, the way we care for the lifestyles of our consumers, the way we treat people who do business with us.
- 2**

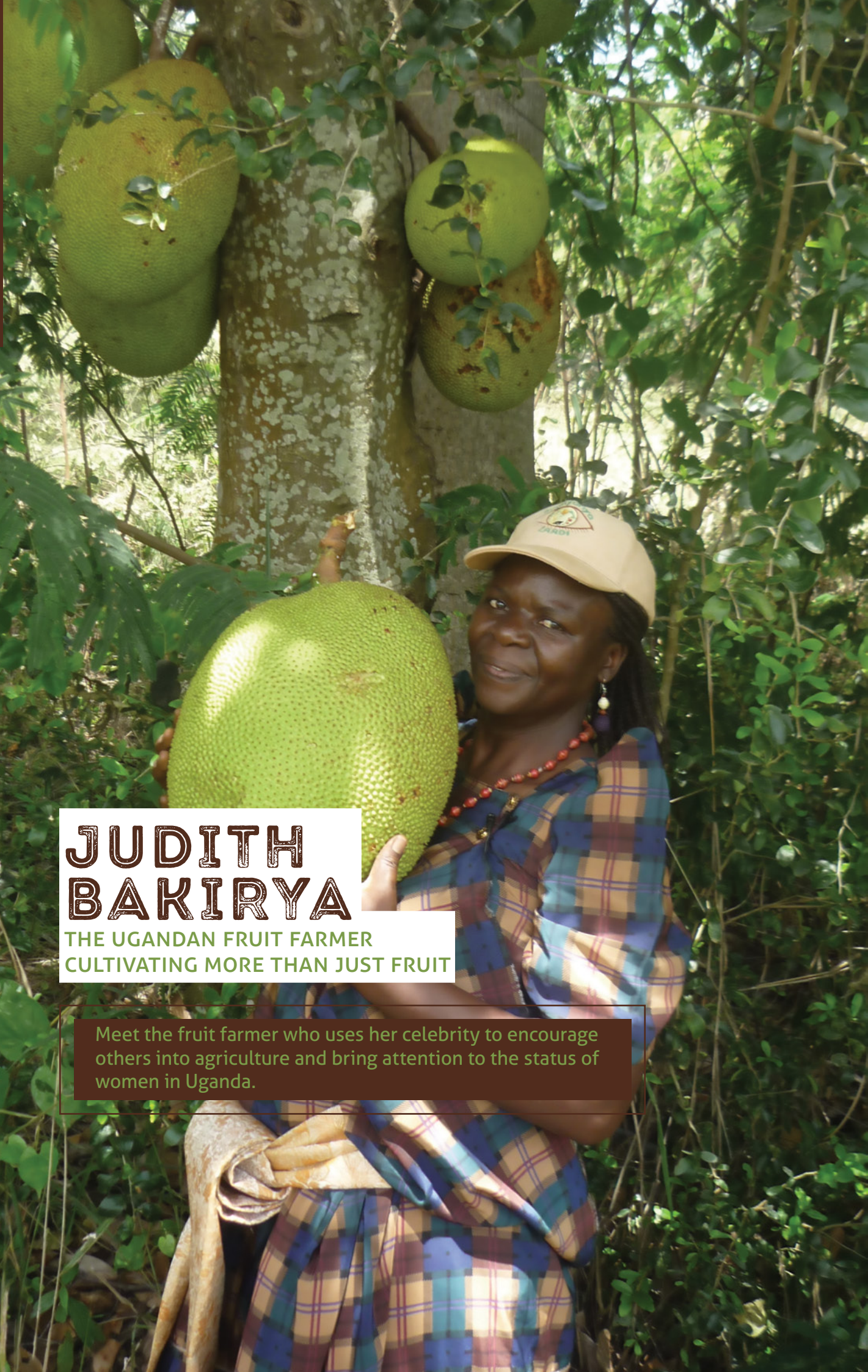
INNOVATE
Always look for ways to innovate and use all available technology to improve your product, how you manage suppliers and deal with customers.
- 3**

VALUES
Be consistent about and communicate your values at all times.
- 4**

VISION
Focus on the road ahead – no matter how difficult things get. For instance, we have set out a goal to have 'Asante Mama as a house brand' – in every household in the world!

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**JUDITH
BAKIRYA**
THE UGANDAN FRUIT FARMER
CULTIVATING MORE THAN JUST FRUIT

Meet the fruit farmer who uses her celebrity to encourage others into agriculture and bring attention to the status of women in Uganda.

" I'm encouraging other women to succeed in agriculture but also in business. Women hold the future for the development of Uganda and Africa if they have the opportunity to realize their potential. "



ALTHOUGH SHE WAS BORN AND RAISED ON A FARM IN THE BUSOGA REGION OF EASTERN UGANDA, FARMING WAS NOT A PROFESSION JUDITH BAKIRYA EVER IMAGINED FOR HERSELF. "Despite that 80% of women work in agriculture in Uganda and land ownership is still an important resource for survival and status, farming is despised as a profession. I want to change that. I love being in the garden. I can be there the whole day, talking to my plants. I love introducing myself as a farmer," she laughs. "Even getting up at 4 am is not a chore if the garden awaits me."

From a young age, Bakirya helped out on the family farm, rising early to dig vegetables for meals, fetching water from the village wells, and collecting firewood from the forest. But unlike many girls from her district, Bakirya and her sisters were sent to school along with the boys.

"My father, a chief during his times, told all of us that our inheritance was education. I did well at school and qualified for a scholarship to a prestigious girls' secondary school. I also qualified for university on a government scholarship. These opportunities opened many doors because I started interacting with girls who went on to become influential ministers, members of Parliament, doctors and so on. Indeed, my education has truly been a gift."

With a Masters in health and development from Birmingham University in the UK, Bakirya worked for some years in both the non-profit world and for government. But she was never entirely fulfilled by the path her career was taking and one day found herself signing up for a course enticingly called "Finding your Passion and Talent in Life to Generate Wealth".

"When asked to recall childhood memories that were important to me, I remembered I had a piece of land on the farm where I grew my own vegetables, beans, and maize for sale. I also fondly remembered my grandmother who shared her knowledge of herbal medicine and the importance of preserving and multiplying a climbing bean, Nsala Kayindi Yindi. I knew then that farming was my future. One year later, I quit my job in the city, used all my personal savings, got a small loan from the village Savings and Loans Association, and started Busaino Fruits & Trees."

Busaino Fruits & Trees (BUFRUIT) is a family-run agro-heritage fruit farm located on 1064 acres in Eastern Uganda. Today the farm has an annual turnover of US\$90,000 from the sale of herbs, fresh fruits, and seedlings in addition to agro-tourism and education. BUFRUIT applies environmentally friendly principles on the farm and works with local schools to introduce the same concepts to students. Realizing that it takes a village to succeed in business in rural Uganda, Bakirya collaborates with smallholder farmers in the surrounding areas to improve their methods of farming and organized them into a savings and credit association to access financing.

A national success story today, BUFRUIT started from humble beginnings. "I had the dilemma of whether to take a loan from commercial banks to invest in what they termed 'a risky business with a very long gestation period' or build my agribusiness slowly from personal savings. It's not easy to invest everything into a business with a payback period of five years minimum. In the meantime, I still needed money for daily survival, food and school fees. I wish I had known then what I know today and organized my farm as an agro-heritage farm incorporating agro-tourism, education, and cultural heritage. I also wish I had reached out to collaborate with the village earlier ... I would be at another level today."



" I HAD THE DILEMMA OF WHETHER TO TAKE A LOAN FROM COMMERCIAL BANKS TO INVEST IN WHAT THEY TERMED 'A RISKY BUSINESS WITH A VERY LONG GESTATION PERIOD' OR BUILD MY AGRIBUSINESS SLOWLY FROM PERSONAL SAVINGS. "



Bakirya's turning point came in 2014 when she won a national agriculture award as the 2nd best farm offering innovative solutions. And while the accolade has opened big channels for funding, Bakirya has used the attention for other purposes.

"The president was the guest of honor. I was the headline on all national media and given a trip to the Netherlands. For the first time, I became a celebrity in my country. The coverage energized me to speak out about women's rights. I've always admired Mrs Miria Matembe [former Minister of Ethics and Integrity and Member of Parliament] who says she 'uses her big mouth to reach out to the cause of women' and so like her I talk continuously about the low status accorded to women in our society, women's lack of land ownership, our lack of access to education and the domestic violence which is so rife. Slowly but surely, the attitude is changing after many witness how women-owned businesses are succeeding and how women in leadership have performed so excellently."

Together with the support of her husband and children, the 47-year-old Bakirya has plans to evolve her agri-heritage fruit forest into a learning model, inspiring other Ugandans into agriculture. She's focused on getting funding to develop the training component and agri-tourism aspect of the farm. She has plans for a training hall, new equipment to improve productivity, Bandas for visitors, and a strategy to strengthen the smallholders network and increase the number of climate-smart schools, but all is pending due to limited financing as commercial banks' interest rates are too high and not friendly to farmers.

But it's not just the success of the farm that motivates this woman. Thinking of her mother who rose early to work the farm, always gave her last coin as pocket money to her children, and cut her only good pair of bedsheets for her daughter to take to boarding school, Bakirya is driven by other considerations.

"My mother struggled to fend for us. She was an inspiration and so I work hard in life to bring honor to women farmers. I'm encouraging other women to succeed in agriculture but also in business. Women hold the future for the development of Uganda and Africa if they have the opportunity to realize their potential. That's why I'm paying the school fees of six poor but promising girls. As women, we have the responsibility to support and mobilize those who come behind us."

Now that's surely a sentiment more of us could adopt.

LESSONS & LEARNINGS

- | | | | |
|---|---|---|--|
| <p>1</p> <hr style="width: 10px; margin: 0 auto;"/> <p>JUST DO IT!</p> <p>Listen to you heart, seek information and go after what you want ... the rest will fall in place.</p> | <p>2</p> <hr style="width: 10px; margin: 0 auto;"/> <p>RESILIENCE</p> <p>If you believe in what you are doing, stay determined and persevere. You never know when the tide turns and indeed it turns!</p> | <p>3</p> <hr style="width: 10px; margin: 0 auto;"/> <p>GO SLOW</p> <p>Starting and running a business is not an urgent project. Let it evolve as you internalize and learn from it.</p> | <p>4</p> <hr style="width: 10px; margin: 0 auto;"/> <p>FIND SUPPORT</p> <p>There are many resources and technical know-how out there to help you. Until you seek, you will not find!</p> |
|---|---|---|--|

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RUDO BOKA - MUTAMBANENGWE

THE TOBACCO TRADER EMPOWERING FARMERS

Inheriting a struggling but illustrious family business empire, this daughter salvaged Africa's largest tobacco exchange by expanding trade into new commodities.

"The most effective (but not necessarily the best) way of learning something is doing it incorrectly and learning from the experience."



RUDO BOKA HAD A ROUGH START TO HER ENTREPRENEURIAL CAREER. THE FIRST BORN OF SEVEN, SHE WAS AT THE FRONT OF THE LINE TO TAKE OVER HER FATHER'S BUSINESS DYNASTY WHEN HER PARENTS PASSED AWAY ALMOST TWO DECADES AGO. As if losing her parents, one after the other in less than a year, were not bad enough for the then 22-year-old, the once renowned business conglomerate she inherited was on the verge of collapse and the family estate was facing tremendous litigation. Stepping into the fray to save the family assets from liquidation, Rudo was frustrated at every turn by extended family members who refused to accept that a girl child could lead her younger siblings in handling business affairs.

"I had to defend my rights of inheritance, which were being infringed upon, so I stood firm and fought back all the while dealing with my grief. The resolve to survive has always been my main virtue. As it says in Zechariah 4:6 '... not by might nor by power, but by my Spirit,' and I have plenty of that," Rudo says unapologetically.

In the 1980s, following Zimbabwe's independence, Rudo's father Roger Boka set about building a business empire that included mining operations, banking, and real estate. A tenacious merchant, he broke into the white-dominated tobacco trade and created a multi-million-dollar business that culminated with the opening of a colossal tobacco auction house in 1997: Boka Tobacco Floor.

Rudo's father died of a long-running illness in 1999 and a year later she lost her mother unexpectedly from an uncomplicated surgical procedure. At the time, the Boka family business was in dire straits due to the collapse of the Boka-owned United Merchant Bank. Rudo had been working with her father since she was 19 and, as the eldest and most familiar with the business, took up the reins while fighting off wholesale liquidation of the Boka family assets in the courts, a process that took five years to resolve. Another protracted litigation ensued for a further six years with the Zimbabwe Industry Tobacco Auction Centre (ZITAC), a former tenant of the building who refused to pay rent for more than five years. Rudo won that battle too.

Today Boka Tobacco Floors, although operating in a stagnating Zimbabwe economy, is surviving with 40 permanent staff and 450 seasonal employees. With five strategic business units, the company facilitates and underwrites trade for agro-producers and merchants, finances small-holder farmers, and offers free agronomic support through a social responsibility platform known as the Growers' Forum. Rudo is CEO and her brother and co-owner in the business, Matthew, is Chairman.

"The original focus was the running of a tobacco exchange, but more recently we delved into logistics and the production and trading of other agricultural commodities, such as chia and maize. We will soon commence bee-keeping, honey production and the planting of pecan and macadamia trees with our growers, expanding our client base significantly. With the fast-growing number of small-holder growers in the country, we realized the need to be more user-friendly for our stakeholders and train farmers in quality assurance, traceability, and compliance with the law. It's exciting because this outreach is making a difference in people's lives. To date, more than 25,000 customers use our facility," Rudo explains.

She may sound humble in her description of the Growers' Forum, but it's an important contribution to social and community development in Zimbabwe as it addresses the importance of diversification, reforestation, prevention of child labour, and support for women farmers while encouraging safe and best practice among farming communities. The 40-year-old recent mother of one is also passionate about youth and has adopted Chiendambuya Primary School in her late father's rural home and launched an internship

" I'VE NEVER FELT ENTITLED TO ANYTHING BUT RATHER BUILT MY REPUTATION ON THE MERITS OF MY WORK. TO REMAIN RELEVANT, WE ARE ADAPTING THE BUSINESS AND IN THE COMING YEARS WILL EVOLVE TO PROVIDE SECURE MARKET SERVICES THAT WILL ENABLE OUR CUSTOMERS TO DIVERSIFY THEIR FARMING ACTIVITIES. "



RUDO WITH HER NEWBORN SON.

program for university students to prepare for leadership positions in accounting and finance, marketing, agriculture, and information technology.

Zimbabwe's struggling economy continues to be a challenge for Boka Tobacco Floors. But fortunately Rudo has been able to turn to siblings for capital and establish a credit lines with local banks.

"This was only possible due to the collateral we could offer. In 2011, interest rates were extremely high, hence the need to restructure the facility the following year. We negotiate for finance on an annual basis to provide encashment services for our clients. Bank loans are not an option for most women embarking on business in my country. Lack of collateral is the single greatest hindrance for women entrepreneurs, but regardless I think we need to be more persistent and aggressive when we present ourselves for funding," she says. And while Rudo has been fortunate to have inherited a solid foundation from which she and her brother could rebuild along with a tremendous infrastructure and loyal staff, her vision and leadership are key to guiding the company through what can only be described as an extremely challenging environment.

"I've never felt entitled to anything but rather built my reputation on the merits of my work. To remain relevant, we are adapting the business and in the coming years will evolve to provide secure market services that will enable our customers to diversify their farming activities. Afterall, ensuring their sustainability is the most significant success factor for the continuity of the business."

Rudo may have inherited a great legacy but the one she will leave behind is how she has transformed Boka Tobacco Floor into a venture that will safeguard and improve the livelihoods of so many Zimbabweans for years to come.

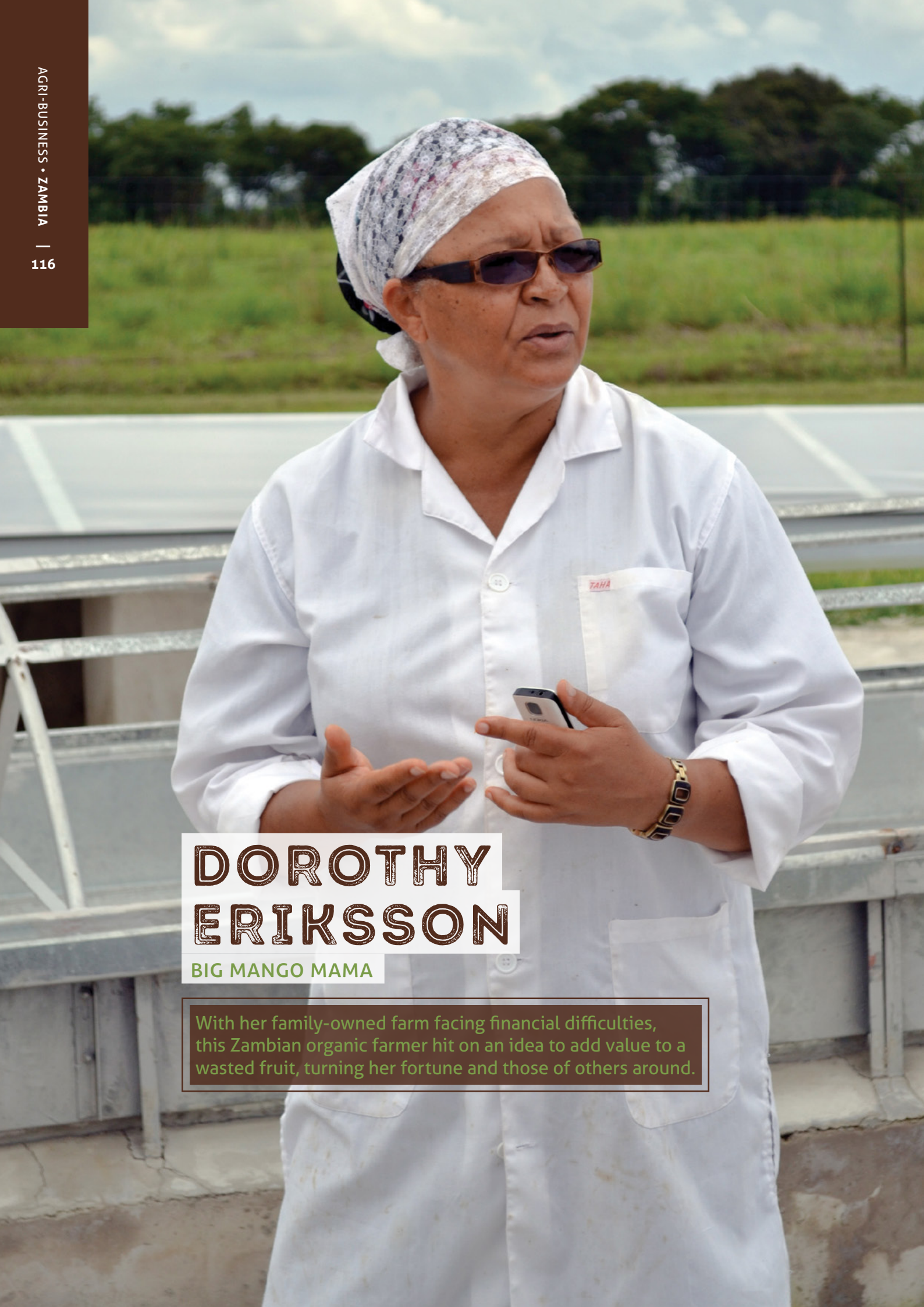


LESSONS & LEARNINGS

- 1 BUDGET**
Consistently formulate and stick to your budget. Never put all your eggs in one basket, spread your savings into different nests.
- 2 MISTAKES**
It's okay to make mistakes but when you do, analyze them to understand where you went wrong. Be confident and always get up each time you fall!
- 3 PLANNING**
Plan, plan, plan! It's important to forecast business-related risks, manage your cashflow, and prepare for the unexpected.
- 4 NETWORK**
Networking is central to building enduring, mutually beneficial relationships: it delivers value that is impossible to quantify.
- 5 SUPPORT**
Leverage your support structures, find partners, and rely on family and friends.

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DOROTHY ERIKSSON

BIG MANGO MAMA

With her family-owned farm facing financial difficulties, this Zambian organic farmer hit on an idea to add value to a wasted fruit, turning her fortune and those of others around.

" We've empowered small-scale farmers by giving them the know-how needed to produce quality crops and transformed their lives with the ability to earn a living and support their families. "



IN ZAMBIA, MANGOS ARE SO CHERISHED THEY'RE SAID TO HAVE BEEN CREATED FROM THE GOODNESS OF GOD. FOR GENERATIONS, FAMILIES HAVE PLANTED A TREE FOR EVERY NEWBORN CHILD. THE FRUIT TREES LITTER THE LANDSCAPE AND ARE FOUND IN BACK GARDENS, SCHOOL YARDS, ALONG STREETS, IN THE WILD AND THROUGHOUT FARM LAND, MOSTLY GROWING UNMAINTAINED BY HUMAN HAND. They are abundant in season, their sweet aroma filling the air, and Zambians casually grab them from trees as they walk past. So it's surprising to learn there is no heritage of mango cultivation and processing for commercial purposes in the southern African nation. Luckily, this unexploited horticultural opportunity was ripe for picking for Zambian farmer Dorothy Eriksson, who recognised the potential in the midst of her own financial crisis almost 15 years ago.

"At the time, the bank had taken us to court to seize our commercial farm that we had owned for almost three decades. As a born-again believer, I'd been praying for the Lord to give us a break. I was walking in the markets and my eyes were opened to all the wasted fresh mango, it was strewn everywhere and a little light went off in my head. So I began to research ways of processing mango. The task took my focus off the court case, and I buried myself in the work of developing a new product for the farm."

Dorothy purchased Chankwakwa Farm in Kabwe, about 150 km north of Lusaka, with her Swedish husband Rolf in 1974. The pair had met when Dorothy, a hostess with Zambia Airways, was visiting her sister. Rolf was working with small-scale farmers in Kabwe on behalf of SIDA, the Swedish International Development Cooperation Agency, and fell in love with his new wife's country.

"We were so young but we had a big vision!" Dorothy laughs. "With a loan from my widowed mother, we purchased a 1227-hectare commercial farm and christened it Chankwakwa. It was there that I came to find my God-given talent and planted my first orchard of orange trees, and it was there we happily raised our four children."

For many years, the farm was productive in its growth of maize, soya beans, and tomatoes and breeding of cattle. Dorothy opened a restaurant in town in the early 80s, followed by a restaurant ten years later. Life was going well until the late 90s when the farm started to struggle due to ineffective government agricultural policies.

Dorothy's mango "a-ha" moment came at the height of the crisis, with the family on the verge of losing the farm. The decision to set up processing facilities turned Chankwakwa around. Because the production and processing of fruits is labour intensive, Dorothy saw an opportunity not only for her own family but also for others in the community to earn an income. With proper storage and a small processing facility, the fruits could be sold in a variety of forms throughout the year rather than just in season where much of the yield rots.

"I did a lot of experimentation and endlessly researched processing techniques. We started by cooking jams on braziers in 5-litre pots. We hired a local brick layer with our own savings to lay the foundations for the factory and then we got a loan from the SIDA to finish construction. Our next investment were solar dryers to dehydrate the mango – we got that money from a Danida grant. When we expanded in 2003, we got a commercial bank loan, which was matched with a grant by Ministry of Agriculture. We also received two motor bikes and a utility truck for marketing, which made a big difference to the business. I never knew there were so many organisations supporting small businesses like ourselves," Dorothy exclaims.

With the help of an extension agriculture officer, Chankwakwa Farm organised 266 local farmers into a fairtrade collective that sets high minimum prices for crops and yields a shared profit for the local community. Farmers receive training on organic principles and the



" WITH A LOAN FROM MY WIDOWED MOTHER, WE PURCHASED A 1227-HECTARE COMMERCIAL FARM AND CHRISTENED IT CHANKWAKWA. IT WAS THERE THAT I CAME TO FIND MY GOD-GIVEN TALENT AND PLANTED MY FIRST ORCHARD OF ORANGE TREES, AND IT WAS THERE WE HAPPILY RAISED OUR FOUR CHILDREN. "



EcoCert requirements needed to export to Europe. A critical success factor for the business, all the processing is done in a HACCP-certified factory, which requires the building to meet strict standards to minimize cross-contamination.

"Getting both HACCP and organic certification was a turning point for us as it enables us to export to Europe. These are annual certifications so it's always a challenge for us to obtain funding for the process," Dorothy explains.

Today, about 1000 farmers in the Central and Luapula province are enrolled in the Chankwakwa collective, which sells the big mango (dodo) and other fruits such as guavas, oranges, and lemons to the farm to be processed into a ready-to-eat healthy organic dried fruit snack. Purees from mango, guavas, oranges, and lemons are also processed into a variety of six jams. The farm employs 50 women during mango season and has 15 full-time employees. The dried mango is exported to Hansen's Ice Cream in Denmark, where it is used as an ingredient in their ice cream, and sold locally in 26 Shoprites and all the Pick n Pay outlets as well as privately owned supermarkets and market stalls.

With the market for organic fruit on the rise, Dorothy is very optimistic about the future. Two of her children and a daughter-in-law are involved in the family business, which is very important for the 65-year-old.

"This comforts me as the community is so close to my heart. We've empowered small-scale farmers by giving them the know-how needed to produce quality crops and transformed their lives with the ability to earn a living and support their families. Our involvement in health, education, and the environment in the local area benefit around 1000 families and we brought renewed pride in cultivation of the precious indigenous mango trees. I would not like to see this dream die after my death."

Considering all the mango's health benefits, Dorothy is guaranteed to have many productive years ahead and plenty of time to inspire the growth of other agri-businesses across Zambia.

LESSONS & LEARNINGS

- | | | | | |
|---|---|--|--|--|
| <p>1</p> <p>MONEY</p> <p>Always pay your debts! Maintain communications with your debtors, even if you fail to have the money on time. Keep the relationship solid.</p> | <p>2</p> <p>FUNDING</p> <p>There are many organisations that fund and build capacity in small business projects. Do some research and connect with NGOs to see where the opportunities lie.</p> | <p>3</p> <p>NETWORK</p> <p>Connect with organisations that enable you to meet with others in business like the Chamber of Commerce, Farmers Union etc.</p> | <p>4</p> <p>STAYED FOCUSED</p> <p>Remain focused and passionate about your project. Don't give up so easily.</p> | <p>5</p> <p>DREAM & DO</p> <p>Allow yourself to dream BIG. Go for it! Be Fearless. Failure is not an option.</p> |
|---|---|--|--|--|

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HADIA GONDJI

ETHIOPIA'S PIONEER TRADER

The first to launch a private transportation company in Ethiopia, Hadia Gondji continues to pave the way in agribusiness, horticulture and – on the horizon – manufacturing.

" I spend a lot of time with farmers. I go to the countryside... I enjoy encouraging them and improving the quality of the produce. It also allows me to see the impact that my business has on the livelihoods of others. I get joy from that. "



HADIA GONDJI IS SOMETHING OF AN INNOVATOR. BACK BEFORE ANYONE ELSE WAS IN THE GAME OF SEED PRODUCTION, THE VISIONARY ETHIOPIAN PURCHASED LAND AND GOT INTO THE GRAIN TRADE. It was a big risk with a lot of challenges, but it paid off and today she is the owner of three separate but related businesses in Addis Ababa, Ethiopia.

"It takes more than money to start a successful business. You have to have the desire, willpower, and a can-do attitude. Business involves some degree of gambling, and there might be times when it's the wrong gamble. But you have to be unafraid to take risks or fail," she explains, adding, "And when you fail, you have to see that as a learning opportunity rather than an obstacle."

Hadia's indomitable spirit was encouraged by her father when she was a child. "He used to say whatever question I have, I should ask it myself rather than going through other people. I should be fearless and go after what I want, and I've applied that advice to my business on a regular basis. If I go to an office and get told 'no' for whatever my question or request is, I don't just accept it but keep at until I get the reasoning behind the 'no' or I get the 'yes' I want," the grandmother of three says with a grin.

Born and raised in Dire Dawa, Hadia grew up in a fairly modern city with a rich history of trade thanks to the railway in the area. Her father was an open-minded man who often boasted about his daughter and encouraged her to become a strong student. After attending a French international school in Addis Ababa, Hadia went to France where she worked and earned a business degree from the University of Toulouse before returning home to marry and have children. Following the Communist Derg's rise to power, Hadia and her children fled the totalitarian regime and lived in exile in Kenya where she took a position with the UN as a conference organizer. Unfortunately, her husband who had remained in Ethiopia was killed in the Civil War that followed.

Hadia stayed in Kenya for 18 years and remarried a successful businessman with whom she ran a transportation company. The couple transported grains during the Ethiopian famine, and when the government decided to allow private transport to operate in Ethiopia, Hadia returned home and registered as the first private transportation company in the country, delivering grains from Djibouti and Assab to drought-stricken areas in Ethiopia. She also acquired what she renamed Hadia Supermarket in a bidding process on publicly owned businesses following Ethiopia's transition from a Marxist regime.

A short time later, ever seeking new ventures, Hadia hit on the idea for a new business. "The donors were asking why the Ethiopians were importing grain instead of encouraging local farmers to sell directly. So, when the government began privatizing farms, I jumped on the opportunity and bought 500 hectares of land. As I was looking for unique opportunities, I approached the Ministry of Agriculture and was informed the private sector was going to be permitted to produce seeds," she recalls. "But they also warned me there would be a lot of hurdles to overcome. But as I like challenges, I decided to pursue it anyway," she recalls with a laugh.

That was around 2007. In addition to the supermarket which employs 38 people, today Hadia owns and operates Hadia Seed Production and Agro Industry, which produces hybrid seeds and buys from farmers who are trained in quality seed production techniques. Under a third



" IT TAKES MORE THAN MONEY TO START A SUCCESSFUL BUSINESS. YOU HAVE TO HAVE THE DESIRE, WILLPOWER AND A CAN-DO ATTITUDE. BUSINESS INVOLVES SOME DEGREE OF GAMBLING, AND THERE MIGHT BE TIMES WHEN IT'S THE WRONG GAMBLE. BUT YOU HAVE TO BE UNAFRAID TO TAKE RISKS OR FAIL. "

business – Hadia Flower and Vegetable – this tireless businesswoman sells and exports produce like hybrid corn, sesame, soybeans, and teff grass, which are purchased from female farmers who also receive training on improving their yields. The combined businesses support around over 400 people in the peak season and have over 50 permanent staff. And it doesn't stop there. Hadia has plans to build a factory to produce packaged consumer goods such as juices, cereal, tomato paste, and ketchup manufactured from locally sourced produce.

She makes it sound easy, but her rise to the top has been rife with challenges. "When I launched seed production, the farmers – who had only been buying from the government-run Ethiopian Seed Association – were very reluctant to purchase from a private company, but I never gave up and went to regional agriculture bureaus with fliers promoting my seeds. After three years of persistence, I was finally successful. Now there are plenty of private seed companies. Also agriculture can be very unpredictable. I've lost my crops due to disease and farming is not always profitable, but I still love it and this is the motivation for my decisions. I spend a lot of my time with farmers. I go to the countryside and my meal might be a simple bread and milk, but I enjoy encouraging them and improving the quality of the produce. It also allows me to see the impact that my business has on the livelihoods of others. I get joy from that," Hadia states.

Hadia is the President of Ethiopian Women Exporters Association as well as the country representative for the Association for Women in Finance and has been a board member of several associations, usually the first woman in such a position. Her experiences led her and a group of ten other women to launch Enat Bank, which places a special focus on the needs of women and plays a catalytic role in stimulating social and economic developments and in creating shareholders' value. Women own 64% of the bank, and compose many major leadership positions from the senior bank management to the Board of Directors.

"Enat Bank was launched to assist women by getting money from investors to deposit as collateral for women in business, and we see that the bank is making a great difference to women business owners."

Regardless of her work to support women in business, this serial entrepreneur doesn't like to feel she faces particular challenges just because of her gender.

"I knock on doors and do what is expected. When I first started the grain transportation business, I would be asked if it was my husband's business. Some people had difficulty accepting that I owned it. I made a lot of sacrifices to get where I am today, even going to places like the Ogaden region to deliver grains during very turbulent times. I believe my work speaks for itself. At least my reputation rests on it."

LESSONS & LEARNINGS

- 1**
INTEGRITY
Follow regulations, don't cut corners. Being transparent and accountable is very important.
- 2**
TEAMWORK
You have to be willing to teach and make people feel responsible and accountable for their duties. My success depends on the success of my employees. I don't have a "me only" attitude, and I recognize and encourage their success.
- 3**
FOCUS
Prioritize and do small things really well rather than taking on a lot of duties, overstretching yourself and failing at everything.
- 4**
ON BEING A WOMAN
Women have to have a lot of self confidence, determination and persistence with the motto "I Can!"

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GRACE MIJIGA MHANGO

PLANTING SEEDS FOR LASTING CHANGE

This Malawian entrepreneur strives to improve agricultural practices so small farmers can feed not only their families but the community and nation at large.

"I am passionate about being an agent of change, creating inter-generational wealth for small farmers, and ending hunger through a model of inclusivity."



THOSE WHO KNOW GRACE MIJIGA MHANGO CALL HER GOAL-ORIENTED, ENERGETIC, SELF-DRIVEN, AND DECISIVE. GRACE GIVES CREDIT FOR THESE QUALITIES TO THE LESSONS SHE'S LEARNED FROM THE PEOPLE IN HER LIFE. Firstly, she attributes her late father with teaching her chess. "I was a tough chess opponent by the time I was eight," she says. "Chess teaches you to look several moves ahead and think before you do anything. This was a recipe for success." Her mathematics teacher taught her about the importance of numbers. "He emphasized that life is always about calculations and as long you can show how you arrived at an answer, you have the world in your hands." And she credits the first president of her home country Malawi – Dr. H. Kamuzu Banda – for his insistence that there is worth in the soil.

It was this – understanding the worth in the soil – that brought the 52-year-old to where she is today. The ultimate objective, Grace will tell you, is getting healthy, nutritious foods onto people's tables. And she knows that it all begins with a seed. "Our goal is to create an organization that combines farming methods, irrigation farming, and mobile technology to improve the productivity, efficiency, and quality of legume seed and grains."

With this goal in mind, Grace, along with her sister Thokozani (Thoko) Unyolo, launched the first women-owned seed company in Malawi, Afriseed Company Limited, its focus being the production and distribution of quality legume seeds and grains. While doing research as part of her Master's degree, Thoko learned that her country had a 70% seed deficit in legume seeds and that overall, Africa requires 1,200,000 tons of seed per annum but produces barely half that. This demand is expected to triple by 2020. Thoko also found a lack of extension services and poor storage capacity, which lead to perennial post-harvest loss, and therefore loss of a decent income for small farmers. Afriseed was designed and implemented to address these problems.

"Our vision," Grace says, "is to create a network of women rural farmers who can feed themselves, their families, the nation, and Africa." To this end, Grace conceptualized the African Food Basket Project, a multi-million-dollar agribusiness venture that promotes the growth of both hybrid and indigenous seeds led by women farmers – the bedrock of agricultural production.

Inspired by Graça Machel's call to leave no one behind, Grace developed an inclusive business model that creates tailor-made agro-based enterprises and employment opportunities for the people along the legume seed and grain value chain. The model builds bridges between businesses and the disadvantaged so that each can enjoy mutual benefits. Grace sees this as the best tool for empowering disadvantaged people. She has worked with the Graça Machel Trust throughout the entire process – from the original concept through the feasibility study, business plan development, and finding a donor to kickstart the pilot projects in Malawi and Zambia. The overall programme aims to benefit 500,000 women across grain production value chains in six countries over the next five years. Apart from Malawi and Zambia, her target countries are the DRC, Mozambique, Tanzania, and Zimbabwe.

Grace is the fourth child in a family of ten, the mother of three, and a grandmother to one. She was born in southern Malawi and has spent most of her life in the country. She herself farmed tobacco early on, along with pigeon peas (a bean native to Africa) and groundnuts. "I have had practical experience alongside the whole value chain of most of the agriculture commodities. I've handled most of the grains from field to the plate."

**" OUR VISION IS TO
CREATE A NETWORK
OF WOMEN RURAL
FARMERS WHO CAN
FEED THEMSELVES,
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NATION, AND AFRICA. "**



Afriseed Company Limited, incorporated in Malawi in 2012, is a 100% female and family-owned venture. In addition to her sister Thoko, Grace's eldest daughter is the third director in the company, and when Grace is ready to retire, she will be replaced by her second daughter. "One key benefit with having a family business is the element of trust – we all believe in each other fully. It has been a very healthy working relationship. We each have different strengths in terms of our skills, educational backgrounds, and talents; we complement each other very well. There is no space for competition between us."

To date, Afriseed has created employment for 15 full-time staff and provides seasonal employment to more than 200 people each year. It has also created a network of 1300 rural, small-scale commercial farmers. Grace's work days are long and often continue late into the night, though she is committed to time for family in the evenings. In addition to meetings with partners and stakeholders most days, she also makes frequent visits to the farming communities with whom she works. She says that the best advice she's gotten came from her father. "He repeatedly told me that every problem or challenge has a solution, and that there are opportunities within challenges. Always face challenges with positivity."

As part of her belief in social responsibility, Grace offers mentorship and entrepreneurship training to youth at the Baylor College of Medicine in Lilongwe, Malawi, where she has worked with over 350 young boys and girls. She also shares her entrepreneurship knowledge with farming communities who are poised to invest in businesses beyond farming.

Grace believes that one of the biggest barriers for female entrepreneurs in Malawi is the lack of organized networking platforms, which in turn leads to a lack of reliable information and opportunities. But she is certain the situation is improving, in part because of organizations that she works with that support African women, such as the Network of African Business Women and Graça Machel Trust. "I am passionate about being an agent of change, creating intergenerational wealth for small farmers, and ending hunger through a model of inclusivity."



LESSONS & LEARNINGS

1

VISION

Build an enterprise you are passionate about. Have a clear vision of where you want to go, where you would like to see yourself in few years.

2

TEAMWORK

There is an Ethiopian proverb: When spiderwebs unite, they can tie up a lion. Team work, team work, team work!

3

VALUES

Be confident and turn challenges into opportunities, they will help you find solutions and unlock further opportunities.


4

VISION

Do not underestimate the importance of a good lawyer and an accountant.

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**KONDWANI
PHOYA**
THE TRAILBLAZING COTTON FARMER

With significant success in diverse business ventures, this Malawian ventured into cotton production and today employs close to 250 small holder farmers.

" In addition to hard work, perseverance and determination, having a positive outlook has been very instrumental in getting me where I am today. "



GROWING UP IN BLANTYRE, MALAWI, THE ONLY GIRL IN A FAMILY OF BOYS, KONDWANI PHOYA HAD ASPIRATIONS OF BEING A PILOT. HER LOVE OF GEOGRAPHY FUELED A LONGING TO TRAVEL TO DISTANT COUNTRIES, EXPLORE NEW TRADITIONS, AND MEET PEOPLE FROM DIFFERENT CULTURES. While Kondwani may not have achieved that dream, her open-minded attitude and willingness to try new things led to an entirely new career just three short years ago at the age of 46.

"I'd always wanted to own a farm. For years, I'd had a relatively small plot where I farmed passionately for home consumption. So when the unexpected opportunity came to purchase a 460-hectare farm, I immediately jumped. I am proud of being one of the pioneering anchor farmers in irrigated commercial farming of vegetables and also as a leading female farmer in the cotton industry. But most importantly, I'm committed to supporting my fellow women farmers in improving their socioeconomic status."

Originally a high school teacher, Kondwani left education to join her husband in setting up a printing business, which they ran successfully with 20 employees before opening a stationery and gift shop for almost a decade. The couple used the profits to establish a new business line in haulage after they purchased several trucks. In 2011, they switched gears again this time investing in poultry, scaling up Kondwani's small broiler-chicken breeding operation she'd been running from home even before she was a teacher. They built five large chicken pens to house 1500 chickens at a time and then four years later expanded into broader agri-business trade.

Today, Green Tides Limited is a wholly owned Malawian company in the agriculture industry, specializing in integrated and inclusive commercialized irrigated farming and value addition. The agribusiness' core crop is cotton, which is processed into lint, while cooking oil is extracted from the cotton seed. Other crops such as sunflower, sugar beans, soy beans, sesame, pigeon peas, and maize are grown too. The company currently employs 223 people, of which about 200 are local small-holder farmers and more than 150 are women. The target is to bring 1000 farmers on board within five years.

It's a pretty impressive undertaking considering it only started in 2014.

"At the time, I was managing our haulage business, my financial consultant was negotiating to secure contract farming on cotton. He talked me through the reasons for his investment, and I decided to use my savings to purchase a 460-hectare farm that had been unused for ten years and was fertile with great potential. Shortly afterwards, I registered the business and signed a contract for cotton farming with local farmers, incorporating the surrounding community into Green Tides. Before harvesting the cotton a year later, I had the opportunity to buy a cotton gin and leased it with an option to buy. That's when we expanded the farm into value addition and put the business on track for growth."

Despite doing a lot of research into growing cotton, especially its export potential, Kondwani was surprised at the challenges the weather presented. Still it was nothing the serial entrepreneur was not prepared to handle.

"Agriculture in Malawi is still at subsistence levels and doing rain-fed commercial farming is difficult due to adverse changes in climatic conditions. I was able to secure a loan of K10 million (about US\$14,000) to purchase irrigation equipment so we could plan our farming activities and harvest three times per annum and now we are a pioneer irrigation farming in the area."



" AS WOMEN, WE HAVE TO BALANCE CAREER AND FAMILY OBLIGATIONS. THIS RESULTS IN TIME MANAGEMENT CONFLICTS AND STRESS IF NOT HANDLED PROPERLY. THAT'S WHY IT'S SO IMPORTANT FOR WOMEN TO DEVELOP STRONG BUSINESS NETWORKS TO HAVE SUPPORT SYSTEMS, SHARE IDEAS, AND GROW BUSINESSES. "

Kondwani is lucky to have secured financing as most banks are not willing to lend money for agriculture-related investments and, where they do, the high-interest loans have strict conditions in terms of what type of crops can be grown. "It's very difficult for most agricultural businesses because the banks discourage tobacco and maize production as prices are determined by third parties or cartels, and businesses must generate gross profits in excess of 40% to service the loan and still have enough for operational costs. Very few businesses can achieve such returns."

But Kondwani can. This year she secured a big loan with New Finance Bank for acquisition of a tractor, utility vehicle, motorcycle, and farm equipment. The loan, organized with the assistance of Africa Leasing, a local financing firm, must be repaid in four years and includes an amount for working capital and irrigation equipment. Ever cognizant of her position, Kondwani is sure to share her success.

"We send our permanent staff for agriculture trainings at farmers' organisations and then pass on all the learnings to the local farmers with whom we work. This season in particular, we're working with more local female farmers to ensure high quality produce by providing access to our farming equipment and necessary inputs. The farm manager, myself and other workers constantly monitor, supervise, and provide technical support and at harvest time, we'll ensure them a market."

In a country where women face large barriers to doing business due to lack of land ownership, sociocultural norms, and little-to-no access to capital, Kondwani is an exception and inspiration for many. But she does feel her gender places an additional burden on her that men do not face.

"As women, we have to balance career and family obligations. I must look after the family and run my own business as I'm directly responsible for people's livelihoods. This results in time management conflicts and stress if not handled properly. That's why it's so important for women to develop strong business networks in order to have support systems, share ideas and grow businesses," she exclaims adding, "Unfortunately women still face immense challenges when trying to break into or succeed in male-dominated industries, but I'm optimistic that attitudes are changing and more women are now in positions of influence to help other women achieve their goals and economic empowerment."

Kondwani herself made good use of financial consultants and advises others to seek out and use this type of advice where it's affordable. She also encourages women to invest in researching opportunities: "I'd wish I'd known early on how much good information was available through the internet, it's like a goldmine of free advice!" she says with a laugh.

But most of all, the 49-year-old encourages women to be informed, work with fellow women entrepreneurs to remain strong in the face of adversity, and believe in themselves.

"In addition to hard work, perseverance, and determination, having a positive outlook has been very instrumental in getting me where I am today. I smile a lot, am friendly and easy to get along with," Kondwani says with a wink. "These characteristics are critical to my success as an entrepreneur who deals with local farmers. I'm able to establish a good rapport and, in partnership with them, maximize profits for everyone."

Now that's definitely something to smile about.

LESSONS & LEARNINGS

1

CORPORATE IDENTITY

Take the time to formulate a business plan as it helps you develop your roadmap. Seek financial advice and other expertise to help you have a more realistic understanding of the numbers.

2

INNOVATE

Network with other business people as much as possible. You'll be amazed how much you will gain from this.

3

VALUES

Money is not everything as you cannot buy happiness with it, but it surely helps one to be comfortable. So spend less than what you earn to keep yourself in check.

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**NORMA
SIMPSON**
ZAMBIA'S POTATO QUEEN

Her second time around as an entrepreneur, Norma Simpson is nobody's fool. The Zambian farmer and her all-female collective have supermarket contracts and big plans ahead.

" Building a business takes time. Don't go into it thinking you are going to make a lot of money overnight. That's the fastest route to disappointment. "



ZAMBIAN NORMA SIMPSON HAS SOME STRONG WORDS OF ADVICE FOR WOMEN LOOKING TO START A BUSINESS. The 53-year-old entrepreneur learned the hard way, losing everything before getting to where she is today. As founder of a 235-member strong social enterprise bringing female small-holder farmers together to produce and process organic potatoes, she has applied her learnings to great success.

"If all women could have access to the training I've received, the sky's the limit. But so many are restricted by cultural and social barriers. We need to change women's mindset – and that of their husband's – that they should be ready to learn skills that are of value to them, to have the liberty to express what they believe in and do what they want to do ... especially if this is starting a business," says Norma, noting with emphasis, "Even the bible is clear on this. Jesus Christ was one of the great liberators of women."

Chawama Women Farmer's Group is not Norma's first business. Her initial run at entrepreneurship was in 1991. At the time, Zambia was facing a crisis due to an outbreak of water-borne disease, and Norma, a small-scale farmer, saw opportunity. Although he was not convinced, her husband Ian went along with his wife's plan to bottle and sell mineral water in the city. They started with five crates a day, and before long had landed a lucrative contract with Shoprite, one of Zambia's largest supermarket chains. Manzi was the first mineral water on the market and the company grew quickly. Norma and her husband brought on partners to manage the business and the future looked bright.

Until the unexpected happened. In 2002, Ian died and problems emerged with the co-directors. "There were issues of patent and trademark protection that had not been taken care of, and it was easy for them to push me out. They changed the name, packaging, and location of the company but kept the same product. I was left with nothing. I had taken it for granted that my rights were protected, but the law cannot help you if your product is not patented."

Single with a son to raise, Norma returned to farming and for the next 14 years grew vegetables that she supplied to hotels and local supermarkets. It was a small endeavor, but nevertheless she supported four employees and had plans for growing the business. Just over 18 months ago, Norma spotted an advert on television about the first Startup Academy of a new women entrepreneur's support centre that had recently opened in Chawama, a hub of economic activity on the outskirts of Lusaka. WECREATE Zambia offers resources, access, education, and training to women looking to start businesses.

"At the time I was just curious. As small-holder female farmers, my colleagues and I were facing a lot of difficulties in penetrating the supermarket chains and getting access to credit. I had brought a group of us together into a community-based organization to become a major producer of fresh organic potatoes with the plan to expand as processors and suppliers of frozen potato chips. With malls popping up, the opportunities were everywhere, but we couldn't break into the market. We never thought we needed skills to compete, that the product alone would be enough, but it turns out this was our biggest shortcoming."

Norma signed up for WECREATE's inaugural 15-week Startup Academy. She started alone but quickly brought other members of her Chawama Women Farmer's Group on board. "The academy was invaluable. Learning to pitch to investors was key and the mentorship and



" LEGAL ISSUES ARE VERY IMPORTANT. NEVER TAKE ANYTHING FOR GRANTED. EVEN IF YOUR PARTNER IS YOUR HUSBAND OR FAMILY MEMBER OR FRIEND, MAKE SURE YOU FULFILL ALL THE LEGAL REQUIREMENTS IN A BUSINESS. "

coaching I received has helped me navigate the technical challenges I face in running the business. But definitely the business connections I've made through WECREATE have been the most beneficial in opening doors."

After the Startup Academy, Norma participated in the Zambian Entrepreneurship Summit and won a tender with Shoprite to supply 45 tonnes of frozen chips per week across the country. The social enterprise was also awarded 52 hectares of land from a commercial farmer and women entrepreneur who is also a mentor at WECREATE to produce potatoes on a commercial scale along with full irrigation and a hand pump, courtesy of SARO investments, and 5000 potato seedlings and technical support from ZAMSEED. And it doesn't end there. The Common Market for Eastern and Southern African (COMESA) offered Norma's company free training in value chain standards including processing, packaging, and marketing and she recently signed an agreement with Zambia Development Agency to participate in its business development services programme.

What started as a small venture, barely the spark of an idea, is - one year later - a social enterprise with members comprised of 200 subsistence farmers and 30 title holders ... all female. The objective is to empower the women to diversify from maize crops by giving them tubers as well as advice on organic crop management and then purchase the potatoes back for processing. The business is registered, bank accounts are open, and branding and packaging is underway.

"Without WECREATE, we'd be at the same level struggling. They trained us on bootstrapping and as a result, we've managed to acquire land, facilities, and third-party support services. We are not waiting for a big investor to come along," Norma notes, adding with a smile, "Although that would be nice. We're doing it by ourselves with all the members putting in according to their means."

It's an incredible achievement, but the hard work still lies ahead.

"We won the tender, but now we need to deliver. Forty-five tonnes of potatoes is a lot of potatoes," Norma says in all seriousness. "Our goal is to process what we buy from the collective, but currently our facility is too small. Right now we are only able to supply small quantities to hotels, but Shoprite is waiting patiently."

Clearly Norma's biggest challenge has been the premises and associated resources. Processing this volume of potatoes requires space and bigger equipment, and WTO standards necessitate a lot of health and safety issues to be taken into consideration. And then there are the refrigerated storage and trucks that are needed if export to the 300-million consumer COMESA market is to ever happen.

But this agripreneur is optimistic. "We're making headway. WECREATE has taught us we can outsource the processing in the short-term. An investment of US\$100,000 would get us the equipment we need to reach our target and start supplying COMESA. Locally we have no competition. We've penetrated the multi-national chain stores, which was not even a dream ten years ago. In a year and half, we have done it."

And if you doubt any of this, you just haven't met Norma!

LESSONS & LEARNINGS

1 — LEGAL

Never take anything for granted. Even if your partner is family or a friend, make sure you fulfill all the legal requirements and put agreements in place.

2 — GEAR UP

Don't just jump in, make sure you get the skills you need. Get equipped with business resources and capabilities.

3 — FACING FEAR

Be prepared for a lot of second guessing yourself and for moments of panic. Don't let it get to you, stay persistent and have faith.

4 — PATIENCE

Building a business takes time. Don't go into it thinking you are going to make a lot of money overnight. That's the fastest route to disappointment.

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 WECREATE-I-ZAMBIA



**ELIZABETH
SWAI**
MOTHER HEN TO MANY

A former UN employee turned successful poultry business owner, Elizabeth established a franchise model that is impacting the lives of thousands of farmers in Tanzania.

"As someone who was once poor, I believe in inspiring others to reject poverty and ignorance and positively embrace challenges towards financial freedom and a better livelihood."



ELIZABETH SWAI IS AN INNOVATOR. IT MIGHT SOUND STRANGE TO SAY THAT ABOUT SOMEONE RUNNING A POULTRY COMPANY. AFTER ALL, HOW COMPLICATED CAN CHICKENS BE? But it's not the product that's interesting, it's the business model and the significant impact it creates in the community that is so unique and built on the underlying mission of pushing rural communities to realise their worth.

"Our approach is inclusive. The franchise model we've developed offers access to finance and technical expertise that enables underprivileged women to generate income through poultry farming and offers jobs to unemployed youth. All farmers who trade poultry can raise their living standards and greatly contribute to alleviating the food global crisis, improving nutrition, creating employment, and enhancing education, resulting in more stable households and of course, financial freedom."

Elizabeth grew up in Igulusi village in Mbeya region in Tanzania. The last born in a family of four, for reasons she is not entirely sure of she was left with her grandmother from the age of two months while her brothers and sisters remained with her mother. "I didn't experience any parental love. I only came to know my father when I was 14. The first time I saw him, I felt lost and rejected. I worked hard to prove to my mother that I was worth her love. But to this day, I still feel I never won her over, but it's something I've accepted and I've moved on with my life. My work and community engagement makes my heart shine and offers me the chance to experience unconditional love again."

On a more positive note, Elizabeth's early childhood forced her to be a self-starter. She managed to attain basic secondary education by getting part of her fees paid by the government and raising the rest from income she earned by selling produce she grew on her own. She opened her first bank account at 14 years with earnings she made as househelp and in her early 20s was able to take a hotel and tourism management course thanks to a friend. Elizabeth married, but it was not a happy coupling and she was forced to fight for custody of her only child when she asked for a divorce. The proceedings took four long years and she walked away with only her daughter but no property or assets. She joined the United Nations High Commission (UNHCR) in 1989 as a secretary and studied through distance learning to achieve certification. She later moved to the United Nations World Food Programme (UNWFP) and spent a total of 15 years working in the international community where she consulted with academic institutions and research organisations, had the opportunity to visit colleges and farms in many countries, and won several accolades including the 1995 Felix Houphouet-Boigny Peace Prize. It was during this time that she developed the idea for her poultry business.

"I learnt a lot from my work and the study tours and knew the direction I wanted to go. I had been raising chicks at home and selling the eggs on the side of my job. I enrolled in the Open University for a diploma in poultry health and management in Tanzania and then entered several business plan competitions. When I won one, I knew I had a feasible idea and decided to leave the UN to start my own company," she explains.

Faced with limited financial support, Elizabeth self-funded the purchase of 250 chickens from her early retirement package and registered AKM Glitters Company. Initially specialized in poultry breeding, debeaking, and hatching of day-old chicks, today the business has expanded to include veterinary extension services, such as provision of feed, importation of chicken vaccines and medicines, veterinary care, fumigation, vaccination and hatchery. Her business model makes a conscious effort to include individuals who would normally find

"WHEN THINGS GOT REALLY TOUGH, I SOLD MY HOUSE AND OTHER POSSESSIONS LIKE MY CAR AND TEN ACRES OF LAND JUST TO KEEP THE BUSINESS AFLOAT. EVENTUALLY, THROUGH SMALL FAMILY LOANS, SUPPORT FROM SACCOS, MICROFINANCE LENDERS, AND THE AKIBA BANK, I WORKED MY WAY TO PROFITABILITY."



themselves excluded from the formal market so she partners with 30,000 small scale farmers – organized in about 500 groups – and 480 franchises in more than 25 regions of Tanzania.

Elizabeth explains how AKM Glitters works: "We raise awareness about our franchise opportunities and search for women who are willing to invest US\$1000 through an arrangement with AKIBA Bank that we have established. This amount is usually a security for the groups and franchise owners to access working capital. Then AKM Glitters trains them on business development and credit facility management before they receive the first supplies of our products (feeds, chicks, medicines, and vaccines), which is given on credit plus the capex to construct the mother unit (brooding house). The loans are short-term with an overdraft facility. Together with AKIBA, we appraise the requests, and AKM commits to pay the bank through buy-back schemes negotiated with our franchisees."

It's an approach that has clearly paid off as AKM Glitters is on track to contract with more than half a million households in four years, remarkably pledging to buy-back all the chickens to sell on to supermarkets and restaurants. The company is currently developing a nutrition and health program so that they can also sell to hospitals, schools, and industry. And although today Elizabeth is the proud owner of a thriving business, it hasn't always been easy.

"When things got really tough, I sold my house and other possessions like my car and ten acres of land just to keep the business afloat. Eventually, through small family loans, support from SACCOS (savings and credit cooperative organizations), microfinance lenders, and the AKIBA Bank, I worked my way to profitability."

A major turning point for the business came in 2017 when Elizabeth was able to access a multi-million-dollar project in partnership with World Poultry Foundation. This enabled her to hire more staff – including five highly qualified directors – and significantly expand her team of technical experts, outreach officers, farm supervisors and assistants, and hatchery attendants, among others. These 73 new staff members were almost all young unemployed graduates from different universities and colleges.

In addition to this impressive workload, Elizabeth is the founder of the Africa Agribusiness Academy in Tanzania where she uses the expertise of scientists, researchers, and other experts in the poultry industry to enhance the training she provides. The 48-year-old works closely with the government, particularly the Ministry of Agriculture, as part of her overarching goal to redress gaps in the market, alleviate poverty, and bring about change. She collaborates with local municipalities in training their extension workers in poultry farming so they in turn can provide support to the farmer groups she has established. Many of these groups have grown as a result of this collaboration and can now take their own produce to market without her aid. Elizabeth is also the head of the African Women in Agribusiness chapter in Tanzania, a Graça Machel Trust initiative, and continues to find ways of developing her business, helping others and bringing about positive change. For example, some of AKM Glitters' profits are being used to help develop rural areas giving children access to clean water, classrooms, toilets, and basic facilities.

"I am involved with all of these organizations in order to represent other women. Defragmentation is poisonous. Women need to partner with other women, networks, associations, and men and their gigantic enterprises with muscle to be able to achieve their ambitions."

And how does she do it all?

"I see the women report back good things: that their children go to school and have better nutrition. We can see the changes in their confidence and health of their families," she notes happily. "I'm proud of all the individuals I've been able to hire and of establishing a pool of so many extension officers, veterinary doctors and women mobilizers who help me achieve my goals. As someone who was once poor, I believe in inspiring others to reject poverty and ignorance and positively embrace challenges towards financial freedom and a better livelihood. Making a sustainable difference in the lives of others is my passion and a huge part of my life. This is what keeps me going."

LESSONS & LEARNINGS

1

PERSEVERE

Never ever take no for an answer.

2

INVEST IN HELP

Work with professionals; invest in the right kind of staff who are professional and ethical.

3

THINK OUTSIDE THE BOX

Expand your networks to include academic institutions, research organizations, and bodies outside of traditional business to increase the potential for collaboration and cross-learning.

4

ETHICS

Maintain a clean house. Have all the necessary legal and strategic documents in place and comply with the laws of the land.

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— CHAPTER 6 —

FINANCIAL SERVICES

ACCESS TO FINANCE AND FINANCIAL MANAGEMENT SKILLS IS A FUNDAMENTAL BARRIER TO WOMEN-OWNED BUSINESSES ON THE CONTINENT. THESE FOUR WOMEN HAVE CREATED COMPANIES WITH THE MAIN OBJECTIVE OF ADDRESSING THAT GAP.

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DEOLINDA GUILHERME LANGA WICHT

FINANCING WOMEN'S FUTURES

A successful entrepreneur with multiple business interests, Linda launched the first women's banking cooperative in Mozambique.

"I am creating a legacy for my girls and want to leave them a positive example of a self-made businesswoman who dared and succeeded at a time when women still, unfortunately, find it hard to rise in the world of African big business."



WHILE ATTENDING A GRAÇA MACHEL TRUST NETWORK OF AFRICAN BUSINESS WOMEN MEETING IN 2011, DEOLINDA GUILHERME LANGA WICHT – LINDA TO THOSE WHO KNOW HER – WAS CAPTIVATED BY A PROPOSITION MADE TO THE ALL-FEMALE GROUP OF PARTICIPANTS. "Mama Machel challenged us to organize solutions to the problem of access to financing faced by women-led companies in our home countries. Her call for us to take personal action to improve income generation and support female business owners resonated deeply with me. When I returned to Mozambique I was fired up to make a difference and immediately looked for allies for my mission."

Linda found that support in six other female business owners, fellow members of the Associação Moçambicana das Mulheres Empreendedoras or FEMME (the Mozambican Association of Women Entrepreneurs). After two years of preparation, in 2015 the group launched Horizonte Cooperativa de Crédito Solidário, a micro-finance institute funded and owned by its members, women business owners, that aims to support the sustainability of women-owned ventures by facilitating access to credit.

"Most banks are commercial and their services do not meet the needs of women in the informal and formal sector because of the high interest rates," Linda explains. "The cooperative will provide assistance and banking services to its members at affordable interest rates." Born the sixth child to a housewife and the director of telecommunications at Maputo International Airport during the last years of Portugal's reign over Mozambique, Linda was only seven when independence was proclaimed. Her name, which means 'beautiful sun' in a combination of Portuguese and Shangané languages, gregarious personality, and determination set her apart. Linda studied law at ISCTEM Instituto Superior de Ciência E Tecnologia de Moçambique but never practiced, opting instead for consulting and negotiations until her entrepreneurial streak propelled her into launching her own business in 1993 during the country's civil war.

"Captrade Lda was my first business and an import-export company. We handled shipments from South Africa for the NGOs and the UN during the upheaval. I often drove the trucks myself carrying construction material and wind screens between South Africa and Maputo and Beira via Zimbabwe. I learned a lot during those years at the 'streets university' and made some great deals thanks to my negotiation skills."

In 1995, Linda married a Swiss businessman, who she met while at a reception in the Namaacha border for businesswomen looking to invest in hotel development and related industries, adding the name Wicht (loosely translated as little, intelligent, funny man living in the forest) as well as Swiss citizenship to her personal assets. Her successful forays into business continued as she launched several other companies in Mozambique, including a firm importing and selling office furniture from Portugal and a lucrative tourism business each



self-funded with profits from previous ventures. The 49-year-old is currently raising funds for the construction of an extensive tourism development in the southern part of the country comprised of a four-star resort, a marina, and a golf club. Her combined businesses currently employ 48 women.

But Horizonte is clearly her pride and joy. Thanks to Linda's ample network, she was able to generate strong support for the financial cooperative. Under a memorandum of understanding, Banco Terra endorsed the initiative and is serving the needs of Horizonte's soon-to-be members until the cooperative officially opens its doors. Horizonte's membership currently stands at 100 but 3000 women are lined up to join once the Mozambican Central Bank gives the green light. Operating just like a bank, the cooperative takes deposits and grants credits and loans but only to members. Horizonte, which employs 12 women, will provide micro-credits to other cooperatives and work with external parties such as bilateral and multilateral institutions to develop Mozambique's private sector.

It's early days yet, but with patience and teamwork, Linda is confident Horizonte will be able to meet its objective of providing lines of credit to small and medium-sized businesses run by women so they can grow and significantly improve their quality of life, that of their families, and society in general. Nevertheless, Linda admits it hasn't been easy. "Attracting working capital and investment has been a challenge especially for a women-owned and operated bank, but I believe the President's policies towards businesswomen have improved the situation for us. Nevertheless, we must manage a lot of different expectations and then there are the technical and legal mandates required to establish the bank. It's been complicated to say the least," she says with a smile.

Linda relies heavily on her network and credits much of her success to her involvement in organizations like FEMME as well as the Frelimo political party and the Associação das Mulheres de Carreira Jurídica (the Women Lawyers' Association). She also values health and exercise, which she believes keeps the stresses of a busy working life in control, and seeks tirelessly to organize her life in such a way that family, and especially her two daughters, are given priority.

"I am creating a legacy for my girls and want to leave them a positive example of a self-made businesswoman who dared and succeeded at a time when women still, unfortunately, find it hard to rise in the world of African big business."

LESSONS & LEARNINGS

1

SUPPORTING WOMEN

Build up other women where you can. Support their careers and businesses. As women, we must be able to rely on each other.

2

CONFIDENCE

It starts with you. Be bold and determined, believe in yourself and keep pushing forward.

3

SKILLS DEVELOPMENT

Invest in training for yourself. Empower yourself through learning, take initiative and absorb as much as you can to compensate for weak areas.

CONNECT

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DEVOTHA NTUKE MINZI

THE PEOPLE'S BANKER

Not many people would be brave enough to walk away from a lucrative career with the Central Bank to start a new business serving low-income clients. Meet a Tanzanian exception to the rule.

"The courage to leave came from inside. I developed an elaborate plan and did a lot of self-counseling, documenting my thoughts, and challenging myself. It's a decision I have never regretted a day since."



AS AN ECONOMIST AT THE TANZANIAN CENTRAL BANK, DEVOTHA NTUKE MINZI HAD A PRESTIGIOUS JOB WITH THE DREAM EMPLOYER OF MOST GRADUATES. And although she remained with the Bank for close to 20 years before leaving to start a new microfinance business serving the informal sector, her success never quite sat right with her. "My main responsibility was to support policymakers to facilitate economic growth, but I wasn't seeing this manifested in the lives of the average Tanzanian. My well-paid job made me feel like a traitor, a person with no purpose except personal gain, someone having no impact on my community and society at large. I dreamed long of starting a business that would have an impact on others and my community at large. With some perseverance and a lot of courage, I left."

Devottha's feelings of dissatisfaction at being an employee rather than a business owner have a long history. As the second born of eight growing up in the Mbeya region, she always looked up to her father, a government-employed rural medical assistant who worked very hard and was highly dedicated to his work yet retired with just enough to survive. This was in spite of other activities he and his wife undertook to subsidise their income such as farming and baking on a small scale.

"It never seemed fair to me. My parents worked incredibly hard to support me and my seven siblings. With all that effort, it was a mystery to me how they could work like that and yet never afford a motor vehicle. I thought they deserved better for their efforts," she says wistfully.

With her family placing a strong emphasis on education, Devottha worked hard to qualify to attend Government-sponsored University of Dar-es-Salaam Tanzania. Considering a postgraduate education was outside the family's economic means, she was lucky to win a competitive scholarship from the US government to study at Youngstown State University in Ohio before returning home to work for the Central Bank.

"After many years at the Bank, I felt it was time to do something to help others who did not have the opportunity I had to improve their economic situation. With my background in economics and poverty analysis, I knew providing support to small and medium-sized businesses would be felt across the economy. My experience in the US showed me that SMEs are critically important to the strongest economy in the world and if they could have such an impact in the US, imagine the knock-on effect in a small economy like Tanzania."

Devottha didn't jump right in. Her transition was a long time coming. Probably ten years into her career, she started thinking of moving to the private sector. It was only in the last three years of a 20-year career that the internal pressure became intense and she was increasingly unhappy at being an employee. With three children to support – the eldest at college, the second in the college admission stage, and the youngest in lower secondary school – leaving her policy and research position at the Bank was not a decision Devottha took lightly. To say it was not a move widely supported by those around the then 48-year-old would be a big understatement.



" I KNOW THERE IS MORE WORK TO BE DONE - PARTICULARLY IN RURAL AREAS WHERE OUR SERVICES ARE MOST NEEDED - BUT I'M CONFIDENT K-FINANCE WILL CONTINUE TO TOUCH PEOPLE'S LIVES WITH OR WITHOUT MY PRESENCE. "



"It was so absurd to everyone that I would consider leaving a well-established job with a good salary and venture into the unknown that no one took me seriously. That was really frustrating because I needed serious advice and at times even started doubting myself. The courage to leave came mostly from inside. Over the years, I had developed an elaborate plan and did a lot of self-counseling by documenting my thoughts and challenging myself. But I don't blame anyone for the lack of support because it was done out of love. It's a decision I have never regretted a day since."

With small but growing entrepreneurs in the informal sector as well as like-minded employees seeking to start businesses as her target customers, Devotha set out to establish an Enterprise Facilitation Center, which is essentially a business providing microfinancing, mindset change towards success trainings, and insurance services.

"I launched the company with my savings and retirement benefits. As we grew, we managed to get credit from banks. I think my experience at the Central Bank was helpful in terms of being organized and building a credit-worthy company. This involved establishing business systems and financial documentation. From day one, we worked with very formal arrangements and clear documentation, which is a key requirement to access credit," Devotha explains.

Today K-Finance Limited is a microfinance firm with 20 employees providing financial services and business mentoring to SME entrepreneurs in Tanzania, mostly in the low-income bracket. Devotha's husband and three children are shareholders and, for now, one new shareholder has been invited to join the team. Devotha expects to bring others on board, not only for money but also to inject new skills and ideas and to develop a succession plan. After almost nine years in business, her decision to start afresh has paid off. With corporate assets valued at about US\$500,000 and more than 4000 clients, the former banker has proven there is profit in doing good.

"K-Finance started as just a dream; there was no operating manual to guide me. Although I worked with the Central Bank for two decades, I was a policy analyst and didn't understand the nuts and bolts of banking required to operate a microfinance company and operate in a risky sector. I know there is more work to be done – particularly in rural areas where our services are most needed – but I'm confident K-Finance will continue to touch people's lives with or without my presence."

Let's hope Devotha isn't going anywhere, anytime soon. But regardless, she's built a successful and growing enterprise that will continue long after she's gone, a legacy that has impacted many lives just as she always wished.



LESSONS & LEARNINGS

1

DREAM

Foster that burning urge inside that drives your momentum. This is critical. If you don't have it, it is very easy to give up. Being your own boss is not easy.

2

HARD WORK

It is a sacrifice that you have to make. You have to be completely committed to your work, and enjoy it.

3

SUPPORT

It can get very lonely at the top. People think you have made it, while you know how much there still is to pursue and solve. I have learned so much from good mentors in my industry.

4

KEEP LEARNING

There is so much I don't know, so I am always open to new ideas and opportunities.

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OKOCHA NKEM

THE MOTHER OF MONEY

This young founder has built a unique fintech platform that offers skills acquisition, micro-credits, and financial literacy to disadvantaged women in Nigeria.

"I thought if I keep waiting for the day when I have enough money to make a difference, I will never do it. So I quit and opened a non-profit to help women build the skills needed to generate income."



NO ONE NEEDS TO TELL OKOCHA NKEM WHAT IT'S LIKE TO STRUGGLE, WONDERING HOW YOU WILL PAY FOR YOUR CHILD'S SCHOOL FEES OR WHERE THE NEXT MEAL WILL COME FROM. She understands what it's like for the Nigerian women her micro-credit and skills training social enterprise supports because she's been there herself.

"I remember when I was working as a house help, my future was bleak. But I passed through that journey to prepare me for what I do today. Thanks to discipline, determination, and the grace of God, I'm in a position to help others break that cycle of poverty. Whether the husband is there or not there, a woman should be financially independent and able to make decisions about her own welfare and that of her family. Getting finance to do business as a woman is challenging, but as a low-income earner, it's impossible. Our goal at Mamamoni is to bridge that gap."

Nkem got off to a hard start in life. As a young teen, she lost her father, and her mother, a full-time housewife with no work experience, suddenly had to fend for the family of five. A friend of the family gave her a small loan and she wisely decided to use it to start a vegetable business. Nkem chipped in, hawking shampoo on the streets of Lagos before becoming a house help and then a child-carer for a Lagos family.

"We really had no form of financial support when my father passed so going to school was a big challenge. Starting that business, no matter how small it was, enabled my mother to sustain us but without that friend, I'm not sure where she would have found the funds. I was lucky to find work and especially with the family that supported me as they did."

Nkem's employer paid for her to attend secondary school and helped with the exam fee to get into a polytechnic. The employer also told her about a position as a note counter in a bank and encouraged her to apply. Nkem placed second in the exam for the job and earned a position in customer service. During that time, she completed her studies in banking and finance at Lagos State University and started a small business selling motivational books and offering internet services as a side hustle. After 14 years with the bank, she resigned.

"I'd been unhappy for some time. People knew I worked at a bank and were always asking me for help. I was tired of seeing so many women in the community, like my own mother, who wanted to do more to support their families but didn't have the resources or training to do it. I thought if I keep waiting for the day when I have enough money to make a difference, I will never do it. So I quit and opened a non-profit to help women build the skills needed to generate income."

Mamamoni - which means "mother of money" in pidgin Nigerian - began with funds generated from savings and income from her side business. With a mission to eradicate the poverty she saw around her, Nkem offered free training to women on how to start microbusinesses and manage finances in exchange for their commitment to use their earnings to educate and support their children. Where she could, she provided funding and was supported in her work by the US General Consulate in Lagos who committed to fund the financial independence training. Although Mamamoni has impacted about 4000 families, funding was limited until the Tony Elumelu Foundation stepped in.

"For a year or so, I was not focusing on what I did not have. I believed in myself and knew I had the skills to help these women. After I did the Tony Elumelu 12-week fellowship and with the guidance of my mentor, Mrs Oluwatoyin Sanni, I was able to refine my business model,



" WHETHER THE HUSBAND IS THERE OR NOT THERE, A WOMAN SHOULD BE FINANCIALLY INDEPENDENT AND ABLE TO MAKE DECISIONS ABOUT HER OWN WELFARE AND THAT OF HER FAMILY. GETTING FINANCE TO DO BUSINESS AS A WOMAN IS CHALLENGING, BUT AS A LOW-INCOME EARNER, IT'S IMPOSSIBLE. OUR GOAL AT MAMAMONI IS TO BRIDGE THAT GAP. "



get help from people with more experience than me, and connect with potential investors. The US\$50K grant was a godsend because I was able to secure office space and finally start a proper micro-lending programme," Nkem explains.

Less than two years later, with a team of five and two Board members, Mamamoni has become a fully fledged fintech social enterprise with the creation of a platform (online and mobile) that enables individuals to invest in women and their businesses. Over 100 loans have been made with a 98% payback rate. Mamamoni takes a percentage of the loans. The women are vetted and required to undergo the Mamamoni training. And while anyone can lend (or donate) (for example, to Alioha Beatrice who's seeking about US\$160 in her 4th loan to sustain her kerosene, engine oil, and local insecticide shop), Nkem explains the goal is to keep it local.

"We have a relationship with these women. Mamamoni has a few lenders from outside of Africa, but a majority of our users are from Lagos. Our goal is for wealthier Nigerians to support the less fortunate by enabling these women to generate an income and support their families. Although we are building a culture of doing good, for the most part this is not charity because the women are earning the money and paying it back with interest. But although people like Tony Elumelu himself are lenders on the platform, we are still struggling to build capacity to make it a success."

As Mamamoni gains momentum, the accolades keep coming in. Its 35-year-old founder and mother of two has been recognized by the Nigerian presidency, made it to the list of *YNaija 100 Most Influential Women*, won a Leap Africa US\$3000 award, and recently was nominated by Leading Ladies Africa as one of *Nigeria's 100 Most Inspiring Women*. But there's no denying the challenges ahead.

"We used much of our funds to ensure the robustness of the tech platform, but now we need to go out and get testimonials from the women and follow-up on the welfare of the families to communicate progress as this builds credibility. We also need partnerships to scale up to create an impact as we're still small and not that well known."

With her vision of becoming a fintech business in five years that's impacting 10,000 women across Nigeria through training and lending, Nkem has her work cut out for her but she's taking it in her stride.

"In the beginning, I didn't have a clear cut plan, just the heart to help. So I took little steps, all the time. I still have the heart and the patience, but now I have a plan, support, and people who believe in me."

LESSONS & LEARNINGS

1
TRY YOUR BEST
"Whatever your hands find to do, do it well." The Bible

2
ANYTHING IS POSSIBLE
"Whatever the mind of a man can conceive and believe, it can achieve" Napoleon Hill

3
START WHERE YOU ARE
Start small and don't focus on what you don't have.

CONNECT

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MARIAM BIBI UMARJI

DOGGED IN THE FACE OF CRISIS

Seven years into the building of a successful Mozambican consulting firm, this founder remains determined in light of economic and political crisis.

PHOTO COURTESY OF KATIA ISSUFO FROM GOLO MOZAMBIQUE.

" You have to invest to get to where you want to be. That's why we hire and train permanent staff and pay for everyone's higher education; we want to make our Mozambican employees global professionals. "



MARIAM BIBI UMARIJ IS PRETTY SURE SHE'S 38. SHE'S LOST TRACK AND WHO COULD BLAME HER. Times are tough in Mozambique - a once promising economy currently drowning in debt - and keeping a consulting business afloat when contracts are far and few between would be enough for anyone to pack it in. But Mariam is stubborn. So don't count her out just yet.

"I am responsible for 60 employees. They're my team, my family. My proudest moments are when we get together to celebrate an occasion and I look around the table and see what we've built together. The current economic situation is really difficult and our traditional clients have dried up, but we are working in other countries and have developed a separate training and capacity-building line of business. This has potential so with some effort and partnerships with accredited external institutes, I see the road ahead with more confidence."

Mariam runs MB Consulting, a public financial management (PFM) consultancy based in Maputo that has made the *Top 100 SMEs in Mozambique* two years running. Launched in 2010, the firm traditionally provides advisory and technical assistance services to development partners, governments, civil society organizations, and parliaments, which gives the team and practice a unique skillset. The firm also offers a wide variety of strategic support such as planning, technical advice, capacity-building and short-term training, project management, and fund management. When business started to get tough in recent years, Mariam expanded her customer base beyond the local government and donor community to include the private sector. Hedging the risks and determined to stay afloat, Mariam also continues to take on projects outside of Mozambique's borders, including countries like Malawi, Tanzania, Angola, and Cape Verde.

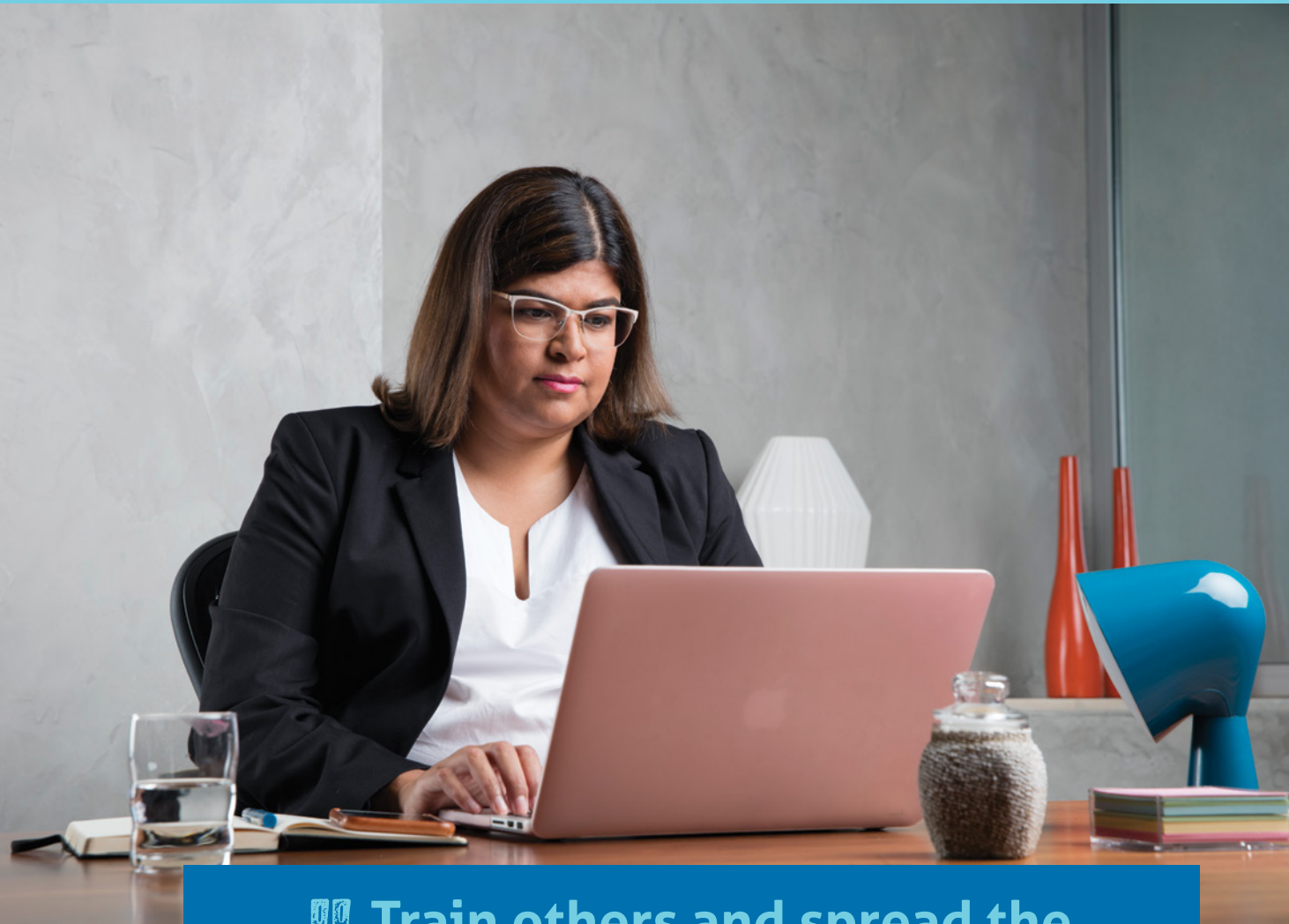
When she was four, political tensions pushed Mariam's Muslim family, like many other Mozambicans with roots abroad, to immigrate to Portugal. Despite having more than 20 aunts and uncles and a plethora of cousins, she was the first woman in her family to finish university. Her incredible work ethic began at an early age when at 17 she took a secretarial position with a Portuguese legal firm (Rebelo de Sousa). Within five years, while getting her degree in business, she had climbed to the position of Admin and Financial Director. So valued an employee was she, the then 25-year-old was tasked with expanding the business through a partnership in her native Mozambique where she returned with her husband, a fellow expat who wanted to put his much-needed spine and brain surgeon skills to good use.

"I started working in the office in Maputo for the company and then worked for other consulting firms' through subcontracts, but really felt like I needed to do my own thing. I also wanted some time to start my PhD and needed to prioritize time with my children. It started with small assignments and individual contracts. But as the work increased and the piles on the dining room table grew, my husband subtly implied it was time to find an office," Mariam recalls with a laugh.

Together with a secretary and another consultant, she rented work space in Maputo using savings and some funding from family as well as a high-interest line of credit from the bank. As the workload grew, so did the team, and the bank loan was quickly repaid and another taken out to buy property to house the staff and ensure greater financial stability. But still there were hurdles.

"As a young businesswoman with a capable team but lacking seniority, I faced a lot of prejudice. It was a bit of the 'chicken and egg', we weren't getting jobs because we needed more experience but without the work, we couldn't build the capacity. After three years, I invited two former colleagues as senior partners - Bridget Muiambo and Zuber Ahmed - and previously closed doors suddenly opened."

MB Consulting has grown so rapidly it sold its office space last year to fund the purchase of a larger facility with training rooms to support its new line of business: the development of a Finance Academy as a training institute to build capacity, particularly in the private sector. A



“ Train others and spread the knowledge; don't keep anything for yourself – information sharing is critical for a country's development. What will distinguish you from others is what you or others make of it. So don't think that by not sharing you are in an advantageous position. ”

costly investment but one Mariam believes will pay off.

“This is where I see our growth potential but it's really tough going during this time of political and economic crisis. We've always stood firm in the face of corruption and, as a signatory to the UN Global Compact, are committed to not paying bribes. Unfortunately, in Mozambique, people tend to do business in a very nontransparent way. If you don't know the right people in the right places, you can't bid on tenders. And if you do bid, you are expected to pay a 'commission'. We absolutely refuse to do this and certainly have lost a significant amount of business as a result, but it's critical not to back down. Especially in a time of upheaval when you want change to come, better to close shop than acquiesce.

“Access to credit is other huge constraint we face. I have assets so I am lucky compared to most, but right now I am not taking any margin out of the business because the interest rate is 20% and upwards. But I firmly believe you have to invest to get to where you want to be. That's why we hire and train permanent staff and pay for everyone's higher education; we want to make our Mozambican employees global professionals,” Mariam says with emphasis.

Given her experience, knowledge and connections abroad, it would relatively easy for Mariam to walk away from MB Consulting and even Mozambique during this trying time. But that's not her style.

“This is my home, my children are born here, I've been on a journey to rediscover my own country. I see a lot of potential here despite the corruption. Mozambique is a wonderful nation with huge resources, great people, and fabulous quality of life. But public services are poor or nonexistent. I want to contribute to elevate the level of those services - health, education and so on – and make a positive contribution in my field to ensure that all children, my own included, have access to all that they need to thrive and be successful in their own country. So, I just have to keep going. No one can convince me otherwise.”

No, definitely don't count Mariam out. She's only getting started.



LESSONS & LEARNINGS

- 1 STAY STRONG**
Ignore the naysayers! Don't give up and continue doing what you are doing. The little voice inside you that keeps you going is much louder than anything: listen, plan, and implement.
- 2 QUALITY**
Never hesitate to deliver on time and with high quality, even more than what you are being paid to do.
- 3 SHARE**
Train others, spread the knowledge; don't keep anything for yourself – information sharing is critical for a country development. What will distinguish you from others is what you or others make of it.
- 4 BE A LEARNER**
Always go out of your comfort zone and be open to do new things. Educate yourself – if you have done your degree move on to your post grad studies – use what you learn actively to deliver more to your client.
- 5 MAINTAIN VISION**
Never take no for an answer. The saying is true: sometimes a door shuts but a window will open if you pay attention and pursue it; always insist until you succeed – plan and replan until you get there.

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– CHAPTER 7 –

ENERGY & ENVIRONMENT

**INCREASING ACCESS TO RELIABLE, MODERN ENERGY CAN
BOOST ECONOMIC GROWTH IN SUB-SAHARAN AFRICA
WHILE SOLVING ENVIRONMENTAL CHALLENGES.
MEET THE WOMEN AT THE FOREFRONT OF CHANGE
IN THE SECTOR.**

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CHARMAINE HASSEN

FAILURE WAS NEVER AN OPTION

This Zimbabwean left her country to start a new life with her children in Botswana where she launched a company manufacturing solar-powered water heaters.

"If you have the courage to explore unknown territory, the patience to build a strong team, curiosity to keep learning, and the tenacity to keep going, you'll succeed."



WHAT ARE THE ODDS OF A CASH-STRAPPED ZIMBABWEAN ACCOUNTANT AND SINGLE MOTHER BECOMING A GOVERNMENT-RECOGNIZED LEADER IN THE BOTSWANAN SOLAR MANUFACTURING INDUSTRY AND AN EXPERT ON SOLAR THERMAL METHODS IN A VERY DEFINITELY MALE-DOMINATED INDUSTRY? UNLIKELY? YES. DAUNTING? CERTAINLY. IMPOSSIBLE? CLEARLY NOT! "On my first visit to Botswana, my innate curiosity and commitment to social empowerment triggered a passion for renewable energy," Charmaine Hassen explains. "So I threw myself into researching my new home. The journey hasn't been an easy one, and is not yet complete, but challenges are to be expected when considering any new business opportunity."

Sixty-year-old Charmaine was born in Harare to devoted parents who were ambitious although not educated beyond primary school. Life was full of opportunities for those who strived for success in what was then called Rhodesia. Her father worked for a cigarette-producing company and her mother had two jobs – as a factory worker during the day and a waitress at night. "Although there were five children to feed and extended family members to support, we were comfortable," Charmaine recalls happily.

Married in 1979, Charmaine's first child, a daughter, was born with Down syndrome. In spite of the challenges, she met some wonderful people and together they formed the first Down Syndrome Association in Zimbabwe. After the birth of two other children, unfortunately her marriage ended in a messy and costly divorce.

"I needed to start over and began looking for a country where I could make a fresh start with the children. Botswana seemed like a good choice. While studying the history of Botswana policy, I was excited to learn that a mandate stated all councils, schools, clinics, defense forces, and police premises were required to have a solar water heater of a specific size."

A light came on when Charmaine realised the market potential of opening a manufacturing plant, and Solamatics Zimbabwe, her employer, was kind enough to give her support.

Charmaine spent days on the road between Harare and Gaborone, Botswana's capital – a 1200 km journey – assessing the market potential. Her relentless efforts revealed there was a viable market for a solar-power business, and she was determined to grab the opportunity. After she had saved enough money for six month's business and living expenses, she was ready to take a gigantic leap of faith and negotiated the purchase of a number of old, discarded machines from Solamatics that just required maintenance. She signed a technology transfer agreement with the company in Harare and set off to establish Solamatics Botswana as a cross-border trader. Armed with a list of international suppliers and technology information, she travelled to Gaborone in the company of Jeffrey, a young, vibrant trainee and skilled technician.

"When I first arrived there was this idea that whatever happened in Europe was good for Africa," Charmaine notes. "But I realized a fundamental difference was the radiance of the sun. Different continents should develop different technologies and as Botswana has the



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TAKE ME SERIOUSLY,
IT JUST MADE ME
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FAILURE WAS NEVER AN OPTION! "**

highest solar radiance in Southern Africa, I thought why not make use of this plentiful resource." Charmaine's problem was to prove her theory and get people to listen. To do this, she had to register with every government agency. It was a daunting task – but not impossible.

It took 18 months for Solamatics Botswana (Pty) Ltd to become a company. After months of waiting for resident and work permits, operations launched in 1999, the day of her eldest daughter's 19th birthday. The goal was to manufacture thermal panels for export to Zimbabwe. Charmaine's research indicated that it would be impossible to find staff with any solar experience as there had never been a solar manufacturing plant in Francistown. So she decided to search among the unskilled labor pool to find those with an aptitude and a willingness to learn, but she hit brick wall after brick wall when trying to break into the local market. So she hired a qualified, mature man, with relevant experience to do the sales and marketing.

"A couple of months down the line, I was left holding bar bills; no sales, and had to dig into my personal reserves to clear the company's reputation," she says, adding ruefully, "Lesson learned!"

In the years to follow, Charmaine did everything herself: production, installation, sales, advertising, finance and human resources. She believed in building a respectful team who worked well together, and most importantly had an unshakable loyalty to the company. It was difficult working with men who were initially very skeptical about her abilities. The language barrier was also a problem. "I developed a vigorous six-month training schedule, but staff turnover was high. It was frustrating to train and lose staff, but we persevered. Today we have a strong, loyal team who've been with the company for over ten years," she exclaims.

Charmaine credits her rise from single parent to successful entrepreneur – through the pitfalls and opportunities, mistakes and the victories, in a male-dominated and technical business environment – to her finely honed ability to accept and relish challenges. "When they wouldn't take me seriously, it just made me more determined to prove them wrong," she laughs, adding "Failure was never an option."

Today Botswana has two major manufacturers of solar water heaters. Solamatics is one of them. Charmaine is a member of the task force appointed by the Botswanan government to review solar industry standards. The company is also a family affair, with all three children involved in operations. When asked what the next step is, Charmaine responds, "I would like to see Solamatics establish an export market to countries like Zambia, Zimbabwe, and Namibia.

This 60-year-old who has overcome any challenge thrown her way offers some advice for the entrepreneur-in-making among you: "My journey hasn't been easy but it's only beginning. Once you've put in the groundwork, if you have the courage to explore unknown territory, the patience to build a strong team, curiosity to keep learning, and the tenacity to keep going, you'll succeed."

LESSONS & LEARNINGS

- | | | | | |
|---|---|--|--|---|
| <p>1</p> <p>MARKET</p> <p>It is important to know your market and be sure that, before you purchase your raw materials, the product will be sold once production is complete.</p> | <p>2</p> <p>FINANCE</p> <p>Make sure you have enough capital for at least six months to give yourself time for licences to be obtained and all legal requirements to be in place.</p> | <p>3</p> <p>EMPLOYEES</p> <p>Hire employees who are willing to stay committed to the company. Discipline is very important and I found that the technique of leading by example works very well.</p> | <p>4</p> <p>SUPPLIERS</p> <p>Map out your supply chain in advance. Make sure you know the product to be acquired, the price and availability. Raw materials need to be obtained "just in time" so cash flow isn't negatively affected.</p> | <p>5</p> <p>PREMISES</p> <p>A long lease agreement is important as it costs money to move from place to place and you can lose credibility in the market as a result.</p> |
|---|---|--|--|---|

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**TACIANA
PEÃO LOPES**

**THE LAWYER WITH A VISION TO
TRANSFORM MOZAMBIQUE**

A lawyer and social entrepreneur, Taciana is a grounded visionary for her home country of Mozambique who aspires to contribute to positive and inclusive change for all Mozambicans.



" I involve my staff in all the key activities of the company and strive to build a culture of trust. That way I'm confident operations will run smoothly when I'm out of the office. "

RAISED BY A FAMILY OF STRONG WOMEN, FROM A YOUNG AGE TACIANA PEÃO LOPES FELT THE PRIVILEGE OF BEING RAISED IN A HUMBLE BUT VALUE-DRIVEN AND SUPPORTIVE ENVIRONMENT, WHICH ALLOWED HER TO FULFILL HER PROFESSIONAL AND PRIVATE ASPIRATIONS. THIS UP-BRINGING GAVE HER A SENSE OF PURPOSE TO CONTRIBUTE TO THE DEVELOPMENT OF A BETTER REALITY FOR HER HOME COUNTRY, MOZAMBIQUE. As a successful oil and gas lawyer, she is now a sponsor and co-founder of an independent not-for-profit "think and do" tank that works in support of the public interest of the southern African nation, the welfare of its citizens, and development of the business community.

"We have a special concept in Mozambique called 'xitique', which refers to a practice among the less privileged who don't have access to finance. Groups of women and men pool together individual sums of money, and the total amount is granted to each member on a rotative basis, or depending on the projects and requests of a member. WAZA is based on the same concept, adapted to expertise and experience. In place of money, our members practice an open and continuous 'xitique' of ideas and projects, as a means to nurture awareness, development, and implementation of inclusive policies and sustainable projects in Mozambique.

Mozambique has been home to Taciana and her family as long as she can remember although she did spend much of her youth outside the country. Born in Beira, she fled with her family to Portugal to escape the civil war. Her father died when she was 13. Together with her younger sister, she was raised by her mother, aunt, grandmothers and great-grandmothers, all of whom were role models for the youngest members of the family who were encouraged to never forget their roots. After graduating from the Faculty of Law at the University of Coimbra in central Portugal, Taciana began to plan her return to Mozambique.

"I always dreamed to go back and contribute in any way I could to its development. As soon the opportunity arose, I grabbed it with all my strength. As a researcher at the university's Centre for Social Studies, I applied for a position in Mozambique to study the mechanisms of conflict resolution. It was the most challenging adventure of my life. I lived for several months in the north of the country, with one of WAZA's co-founding members, which gave me the opportunity to understand the cultural, social, economic, and political diversity of our people in Mozambique. I rapidly felt that Mozambique would be the place where I could simultaneously keep learning and contribute the most," Taciana explains.

For most of her career, the 41-year-old mother of four has never been a traditional lawyer. Her approach has been to be part of projects having a transformational impact in Mozambique. Taciana's work involved legal-regulatory research and drafting of policies and legislation in justice-, land- and energy-related matters. The decision to launch her own law firm culminated over time, after the realisation that, despite the increasing number of women practicing law in in the country, female lawyers were never at the forefront of large projects or managing valuable clients – a role always given to foreign international firms and men.

"My 'ah-ha' was probably in the context of the negotiations of the LNG (liquefied natural gas) project. I was the only Mozambican woman lawyer on the investor's team at the negotiation table where critical decisions were being made on our country's national interest. On top of that, although I was representing one of the largest investors in the project, I strongly felt for my colleagues from the government. They had to engage with large teams of international knowledgeable lawyers, who could not fully grasp the importance of such a project for a country like ours."

" I TAUGHT MYSELF HOW TO KNIT WHEN I WAS FIVE YEARS OLD AND HAVE ALWAYS THOUGHT OF THIS EXPERIENCE AS A METAPHOR FOR MY LIFE. I'VE ALWAYS WANTED TO SEE WHAT I COULD DO ON MY OWN, WHAT I COULD ACHIEVE. "

Shortly after that experience, Taciana launched TPLA (Taciana Peão Lopes e Advogados Associados), a law firm focusing on oil and gas, mining, energy, and infrastructure projects. Today the company has six employees, three of whom are women. Unlike the majority of international law firms that are focused on billable hours, TPLA focuses on the successful implementation of projects and the social and economic impacts that such projects can bring to the Mozambican society.

In the same period, Taciana co-founded WAZA with a multi-disciplinary team of engineers, lawyers, anthropologists and media experts. An independent Mozambican 'think-and-do' tank, WAZA is a non-profit that focuses on infrastructure, namely transport and logistics, power and land management, and also in cultural and social issues. The organization currently has ten members all of whom dedicate their time and expertise. WAZA recently hired their first permanent staff member, as a key pillar of the team, with expertise in gender matters.

"WAZA aspires to build and streamline a world of knowledge, wisdom, and vision towards the adoption of realistic and impactful measures by public policymakers, and the promotion of appropriate long-term development strategies for the country. We are committed to the process of change and the creation of new inclusive social values. This is also why we use photos and videos anchored in the Mozambican society as a way to reach the hearts and minds of the large majority of people," Taciana says.

About 20% of TPLA's profits are directed to the development and operations of WAZA, which operates on the basis of revenues from public-interest driven assignments and a membership financing mechanism. TPLA also provides legal support to WAZA.

In simple terms, WAZA connects those with the desire to set Mozambique on the path to sustainable growth and prosperity together with those with the know-how, resources, and vision to make it happen. WAZA members contribute to a variety of publications such as a 250-page handbook on natural gas to foster common understanding on the factors influencing successful projects in Africa and a book on transport and logistics in Mozambique. The non-profit also acts as a platform for the exchange of ideas around a handful of social impact-driven projects such as Casa Minha Nosso Bairro, which aims to offer the current population of barrios, young Mozambicans and small investors the opportunity to access quality and affordable housing in a consolidated urban area without forced displacement or relocation. or the Off- Grid Solar Project in the village of Titimane that is bringing energy to a remote village. On a regular basis, the WAZA team invites different counterparts of Mozambican society to engage on the publications, debate over recent public policy change, or brainstorm on the options for the sustainable implementation of projects throughout the country. These cooperative experiences are derived from the widespread practice of 'xitique' and take the form of breakfasts discussions, roundtables, or conferences.

Currently doing a Master's in energy law, Taciana is working to build TPLA into Mozambique's most knowledgeable and experienced law firm in the field of energy, natural resources, and infrastructure projects. Including her in its renowned global law directory, Chambers recognised for the first time a Mozambican woman as a knowledgeable lawyer in the oil, gas and energy field. As TPLA grows in stature and is recognized for quality work, dedication to the task at hand and the promotion of Mozambique's interests, so too will WAZA's legacy be assured.

"I hope in future years both these organisations will be recognized for their contributions and impact. My goal is to invest in younger Mozambican women and men so that the inspiration can pass to the next generation and this xitique of ideas and experiences around infrastructure power, water and land can continue to transform the development of Mozambique."

Taciana is proud of establishing her own law firm but WAZA is the gem in her crown. "This entrepreneurial adventure has offered me the opportunity to develop ideas and visions with colleagues, friends and clients and become involved in the implementation of projects based on socially conscious ideals. This is my small contribution to the aspirational development of our country and the African continent at large."

LESSONS & LEARNINGS

1

PERSEVERE

Never give up! Do things you truly believe in, even with limited resources. Think, do, and share!

2

FIND YOUR TRIBE

Being a founder of a business is lonely most of the time, especially if you are a woman. Find like-minded allies who understand and support you.

3

KEEP AN OPEN MIND

Accept feedback from others and take it seriously.

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KHOSI SIBISI

THE COMPASSIONATE MINER

Having paved the way for other women to break into mining, Khosi Sibisi looks forward to the development of a more socially inclusive industry.

" We need more women in the industry not only because there is tremendous opportunity but also because women have a different perspective.

We can enrich ourselves but more importantly we tend to bring others along as we succeed. "



A SA BUSINESS OWNER WHO THRIVED IN A TRADITIONALLY MALE-DOMINATED SECTOR, KHOSI SIBISI DIDN'T GET TO WHERE SHE IS TODAY BY LUCK. Something of a "Jill of all trades" in a variety of sectors and professions, she credits her success in the mining industry to ambition, drive, and a lot of hard work.

"When they say something is just for men or people of a certain calibre, that's where I want to go. The opportunities in the mining value chain are huge. When I entered in 2003, it was the domain of white males. Whether you were black or white, you were just a woman. But we have taken our space as women, starting mines and creating jobs. People will say the sector is capital-intensive with big barriers to entry, but if you are creative, you can find ways in. And once you arrive, you'll quickly see how you can enrich and empower not only yourself but also communities, especially those around the mining operations. Mining is one of the sectors that, when done according to the Social and Labour Plans (know as a license to operate), can vastly contribute to the improvement of communities socially and economically."

Born in Sophiatown and raised in Diepkloof, Khosi spent her youth pouring over glossy magazines glamourising life in the United States. Moving there became something of an obsession that was finally fulfilled when she got a scholarship to St. Francis in Brooklyn, New York.

She later transferred to the slightly more liberal City College of NY, raised a family and stayed in the US for over ten years before returning home following the referendum to lift apartheid. It was an exciting time to say the least. Khosi became the National Coordinating officer for the Peace Secretariat, an initiative established to bring together all South Africans for a peaceful transition to democracy and was appointed to the Independent Electoral Commission (IEC) overseeing the nation's first free and fair election. She then took that experience to launch Simeka, a PR firm that worked with the public and private sectors to bring historically disadvantaged South Africans (HDSA) into the mainstreams of the economy.

Following stints at Young & Rubicam and Telkom SA, Khosi cut her mining teeth at Harmony Gold where she came on board as Group Executive of Corporate Affairs.

"Up to then, the mining industry was very white, largely Afrikaans, and male-dominated. Meetings would start in English and when heated topics were discussed the language would switch to Afrikaans. My new colleagues and I would leave the room or disengage. One debate was particularly volatile, everyone was speaking in circles until someone broke ranks and spoke directly, liberating everyone else to air their views. It worked because thereafter an inclusion initiative was implemented and things really started to change," Khosi recalls.

During her time at Harmony Gold, Khosi saw how the gold industry transformed the South African economy but enriched a privileged few. She had a great CEO who listened to her ideas and gave her freedom to run with projects. His entrepreneurial spirit shaped Khosi greatly and inspired her to launch a new venture that would empower more HDSA in the sector.

Having negotiated a consulting agreement with Harmony Gold for an upfront payout of all their company benefits, Khosi launched



" NEVER USE YOUR ENTIRE SAVINGS TO FUNDING YOUR ENTREPRENEURSHIP JOURNEY. COMMIT A CERTAIN PERCENTAGE AND DEVISE A PLAN EARLY ON TO SEEK EXTERNAL FUNDERS. "

Khusela Women Investments with fellow former Harmony executives, Amanda Matthee, Khetiwe McClain, and Fleur Honeywill. "That consulting agreement was key for us as we were able to establish the required infrastructure and resources we needed to start," Khosi explains.

Khosi and her co-founders became one of the first few South African women-business owners of a coal mining company. They formed a joint venture company with Hoskens Consolidated Investmnt (HCI) and established HCI Khusela Coal. Khusela later exited the JV but Khosi remains a non-Executive Director on HCI Coal's board.

Using personal funds from Khusela gains, Khosi single-handedly established a new business Streams Holdings to diversify the portfolio to include healthcare and hospitality, but the global economic downturn negatively impacted the business. "I continued to self-fund but eventually depleted my resources and access to funding became a challenge. That was a hard lesson: never use your entire savings to funding your entrepreneurship journey. Commit a certain percentage and devise a plan to seek external funders. I'd recommend having a 80/20 income generating strategy (20% long-term projects and 80% short term)," she says in retrospect.

Recently, Khosi brought new partners into Stream Holdings and, focusing solely on minerals and energy sector, renamed the business WaterBearer Resources Investments. "We're a small team that achieves big things through strategic partnerships, enabling us to reach a broader network than we could manage alone. You don't need a large number of employees and fancy offices to run a business, only a strong and dedicated core team, good IT support, and tight financial controls."

At 57 years, Khosi's been around the block and clearly has a lot of experience to share, which she does at every opportunity. She mentors those coming up behind her, especially young women in mining who she feels have a very important role to play in economic and social development.

"Many parts of Africa, including South Africa, have a lot of minerals that have not been explored. We need more women in the industry not only because there is tremendous opportunity, but also because women have a different perspective. We can enrich ourselves but more importantly women tend to bring others along as we succeed. In this country, people remain impoverished where a minority thrive. This is not sustainable. With women at the helm, I think the situation would be different. So I'm glad to pave the way for more socially conscious management in the mining sector and hope to see more women taking a leading role in the industry."

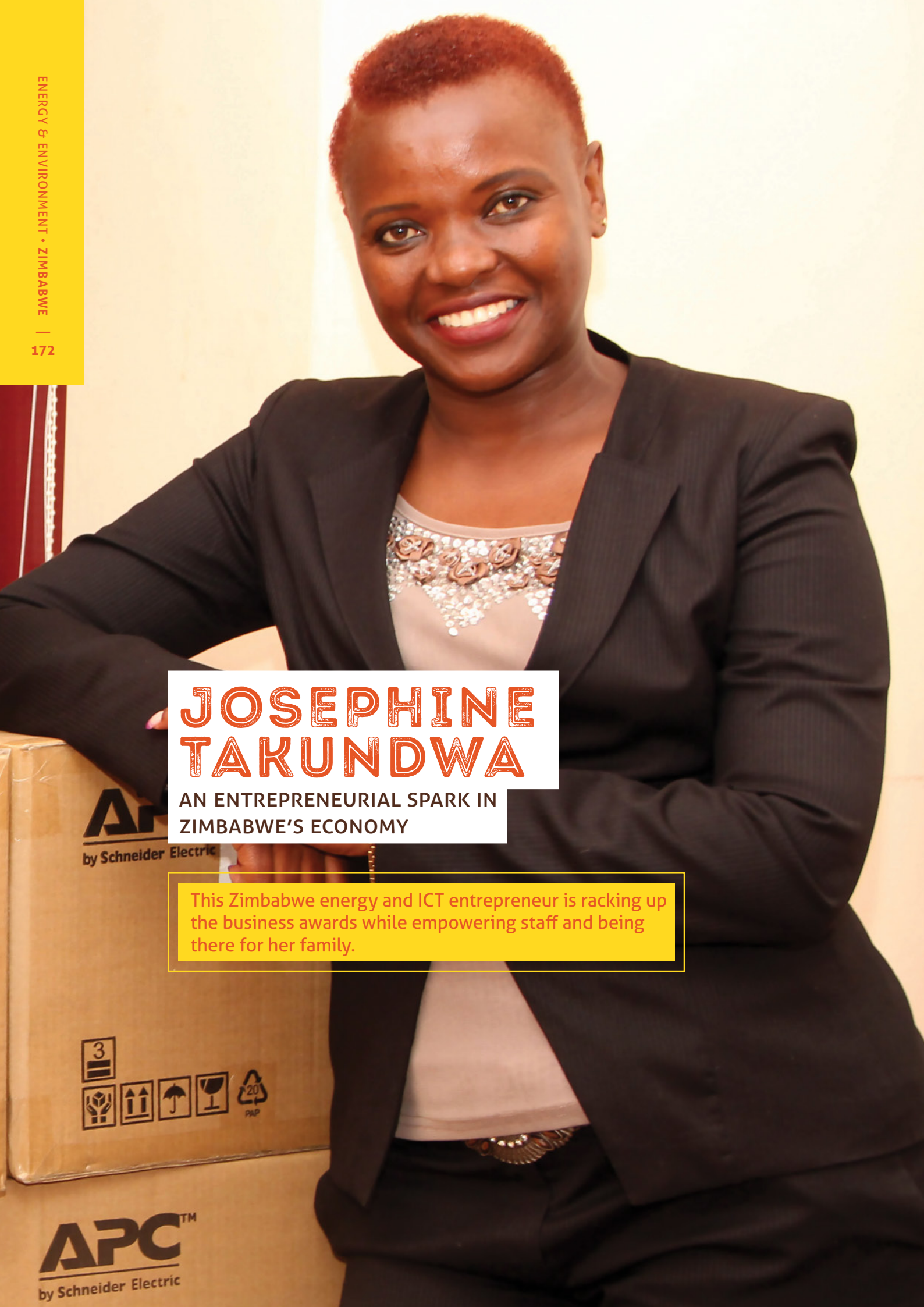
We're with you on that, Khosi!

LESSONS & LEARNINGS

- 1**
—
FUNDING
Identify all avenues such as crowdfunding, friends & family, and high net-worth individuals seeking investment opportunities. Leave the financial institutions as the last resort - their money is more expensive than other sources.
- 2**
—
PARTNERS
Identify business partners that complement you and share your vision. Know your partners well: their strengths, backgrounds, aspirations, failures, values, etc and spend time with them before "tying the knot".
- 3**
—
SET LIMITS
Do not invest all your life savings in starting a business. Cap personal investments to a percentage or amount and don't exceed it!
- 4**
—
ACCOUNTS
Hire help to cover legal and accounting requirements of running a business. It costs money but goes a long way. And manage your finances prudently: be the one who signs every cheque. Never live beyond your means!
- 5**
—
EXIT STRATEGY
When you start, it seems odd but it's good to have an exit strategy as this will contribute to your short, medium, and long term goals. Determine a period to exit when objectives are not being met but resources are clearly being drained.

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JOSEPHINE TAKUNDWA

AN ENTREPRENEURIAL SPARK IN ZIMBABWE'S ECONOMY

This Zimbabwe energy and ICT entrepreneur is racking up the business awards while empowering staff and being there for her family.

" I involve my staff in all the key activities of the company and strive to build a culture of trust. That way I'm confident operations will run smoothly when I'm out of the office. "



JOSEPHINE TAKUNDWA HAS COME A LONG WAY FROM THE CURIOUS, SELF-MOTIVATED CHILD, WHO WAS OFTEN LATE FOR CLASS WHEN HER FATHER'S BEAT-UP OLD CAR BROKE DOWN ON THE WAY TO SCHOOL. The middle child of seven, she was introspective and tried hard to distinguish herself, cultivating an independent streak that ultimately led her to go into business as founder and CEO of Earthlink Technologies, an ICT and surge-protection business in Harare, Zimbabwe.

"I taught myself how to knit when I was five years old and have always thought of this experience as a metaphor for my life. I've always wanted to see what I could do on my own, what I could achieve."

Josephine's achievements don't disappoint. She's won numerous accolades along the way, including Top Female Leader in ICT, 1st place Services Category Women in Enterprise Awards, Megafest Top 20 Outstanding Women in Business, and Zimbabwe National Chamber of Commerce's Businesswoman of the Year (first runner up), among others.

As a go-getter and someone looking to set herself apart, Josephine always seemed destined to start her own business. But clearly her entrepreneurial father left an impression on her. When he transitioned to self-employment, the impact on the family was life-changing. Josephine recalls "Our standard of living changed drastically from one or two pairs of shoes, one jersey, one shelf of clothes, and my Dad's constantly broken-down car to a whole different way of life."

So when the opportunity came along, she seized it.

"After working six years in the power-protection industry, I noticed a gap in the market I thought I could fill," she explains. "Zimbabwe is plagued by power shortages and there was only one reliable brand of surge protectors available. So I approached the local representative of American Power Conversion to see whether they'd let me take on one of their products. When they agreed, I sold some land I owned to raise the capital to get started."

Her instincts were obviously sound as business took off. Increasing Earthlink's product line over time, today, the company sells over 100 product lines spanning surge protection, power backups, voltage stabilizers, and alternative energy in the form of solar rechargeable lamps and solar lighting installations. The business provides power protection solutions for all sectors of the Zimbabwean economy, including mining, healthcare, telecommunications, education, and retail.

But Josephine's entrepreneurial journey has not been without its challenges. She has faced – like many startups – a lack of adequate working capital, and the economic situation in Zimbabwe presented its challenges, which she has, however, mostly managed to overcome.

Josephine also points to the difficulty of maintaining a good work/life balance, an issue not many women entrepreneurs speak of so



" I TAUGHT MYSELF HOW TO KNIT WHEN I WAS FIVE YEARS OLD AND HAVE ALWAYS THOUGHT OF THIS EXPERIENCE AS A METAPHOR FOR MY LIFE. I'VE ALWAYS WANTED TO SEE WHAT I COULD DO ON MY OWN, WHAT I COULD ACHIEVE. "



freely. Being a parent of two teenage sons and a pre-teen daughter, all of whom are high achievers both academically and athletically, is demanding to say the least. Her ten-year old daughter plays competitive tennis, which requires a mega-mobile mum.

"Because of this and frequent business trips, I involve my staff in all the key activities of the company and strive to build a culture of trust," Josephine points out. "That way I'm confident operations will run smoothly when I'm out of the office."

Internationally acclaimed Zimbabwean businesswoman and ardent promoter of women's empowerment, Divine Ndlukula is a constant inspiration for her. She employs more than 3000 people in the security sector, and her workforce is comprised of more than 50% women. After an award ceremony a few years back, Divine commented, "Josephine, you have achieved! Well done."

"These words from Divine made me truly realise the impact my business is having, and continue to inspire me to believe in myself and keep the vision alive," Josephine says.

When asked what she's learned and what advice she has for others launching a startup in a tough economic climate, the Zimbabwean business owner believes it is important to stay focused on your goals and vision as a business while being prepared for the inevitable ups and downs.

"It is hugely rewarding, but success does not come instantly. You have to believe in yourself, always present a credible business case to build trust with your clients, and don't forget to value your human capital; they are the foundation of your company," she advises.

And having recently won Top Female Business Leader of the Year in the ICT category of the Women's Leadership Awards, clearly Josephine's actions mimic her words.

LESSONS & LEARNINGS

1
FIND BALANCE
You can't be effective if you don't make the time to rest and replenish. Being a business owner is tough so look after the mental and physical side of yourself too.

2
STAY INFORMED
Keep up with global trends in order to take advantage of opportunities that may not exist in your immediate environment.

3
BE PREPARED
Running a business is not a walk in the park. You have to believe in yourself and be prepared to overcome challenges in order to achieve your goals. It is hugely rewarding, but success does not come on a platter. A business plan is key.

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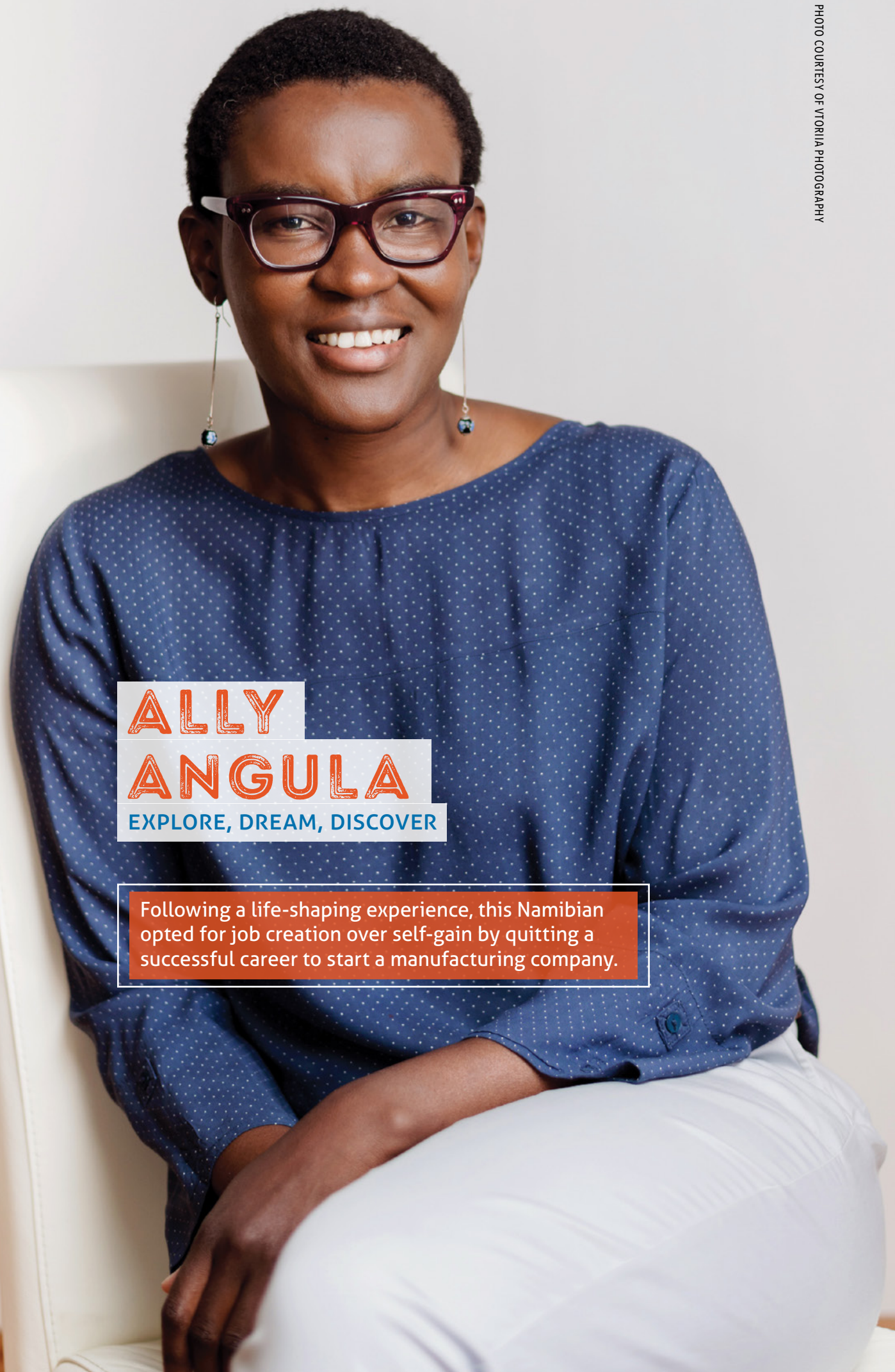
— CHAPTER 8 —

MULTI-SECTOR

SOME WOMEN JUST CAN'T BE LABELLED. MEET THE FOUNDERS LAUNCHING DIVERSE LINES OF BUSINESSES AND SETTING THE FOUNDATIONS FOR FUTURE CONGLOMERATES.



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**ALLY
ANGULA**
EXPLORE, DREAM, DISCOVER

Following a life-shaping experience, this Namibian opted for job creation over self-gain by quitting a successful career to start a manufacturing company.

" My driving force is to engage in sectors that create sustainable jobs. We wanted to manufacture something the world understood, something we could export. People know clothes so that's where we started. "



WHEN ALLY ANGULA DREAMS, SHE DREAMS BIG. THE AMBITIOUS MISSION OF THIS NAMIBIAN'S MULTI-SECTOR BUSINESS VENTURE, LEAP HOLDINGS, IS TO IMPACT ONE MILLION LIVES THROUGH THE CREATION OF SUSTAINABLE MANUFACTURING JOBS. Less than five years since the day she walked away from a lucrative career as a partner in a global accounting firm, Ally has proven to her fellow citizens they can shift from their role of consumers to creators of innovative brands and contribute to the strengthening of an economically powerful Namibia.

"I'm no longer a disillusioned African. I avoid those dinners where the discussion is centred around the direction of this country and how things are not working because I feel, if we choose, we can be part of the solution. I've always been a dreamer, I guess we all are. The difference comes with following through on your dream and having the ability to make it a reality."

Ally was born in a SWAPO refugee camp in Lubango, Angola, where her parents fled as exiles during Namibia's fight for autonomy. Her mom was the head nurse and her father oversaw operations. With her parents taking pivotal roles in the camp, Ally led a happy and fairly unrestricted childhood, a situation that continued when they returned to Namibia in 1990 following independence. "My parents were very open and allowed us children a lot of leeway. The one rule we had to obey was that we would all get a university education."

On that count, Ally did not disappoint. The mother-of-two has an honors accounting degree from the University of KwaZulu-Natal and business certifications from prestigious universities like Harvard, London School of Business, and GIBS. Ally qualified as a chartered accountant because she found she didn't have to work too hard understanding accounts, it came naturally to the logic-minded Namibian. She spent eleven years with a global accounting firm, KPMG, the last five and half as a successful partner. In her own words, "life was pretty perfect" until a trip to her husband's native Zimbabwe turned her world view on its head.

Returning from a late night of dancing in Harare, Ally and her co-revellers, a group of equally accomplished professionals, were waylaid by a policeman seeking bribes. "We were arrested for loitering and expected to pay up, but when we called his bluff and asked to see his ID, the officer took us to jail and charged the females with prostitution and the men, including my husband, with solicitation! In the end, we had to hand over some 'bread money' to get out of there," she recalls.

After the ordeal ended, the group laughed it off, but Ally was left shaken with an underlying feeling of dismay. "Zimbabwe used to be the breadbasket of Southern Africa. How could things have gone so wrong? I read as much as I could about the continent and began to see a pattern. No country has grown its economy on the importation of goods. By consuming locally produced items, we can reduce our import bill and the need to hold significant foreign currency in our reserves, which is expensive for our economy. Even though it is vastly different from Zimbabwe, I visualized what Namibia could look like in 20 years if we Africans did nothing – if I did nothing. It was at that point that I became highly motivated to make a difference and decided to get into manufacturing to create sustainable jobs. But in all honesty, it was partly selfish too because I didn't want my kids finding themselves in a similar situation where the system fails it people."

Manufacturing it would be, but what? Ally shared her plans with many, but only her husband, Manna, thought her driven enough to see it through. "Most people thought I was burned out or still traumatized by the event in Zimbabwe and all I needed was time. One friend



" IF WE CHOOSE, WE CAN BE PART OF THE SOLUTION. I'VE ALWAYS BEEN A DREAMER, I GUESS WE ALL ARE. THE DIFFERENCE COMES WITH FOLLOWING THROUGH ON YOUR DREAM AND HAVING THE ABILITY TO MAKE IT A REALITY. "

even suggested it was a mid-life crisis," she laughs. It took about two years to figure it out, but she finally settled on garment production. "My driving force is to engage in sectors that create sustainable jobs. We wanted to manufacture something the world understood, something we could export. People know clothes so that's where we started."

In 2013, together with Manna as co-founder, Ally launched Leap Holdings with funds from her partnership days and eventually some debt financing from banks. A small factory was started in Windhoek producing garments which lead to the My Republik clothing brand, the first Namibian commercial clothing brand of its kind, being announced during 2014. The entire brand is designed, developed, cut, trimmed, and sewn in Namibia and sold in own-branded outlets in Namibia with plans for branches across Southern Africa and eventually the global market. At the 2015 Global Entrepreneurship Summit, My Republik was selected as the Best Woman-Owned Business in Africa. Around the same time, the manufacturing facility was relocated to Witvlei, expanding to 100 employees and offering job opportunities in an area where unemployment is higher than 90%. In addition to the My Republik brand, the factory produces a wide variety of garments, such as personal protective wear and t-shirts on demand.

Ally's goal to control as much of the value chain as possible is what led the business into agriculture, its third business line after manufacturing and retail. "At first we thought we could grow our own cotton to make fabric, but that wasn't possible due to pest contamination of food crops so we considered bamboo. When we sought funding to do some testing, the banks were not interested so we spoke to the Agronomic Board to find out what food products Namibia imports the most. It turns out potatoes and onions are lucrative so we figured we'd make some money to fund the research and it grew from there." Today Leap Agribusiness produces local crops sold wholesale all over the country. The company is considering venturing into food processing as the next natural step.

In addition to running the Leap Group, Ally serves as a director on the boards of multiple companies including the Bank of Namibia, Oryx Properties, Rössing Uranium, and the National Petroleum Corporation of Namibia. Positions which give her great insights into other industries and ideas she can apply to her own small-but-growing business empire. The 38-year-old has also been recognised for her achievements: she was selected as an Archbishop Desmond Tutu Fellow in 2013, and a World Economic Forum Young Global Leader and Dangote Fellow in 2015.

Because she feels so strongly that Africa's future lies in the hands of home-grown entrepreneurs, Ally announced the Dream Namibia Launchpad, which invites aspiring entrepreneurs to submit business plans to a panel of private equity and angel investors, VC firms, and bankers every quarter. The best ideas receive mentorship during the one-on-one sessions. "Give us a blank canvas and we will not only splash on it a million dreams; we will have a good go at making them a reality," she says simply.

As you can imagine, it's difficult to balance work and family life, but Ally credits her husband of more than 14 years. "Manna is super supportive. He manages to keep all of us together. I am trying to get the balance tight but it's a struggle, I haven't cracked that yet," she admits sheepishly.

For Ally, it's all about hard work and determination. "If you want to be successful, you need to put in the time. Be prepared to get up early and work late. Everything comes from the effort that you put in, act even in a small way towards realising your dreams daily. Excuse the naysayers for they do not understand the strength of your will and ability to execute your vision."

Who knew getting arrested could lead to such an amazing journey?

LESSONS & LEARNINGS

1

LEADERSHIP

Regardless of age, gender or position, leaders are able to get people to follow and respect them such that they have team buy-in for proposed plans and actions. Strong leaders listen to their people but also act when it's in their best interest.

2

WHAT COMES NEXT

The follow through is just as important as the first action, if not more important!

3

PERSEVERE

Back your dreams with action. Stand up for what you know is right and don't let anyone tell you that it cannot be done.

4

PLANNING

Set goals for the month, broken down into weeks and then set three main goals for the day to help you be intentional. Do block sessions during the day focusing on these goals.

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**PATIENCE
BARANDENGE**
THINK BIG, LIVE BIG

This Congolese banker not only created a division at her bank especially for women entrepreneurs, but became one herself.

PHOTO COURTESY OF VISCO GHANA

" Only you are able to judge what is right for you. Regrets ten years from now will be more difficult to manage than some contradictory voices today. "



THE CAREER PATH OF PATIENCE BARANDENGE HAS BEEN NOTHING SHORT OF ECLECTIC. SHE HAS BEEN A GOSPEL SINGER, ORGANIZED MUSICAL FESTIVALS, AND EVEN HOSTED A TELEVISION COOKING SHOW. She earned a bachelor's degree in mathematics and physics, but has also worked as a model, a casting director, and a clothing designer. More recently, as Head of Women's Market at RawBank, she created and launched the Lady's First program, a division of the bank devoted exclusively to female customers.

The Democratic Republic of Congo has one of the lowest rates of access to finance in the world, at only about 1% of the population. Women in the DRC represent 23% of all registered businesses, but can still have significant difficulty in accessing loans and financial services. Patience Barandenge recognized this problem and set out to do something about it. She began by running focus groups of women to help determine their specific banking needs and researched growth opportunities for female entrepreneurs. With that information, she not only created the Lady's First program, but takes an active, hands-on role in getting women the services and opportunities they need that have not always been available to them. Less than 18 months after the Lady's First program started, Rawbank had lent US\$2.96 million to women entrepreneurs and 371 women customers have opened accounts valued at US\$5.9 million.

Perhaps it is not so surprising then, considering her own varied career path as well as her work with female entrepreneurs, that Patience would decide to exercise her own entrepreneurial muscle. In 2013 she launched an office cleaning company, P3. Why cleaning? "I've always been a maniac for cleaning and easily found fault with the cleaners that I saw. I couldn't help but notice when they did not clean a place as they should." The solution, obviously, was to start her own cleaning company.

Having already mentored so many women she was well-prepared in many respects, but she was also aware of the barriers women often face. "Societal attitudes and social norms prevent some women from starting businesses. Many of the women entrepreneurs in the DRC run very small businesses that operate in the informal economy. This not only limits their ability to earn income for themselves and their families, but also restricts their contributions to overall socioeconomic development and job creation."

When Patience started she had little in her savings account and just one client lined up. But she had a business plan and a wealth of knowledge about women in the marketplace as well as personal career experience. She did the paperwork, secured the equipment and uniforms for the workers she needed, then began hiring and training. By 2015 she had expanded the services she provided to include catering, event planning, and graphic design, and changed the name of the company to P3 Multi Services. She now has 20 employees.

“SOCIETAL ATTITUDES AND SOCIAL NORMS PREVENT SOME WOMEN FROM STARTING BUSINESSES. MANY OF THE WOMEN ENTREPRENEURS IN THE DRC RUN VERY SMALL BUSINESSES WHICH OPERATE IN THE INFORMAL ECONOMY. THIS NOT ONLY LIMITS THEIR ABILITY TO EARN INCOME FOR THEMSELVES AND THEIR FAMILIES, BUT ALSO RESTRICTS THEIR CONTRIBUTIONS TO OVERALL SOCIOECONOMIC DEVELOPMENT AND JOB CREATION.”



Patience was born and raised in Kinshasa, the only girl among four brothers. “Being born in a family of boys taught me that sometimes you have to fight to get what you want. I’ve always been very ambitious and aimed to make a place for myself in society. I’ve always believed you must think big, live big.”

Never lacking for energy, Patience has also launched her own organization, Dream Ventures, an incubator for young women entrepreneurs. Patience explains, “Dream Venture was born of a passion for helping young girls to become autonomous financially.” The young women who become part of Dream Ventures receive mentoring, financial support, and a shared work space. Dream Ventures also employs three women. At the time of writing, Dream Ventures was working on a reality show where women from across Kinshasa compete to develop business plans and win prizes of up to US\$100K in the form of loans.

Not surprisingly, Patience has a few words of advice for women wishing to start their own businesses. “Don’t be afraid to fail. Just like winning, it is part of the game, and it’s not permanent. What’s important is that with every failure comes a lesson. Learn to anticipate and accept risks, mistakes, and even failure.”

“Also, it is important to have external advisor – a coach or a mentor. And do not wait until it is too late before preparing an emergency plan. Finally, and perhaps most importantly: Dare to make decisions, dare to dream. It’s the only way forward.”

Wise words from a woman who walks the talk and follows her own advice of thinking big, living big.

LESSONS & LEARNINGS

- 1**
—
FOLLOW YOUR HEART
Do not listen to what people say. If you want to leave your job to start a business then do it! Only you are able to judge what is right for you. Regrets ten years from now will be more difficult to manage than some contradictory voices today.
- 2**
—
TEAMWORK
Choose the right partners. I thought I could do it all alone. I was wrong. Being part of a team is much better. Having 3–4 associates is the ideal team size to start a business. On the other hand, make sure your skills complement each other. This will avoid frictions and struggles of influence.
- 3**
—
HAVE AGREEMENTS IN PLACE
Have challenging conversations with your associates at the very beginning. It is better to set down on paper all the details of the relationship between partners from the start rather than solve these problems once the cashflow is suffering or, on the contrary, the profits begin to return.
- 4**
—
HIRE A LAWYER
Creating a business involves a lot of responsibility. A good lawyer will advise you on adopting the right legal regime and protect you personally as well as your financial investment.
- 5**
—
PLAN AHEAD
Make sure you have a business plan in place. You need to face reality and set your budget because a startup is not a hobby. It can cost a lot of money. You have to budget

CONNECT

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ROSELYN MUSARURWA- CHAREHWA

OUT-SWIMMING THE SHARKS

Never one to shy from new opportunities, after losing her job, this Zimbabwean launched a cleaning business that has evolved into a 400+ employee waste management, landscaping, and janitorial services firm.

"Start – even if you start small! A lot of dreams remain just that because of lack of courage to start."



ALTHOUGH ZIMBABWEAN-BORN ROSELYN MUSARURWA-CHAREHWA HAS ALWAYS HAD A KNACK FOR IDENTIFYING OPPORTUNITIES, SHE DIDN'T CLASSIFY THIS SKILL AS PARTICULARLY ENTREPRENEURIAL UNTIL SHE FOUND HERSELF BACKED INTO A CORNER, WITH NO JOB AND NO ONE TO TURN TO. So she did the only thing she could do and started a business. The country's inflation rate at the time was the highest in history, and what she thought would be easy turned out to be survival of the fittest. "I dove in without giving it much thought – and found myself swimming with the sharks," she remembers with a rueful smile!

Roselyn began her career as a retailer, caterer, and personal assistant, never dreaming she would one day be Managing Director of her own cleaning, landscaping, and waste disposal company. It hasn't been easy. She's had to deal with many people, men and women alike, who believed a man should be at the helm of an organization. But facing obstacles like these has simply fine-tuned her leadership abilities, enabling her to hold her own with fellow business owners in her field.

As the fourth born into a family of six, Roselyn was the first girl, and bullying from her three brothers taught her to stand up for herself. She clashed with her mother on numerous occasions over her unladylike behavior, but her father (an unorthodox African dad) admired her spirit.

Roselyn's realization that the environment was her passion came by accident. "I was working for a regional organization project and they decided to relocate to another country due to sanctions being imposed on Zimbabwe. I was left jobless and with no one to turn to for help – a bad thing to happen to an independent woman. So armed with nothing more than two brooms, two mops and a carpet-cleaning machine, I started a cleaning business out of my home."

It took a lot of brainstorming and many false starts but the cleaning services company expanded into garden maintenance. And then she started wondering what to do with all the waste generated by cleaning gardens and buildings when the spark of inspiration hit her. She launched Surdax Investment, bringing together cleaning, janitorial, landscaping, and waste management services into a single business. Headquartered in Harare, Surdax currently employs around 400 men and women. The company's current turnover is US\$1.5 million and there are plans to venture into recycling in the near future. Learning from earlier days when she struggled to find competent staff, Roselyn now engages college graduates and offers on-the-job training.

"I've discovered a talent for bringing out the best in people," she says proudly.

In addition to her ability to spot opportunities, Roselyn credits her resilience, perseverance, determination, and positive outlook for much of her success, but many important mentors have played their part. The biggest influence she says has been from Divine Ndhlukula, a Zimbabwean entrepreneur par excellence. "She has been very instrumental in my journey as an entrepreneur. My association with her has opened doors that I would have never thought possible".



DO NOT LET YOUR BACKGROUND DEFINE YOU. RISE ABOVE YOUR CULTURE, FAMILY, EDUCATION, DISAPPOINTMENTS, AND FAILURES. FAILING IS JUST ANOTHER OPPORTUNITY TO START OVER FROM A MORE INFORMED PLATFORM.

It was at Divine's insistence that Roselyn studied Strategic Business Management in Sweden when her business was growing, a transformational leadership course in the US and a "Talent in Business" course in the Netherlands offered by Brilliant Entrepreneur. "I know I can never thank her enough," she exclaims "but I can pay it forward!" This is why she is part of a mentorship program run by the Zimbabwe National Chamber of Commerce.

Roselyn also credits Kenneth Musakasa her local church Pastor for keeping her spiritually grounded, and Pastor Keith Jones is her go-to man in the US and something of a father figure. Martine Bolsens & Yvette van Dok give her courage when she feels inadequate or out of her depth. "And it would be a grave crime not to mention my husband, considering he has been a pillar of strength and my most committed cheerleader," adds Roselyn, with a grin.

How does she maintain a work-life balance and her high energy levels in Zimbabwe's extremely turbulent economic and political environment? Her treadmill gives her the freedom to exercise anytime, providing the energy to drive her through the day. Being the face of the organization has given her confidence and inner strength, and once a month she has late lunches with her girlfriends to reboot. She's also deservedly proud that most stakeholders are impressed by her company's business ethics.

Roselyn's advice to those with a similar dream? "Start - even if you start small! A lot of dreams remain just that because of lack of courage to start. Identify your talents and passion, and develop your focus around that. Do not let your background define you. Rise above your culture, family, education, disappointments and failures. Failing is just another opportunity to start over from a more informed platform."



LESSONS & LEARNINGS

- 1 REGISTER**
Formalize the business. It makes you more legitimate and somehow says "professionally run". Banks will recognize you, and you'll be eligible for loans and other facilities.
- 2 BUSINESS PLAN**
Write a business plan so you can check your progress. It will also force you to conduct internal and external analysis as well as getting to the root of what really is stalling your growth.
- 3 LEARN**
Be patient and learn all the business processes. Enhance your education if you have to just so that you are capable. This will enable you to have a bird's eye view of the organisation.
- 4 INVEST IN PEOPLE**
When new posts arise in the organisation try to elevate someone from within. It's difficult to train and get buy-in from employees for your business vision.
- 5 VALUES**
Try to employ people who match your organisational value system or even your personal value as the founder. If values are not the same, it is difficult to find common ground.

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**BETTY
MULANGA**
NOTHING CAN KEEP ME DOWN

Operating in one of Africa's largest and poorest countries, this Cameroonian entrepreneur is building an empire of interests one small brick at a time.

" As a female entrepreneur, it's really important to know your rights and how to defend them. "



IF THERE IS ANYONE WHO CAN TURN LEMONS INTO LEMONADE, IT'S BETTY MULANGA. After losing part of her hard-earned property in a long court trial due to a lack of knowledge on her rights as a business owner, the serial entrepreneur underwent training to become a Consular Judge at the Trade Court in Kinshasa Gombe, where she helps other people, especially women, avoid similar situations. And that's only what this mother-of-five does in her spare time!

Betty is owner and operator of Paumubert Business sarlu, a diverse holding company with interests in the hotel and tourism industry, construction, entertainment and events, consulting and training, and property management. Oh, and she's also the official Congolese representative of Marcé, a South African firm that manufactures firefighting technology.

The 41-year-old launched her business over 15 years ago in the world's most populated Francophone country during the protracted civil war from which the DRC is still recovering today.

"I was always the one organising parties among my friends. I'd take care of all the planning, food, and decorations so events management seemed like the most practical place for me to start. I launched my business thanks to a little savings and encouragement from my husband, Papy Stephane. It's been very rewarding but a long and bumpy road that continues to this day with the delayed construction of my hotel," she explains.

What started with an events management business led to a nightclub and has today expanded to a variety of interests, mostly all self-funded as access to credit remains a hurdle for women in the DRC. In addition to the nightclub, Betty owns a restaurant and offers a catering service, Black Mamba, with trained hostesses. Her training centre, located in one of the properties she owns, offers paid courses in hotel management, welcome and reception, marketing, and ethics. She's currently seeking funds to expand the centre to a fully-fledged Entrepreneurship Campus dedicated to the training of youth and persons with a high school education as well as entrepreneurs seeking to build capacity and those just getting started on opening a business.

"Since I'm working with my own money, I must go one step at a time, but I'm determined to open the campus so I'm actively searching for partners and outside funding."

In perhaps her biggest accomplishment, Betty is building a hotel, a dream she's had for a long time that recently overcame a huge stumbling block.

"Together with the complicity of the title deed manager, one of my tenants presented false documents that I had sold him the building where Paumubert is located and which I intended to expand into a hotel. Renovations were already well underway when I had to go to court. It took three years to end the case. Thank God I won, but I lost a portion of the building due to lack of knowledge of my rights. Before the court case, I had taken a loan to build the hotel so I continued to repay that all the while waiting to hear if I would keep the property. I am still

" BE AMBITIOUS,
DREAM BIG,
AND KNOW HOW
TO MANAGE TIME
SO AS TO BE ABLE
TO DO MANY
THINGS AT ONCE. "



paying back the loan and at the same time constructing the hotel with my personal funds," Betty laments.

But determined, she perseveres and even used the experience as a learning opportunity.

"As a female entrepreneur, it's really important to know your rights and how to defend them. I enrolled for training and recently became a Consular Judge at the commercial courts in Gombe where I deal with similar cases. I'm determined not to let the same thing happen to other women," she says fiercely.

Advancing the rights of other women is something Betty has been doing for some time now. As national president of AFEECO, an association of female entrepreneurs from Congo, she works to promote the interests of women-owned enterprises and create opportunities that enable women to undertake all professional activities.

"Our members include female gardeners, vendors and those in the informal sector, entrepreneurs ... all categories of women. We are concerned with violence against women, economic rights and justice, the independence of young women, and gender equality," Betty explains. "AFEECO is headquartered in Kinshasa, but we have outposts in 24 other communities across several provinces of the country and will keep spreading."

Operating in the DRC continues to be risky business. The country is still recovering from a series of conflicts in the 90s that led to a protracted economic and social slump. And despite significant economic growth, Africa's second largest nation remains one of the poorest countries in the world.

But that doesn't hold Betty back. Her secret weapons giving her an edge in business are "being innovative, responsive, and determined". In spite of all the hurdles, this resilient businesswoman remains positive, "I am proud of the reputation I have built for my company, proud to have won the trial and that we continue to exist to this day. It is possible to achieve this much when you are organised and surrounded by people who support you. In my case, I am lucky to have such efficient collaborators and my husband and five children! They are the foundations of my success."



LESSONS & LEARNINGS

1

PERSEVERE

In business, there are highs and lows. Keep pressing on no matter the difficulties.

2

START WHERE YOU ARE

Begin your project with the basic means you have, fall into step; others will see you and support you later.

3

OVERCOME

Turn your problems into opportunities. I did this thanks to the conflict I had in the courts and today am a Consular Judge at the Trade Court!

4

BE AMBITIOUS

Dream big and know how to manage time so as to be able to do many things at once.

5

VALUES

Believe in God and in your personal capacities; accept and learn from your errors.

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SYLVIA BWALYA MUTALE-MWANSA

ZAMBIA'S SPIRITED BUT TOUGH NEGOTIATOR

What started as selling clothes from the boot of a car has today expanded to one of Zambia's best-known local brands with investments in a diverse range of businesses.

"I want every
Zambian citizen to play
their part in creating
positive change for
the economy so we can
all prosper. We need a
revolution in mindset to
get there, but I believe
together we can."



SYLVIA AND FAMILY.

IT'S NO SURPRISE THAT SYLVIA BWALYA MUTALE-MWANSA'S NICKNAME IS SUNSHINE. THE 55-YEAR-OLD FOUNDER AND CEO OF SBM, A LONG-RUNNING ZAMBIA BUSINESS GROUP PRACTICALLY GLOWS WITH GOOD SPIRIT AND POSITIVE ENERGY. Clearly her business smarts, strong negotiating skills, and supportive family have had the greatest role in the success of SBM Investments, but her ability to connect with others and good humour have played an equally important part.

"I love to network and create linkages but right after that comes football," she says with a wink. "I support the Chipolopolo boys. My second choice is Manchester United and, to please the hubby, I also support Liverpool but only when they're not playing Man U. After football, I love travelling, and have been to at least 45 countries - Zambia being by far my favourite destination. And dancing, I love dancing."

Standing for "Simply the Best Merchandise", SBM Investments is a 22-year-old family-owned and operated venture with several outlets and distinct business lines. Located in various malls across Lusaka, the SBM *What's New* boutiques offer up-market apparel for men and women, accessories, and maternity wear, as well as manicure and pedicure services and wedding gifts. Another outlet sells small hospital equipment and orthopaedic accessories while a sixth location hosts The Change Agency Initiative, a change management consultancy. SBM also provides bulk orders of uniforms, protective work equipment and related merchandise and runs an advertising and printing service at its own facility. In a further diversification of its offerings, the company sells a plethora of materials, such as bedding, towels, cutlery and plates, to the hospitality industry and has its toes in the entertainment and events management business in collaboration with partners. Supported by family members in a variety of positions, Sylvia oversees operations as CEO.

Why so many different types of businesses? "Diversification has been a critical strategy for the business - it is necessary to spread risk and ensure our survival in a highly competitive environment," Sylvia explains succinctly.

At its peak in 2006, the business employed 45 staff but had to downsize as a result of the global economic downturn.

"Currency volatility has been one of our biggest challenges. The kwacha has had spells of depreciation, which have made rent costs high - as mall rates are pegged to foreign currency - and reduced our ability to import as cost of goods increases. This is compounded by access to affordable finance, which impacts nearly all SMEs in Zambia and is really a serious barrier to business development and growth. Banks often view SMEs as delinquent debtors and a high risk to credit finance. Even the creation of a credit bureau has not helped allay this fear. This is why we grew so slowly but also why we had to cut back when the economy slowed."

The fourth born of 11 sisters and 5 brothers, Sylvia completed 12th grade at Kasama Girls Secondary and did the compulsory National Service before getting secretarial training and finding employment in the diplomatic corps and later with the Chibote group, the second largest corporate business group in Zambia at that time. Working for Chibote was a turning point for Sylvia.

"As an executive secretary, I was privy to gruelling business negotiations. I didn't have any formal business training at that stage, so this was a great learning opportunity. It was during that time that I decided I would start my own business. Mine may have been from the boot of a car, but I still applied those tough negotiating skills I'd picked up from my time at Chibote."

Accompanying her husband on foreign trips in his capacity as president of the Round Table organisation and later with her own involvement in the Ladies Circle, Sylvia bought lots of clothes and accessories that she would resell on her return to Lusaka. Like most businesses, she started small, going from office to office and selling from her car. Then she started to travel regularly by train to Dar-es-Salaam to purchase garments for resale.



TOGETHER WITH FORMER ZAMBIAN PRESIDENT KENNETH KAUNDA.

In 1994 she formalised the business. "With a little savings, I formed a trading company, ASK-SBM, with a colleague in a 50/50 partnership of K5,000 (then equivalent to US\$5,000) each. We opened the first shop but split the business after three years, each going our own way. This 60 m² shop was the beginning of SBM's *What's New* boutique that today is a four-branch operation," the veteran retailer says proudly. "I financed growth by ploughing profits back into the business and taking some soft loans from family and friends."

Sylvia is the first to admit when she started SBM more than 22 years ago, she had very limited understanding of business management. But she's worked hard to overcome any deficiencies by getting an MBA from the Edith Cowan University in Australia and has taken a number of formal and informal training courses in leadership management. Today she is doing a PhD in business administration with the Binary University of Malaysia.

Apart from her own commitment to self-improvement, there are a number of strategies this grandmother of four employs to move SBM Investments forward.

"Like any business, our main objective is to make a profit and build-up cash reserves to drive growth or act as a buffer during challenging times. With increased global competition, we aim to engage in innovative and profitable partnerships, invest in systems and processes to cut operational costs, and consider local production of some goods. Our broad-based strategy is to maximize cash sales and provide very tight credit terms to clients while getting the longest possible credit terms with suppliers. I'm a good negotiator, a skill that has also enabled us to secure credit lines and consignment stock," she says matter-of-factly.

A no-nonsense businesswoman she may be, but Sylvia has an endless list of accolades for her service to Zambia and the community to her name. Contributing to the local economy is so important to her, in fact, that she set herself a big audacious goal of expanding her Change Agency Initiative into a new business line.

"My dream is to create a co-working space where startups can get advice and grow. I envision a SBM finishing school where entrepreneurs can be rejuvenated and inspired to pursue their dreams. I want every Zambian citizen to play their part in creating positive change for the economy so we can all prosper. We need a revolution in mindset to get there, but I believe together we can."

And with 22 years of business experience and six business lines, all of which grew from selling some dresses from the boot of a car, there's no doubt Sylvia Bwalya Mutale-Mwansa is the perfect person to inspire this change.



LESSONS & LEARNINGS

- | | | | | |
|--|--|--|---|---|
| <p style="text-align: center;">1</p> <p style="text-align: center;">KEEP AT IT</p> <p>Never take 'No' for an answer. I have refused to accept any 'end of the road' situation and, with support, worked the business out of many challenging situations.</p> | <p style="text-align: center;">2</p> <p style="text-align: center;">ALWAYS BE LEARNING</p> <p>After pushing my educational levels and capacity higher, I have had a different perception of business management and now see the bigger picture I never saw then.</p> | <p style="text-align: center;">3</p> <p style="text-align: center;">DON'T BE HELD BACK</p> <p>Don't feel shy to drop friends and relatives who are continuously pulling you down – just drop them, really!</p> | <p style="text-align: center;">4</p> <p style="text-align: center;">INVEST IN PEOPLE</p> <p>Invest in training for staff, especially family members, as it ensures stability and supports succession planning. This also gives financiers confidence in the business.</p> | <p style="text-align: center;">5</p> <p style="text-align: center;">NETWORK</p> <p>Join existing networks of business women and financiers, this is something I really regret not having done sooner.</p> |
|--|--|--|---|---|

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**CONSOLATA
NDAYISHIMIYE**
THE OPPORTUNIST WITH A HEART OF GOLD

Meet the owner of several business ventures and social enterprises providing employment and hope for many women in war-torn Burundi.

" I can't judge those who left the country because of its troubles, but we can't all leave. I am personally convinced that this country needs me, whatever may happen. "



SOME PEOPLE MIGHT SEE LOSING THEIR INTERNATIONAL DEVELOPMENT AID JOB DUE TO CIVIL UNREST AS A SETBACK, BUT NOT CONSOLATA NDAYISHIMIYE. FOR THIS OPTIMIST, IT PRESENTED OPPORTUNITY. Inspired by the suffering she saw in her native Burundi – a land-locked nation ravaged by civil war sanctions – and driven by her mother's example of hard work and commitment to success, Consolata took her USAID severance pay and founded La Belle Maison. The small interior decoration shop was the first in a string of businesses that today create economic activity and help women and underserved populations in Burundi change their lives for the better. "I decided to survive and help others live by creating employment," the mother-of-five says simply.

Founded in 1998 with just four employees and funding from her final cheque as a financial officer for the US Development Aid Agency, La Belle Maison or "The Beautiful House", has grown despite the challenges of civil war, economic turmoil, and local distrust of business. The interior design firm recently opened a big showroom. Consolata's company also owns and rents out both residential buildings and launched Barbecue, a restaurant specializing in Burundi's famous grilled meats that is frequented by expats seeking good food in Bujumbura. Since 2014, the restaurant has been expanded to offer accommodation. Another asset is Kahawa Link Company (Kalico), a social enterprise she co-founded with a fellow entrepreneur, which supports rural women farmers in becoming coffee farmers. With over 40 permanent employees and 100 seasonal employees, Kalico supervises all stages of the coffee-producing process and gets Burundi's coffee into international markets. Consolata also owns her own 'Izere (Hope) speciality coffee' a premium roasted coffee that she recently introduced to the market. "It's important that everyone understands that the private sector is really the engine of development, that this is not just a slogan," Consolata explains.

Consolata's accomplishments don't end with founding multiple successful businesses in an unstable country. She's an economic powerhouse who's been described by Patricia Moller, previous US Ambassador to Burundi, as a "force of nature." With Moller's backing, she made a bid for presidency of the Federal Chamber of Commerce and Industry in Burundi and won, becoming the first woman to hold that position. She also served as the President of the East African Business Council (EACB), where one of her best moments was "signing a US\$1,000,000 business partnership between the EACB and Trademark East Africa. "That," she recalls with a smile, "was a good day."

Consolata attributes her entrance into the male-dominated realms of the Chamber of Commerce and EACB to both Moller's backing and mentoring from Katherine Ichoya, the Director of the Federation of National Associations of Women in Business in Eastern and Southern Africa (FEMCOM). Ichoya also encouraged Consolata to found the Women's Initiative for Self-service Empowerment (WISE), a local microfinance organization for women, which the 54-year-old considers her greatest achievement: "If I died tonight, I would depart this earth proud of having brought together 461 women to start such a symbolic and encouraging social enterprise." Her inspiration for



" IF I DIED TONIGHT,
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THIS EARTH PROUD
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WOMEN TO START
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AND ENCOURAGING
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hard work she credits to her mother who rose at 3:00 am every day to cross the border and sell clothing in the Congo. Even former US President Obama touched her: "The 'Yes We Can' campaign encouraged me to turn my dreams into reality," she says.

With her multiple business ventures, Consolata makes it look easy, but the risks are real. "In an underdeveloped country like Burundi, only just emerging from a long drawn-out civil war, people don't trust business owners and the market is very unstable." Consolata has managed the risk by diversifying her businesses and even taking on employment during difficult periods to repay debt.

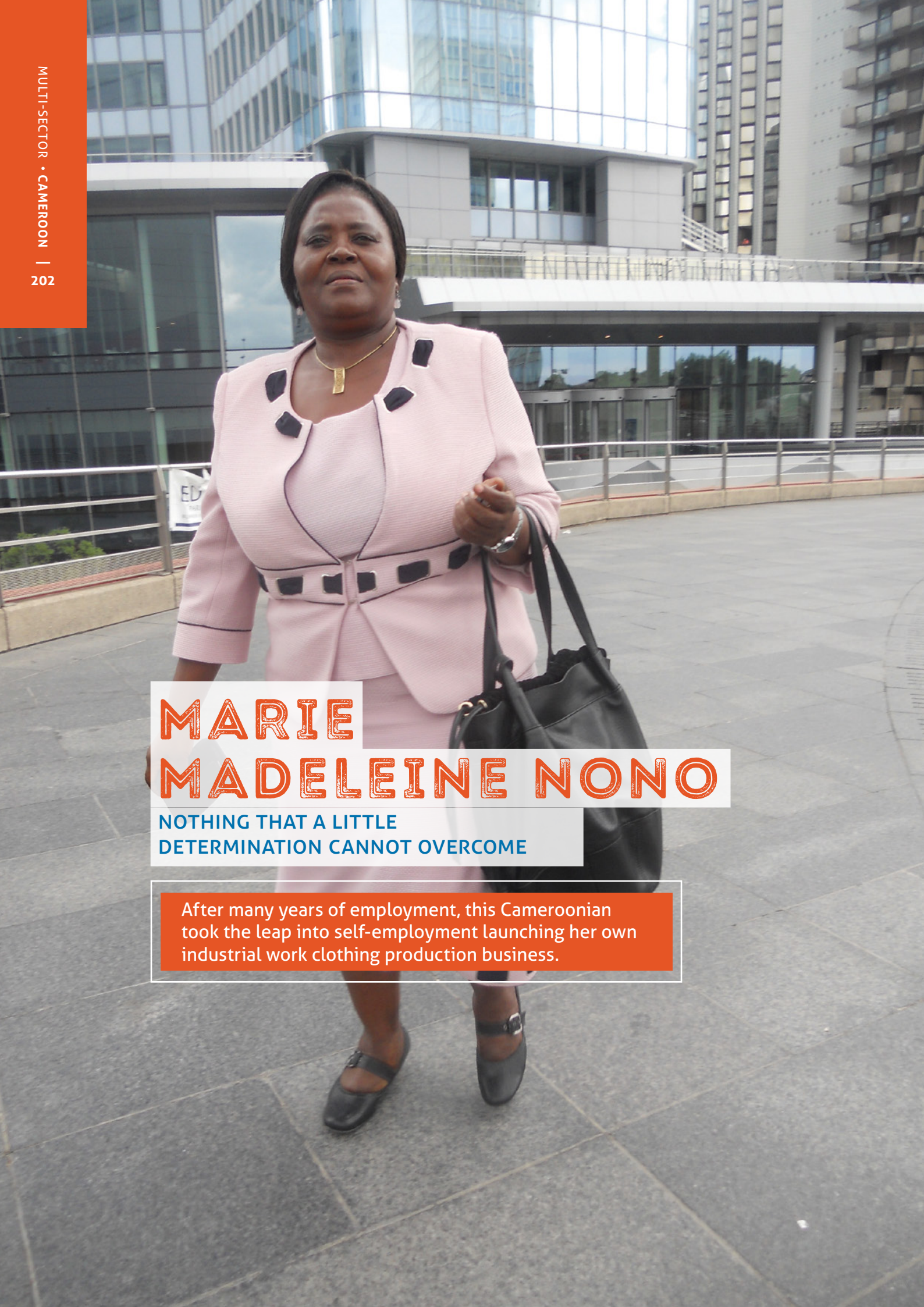
Doing business in crisis-ridden Burundi may seem like a hazardous, even reckless idea. But for a woman, it's even more difficult as a result of barriers like little-to-no-access to bank loans due to inheritance laws and sociocultural prejudices. But despite these hindrances, Consolata continues to take a cheerful view of life and her country's future. "I can't judge those who left the country because of its troubles, but we can't all leave. I am personally convinced that this country needs me, whatever may happen," she says, adding with a wink, "Besides, starting from zero somewhere else terrifies me."

LESSONS & LEARNINGS

- | | | | | |
|---|--|--|---|---|
| 1 | 2 | 3 | 4 | 5 |
| FIND INSPIRATION | GO OUT ON A LIMB | PUSH ON | DIVERSIFY | COLLABORATE |
| Seek advice and encouragement, even from other's actions, successes, or failures. | Don't be afraid to take risks in investment. | Never surrender, even when you have to delay payments. | Don't rely on just one activity to see you through the difficult times. | Find a partner to balance the workload and share the risk to achieve sustainable success. |

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MARIE MADELEINE NONO

NOTHING THAT A LITTLE DETERMINATION CANNOT OVERCOME

After many years of employment, this Cameroonian took the leap into self-employment launching her own industrial work clothing production business.

" My staff are key to my success so I take care of them. It's important to invest in your people but also the business. That allows you to keep growing. "



FOR AS LONG AS SHE CAN REMEMBER, MARIE MADELEINE NONO WANTED TO BE HER OWN BOSS. WITHOUT MONEY TO INVEST, HOWEVER, THE NATIVE CAMEROONIAN HAD NO ALTERNATIVE BUT TO WORK AS A SECRETARY WHERE SHE WAS NOT ONLY POORLY PAID BUT ALSO DESPISED BY HER SUPERVISOR. All in all, it was a terrible experience that ended with the then 43-year-old being unjustly sacked and having to sue for compensation. But as Oscar Wilde once said, "bitter trials are often blessings in disguise." Marie Madeleine set about launching her own business so she would never have to work for anyone like that again.

"I've always dreamed of being a self-employed woman and leader – unlike my boss at that time – a generous and respected leader: respected in that people appreciate my work and it serves as an example to other women; generous because I plan to help other women succeed in making ends meet."

Born in 1956 into a family of eight children, Marie Madeleine finished secondary school in Nkongsamba, Cameroon, before moving to Belgium with her husband who was studying there. While in Brussels, she continued her education and discovered the Young Women's Christian Association, which works for the emancipation of the woman through workshops and traineeships. Marie Madeleine joined others in learning how to produce liquid soap and bleach and master sewing and hairdressing. On returning to Cameroon, she created a branch of the association of which she became president. Recognised by the government in 1986, the association was affiliated at the international level in 1999 and – in addition to practical training – has been involved in seminars on women's rights, entrepreneurship, and leadership over the years.

While overseeing the association, Marie Madeleine worked as a stock accountant for about 15 years. Towards the end of her employment she was unfairly sacked and took the company to court. It took several years to resolve, but she won. "From that moment, I decided I would start my own business, mostly because I had to generate an income but also because I knew I could no longer work for anyone."

Launched in 2010, Mery Services manufactures work clothes such as overalls or scrubs. With seven employees, the business also produces bleach and liquid soap and delivers products such as bar soap, mineral water, and office equipment to clients.

Thanks to previous contacts she had from other places of work, her savings, her husband's support, and a CFAF 5 million (about US\$8000) loan from the bank, Mery Services came to see the light of day. But accessing finance was far from easy.

"My greatest difficulty was getting my husband's approval for obtaining credit from the bank. Initially, he was against it because he was not sure I would be able to pay back the loan on time, and he was scared of losing his land title that had to be used as collateral.



" MY GREATEST DIFFICULTY WAS GETTING MY HUSBAND'S APPROVAL FOR OBTAINING CREDIT FROM THE BANK. NOW HE'S VERY PROUD OF SUCCESS AND CAN EVEN COUNT ON MY FINANCIAL SUPPORT TODAY. HE STRONGLY BELIEVES WOMEN SHOULD GET LOANS FROM BANKS WITHOUT THEIR HUSBAND'S APPROVAL IF THEIR PROJECTS ARE GOOD. "



The whole process took several months and I had to present a well-structured project to my husband to convince him. But when he saw how determined I was, he finally decided to give me a chance," she says with a smile, adding, "And now he's very proud of success and can even count on my financial support today. He strongly believes women should get loans from banks without their husband's approval if their projects are good."

The three critical factors in the success of Marie Madeleine's company are the self-fulfilment of her employees, replacement of working equipment, and conquest of new markets. "My staff are key to my success so I take care of them. It's important to invest in your people but also the business. That allows you to keep growing."

Something the 61-year-old wishes she knew earlier before starting up her business is that managing a company requires strong financial means and advice from professionals. "It's not the easy life I imagined but, regardless of the difficulties, my company is advancing and for that I am really proud. I got to where I am today thanks to the encouragement of my husband and friends but also my own sheer determination to be a business owner."

LESSONS & LEARNINGS

1

REGISTER

Be attuned to others – their needs, motives, and interests – for the smooth running of the business. You are not in it alone.

2

BUSINESS PLAN

No matter what difficulties present themselves, it is necessary to remain confident, determined, and enduring.

3

STAFF

Your team is key to your success. Invest in your people, it's the only way you will grow.

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— CHAPTER 9 —

FOOD & BEVERAGE

FUELED BY A GROWING MIDDLE CLASS WITH GREATER SPENDING POWER, THE FOOD AND BEVERAGE MARKET IS A MAJOR PART OF THE AFRICA RISING STORY. MEET THE FOUNDERS RIDING THE WAVE OF THIS PROMISING SECTOR.

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LATIFAT BALOGUN

WHEN THE COMPETITION KICKS, KICK BACK

Using funds she earned by selling Italian accessories, Nigerian entrepreneur Latifat Balogun launched Lagos' first gelato brand that today operates in nine locations nationwide.

"Have you ever seen a sad person in an ice cream parlour? Where there is ice cream, there is happiness."



A LESS-KIND OBSERVER MIGHT LABEL LATIFAT BALOGUN OVERBEARING. SHE CALLS HERSELF TENACIOUS. YOU HAVE TO BE IF YOU'RE GOING TO OPEN ABUJA'S FIRST GELATERIA PRODUCING AND SELLING ITS OWN FLAVOURS THAT WAS SO SUCCESSFUL IT NEEDED TO EXPAND NOT ONCE BUT THREE TIMES IN ITS FIRST YEAR OF OPERATION. Sweet success like this doesn't come without a lot of discipline and a willingness to invest in yourself. Latifat wants women especially to understand this.

"Women face a lot of barriers to owning a business in Nigeria, factors like lack of capacity, skills, and structure that affect how we raise capital and compete favorably. But why should anyone be willing to invest in your business when you are not willing to do so yourself? When you're looking for finance, you must be able to demonstrate the need to use your own funds before asking for help. I've resorted to selling my jewelry to meet down payments. What is the economic value of anything if you cannot put it to use when needed? We are what we make of our dreams. Nothing is impossible if only we can try and are willing to make sacrifices to get there."

Latifat grew up in a Muslim family in Lagos, Nigeria. The first child of nine, from an early age she was tasked with a lot of responsibilities in the home. She often helped her mother with petty trade and as a student sold all kinds of things to supplement her upkeep allowance. Following her studies at the University of Lagos, Latifat worked at Société Générale Bank for ten years in various capacities, including head of operations, until she was unexpectedly asked to resign.

"One of my staff did not follow closing procedure correctly and some cash went missing. As the most senior member of the team, I had to take responsibility. Of course I wasn't prepared as I had envisioned a long career ahead and coping with unemployment was really difficult. But I stayed positive and was ready to take up anything that came my way."

Luckily, she didn't have to wait long as her husband – a diplomat serving in Congo Brazzaville at the time – was posted to Italy and the family had to relocate. Latifat grabbed the opportunity.

"Drawing on my past experience as a trader, on arrival in Rome I began to shop for shoes, bags, and suits that I planned to sell back home. I convinced my husband to support me with an investment of US\$10,000 and a return ticket and after that, the trips paid for themselves. It was an unconventional way to start business, but it allowed me build up revenue while I continued to pursue more concrete ventures."

She finally settled on an opportunity. Speaking only a smidgeon of Italian, she enrolled in an ice-cream-making, display, and delivery programme at Carpigiani Gelato University in Italy. Afterwards, the planning began in earnest.

"On every trip home to sell accessories, I would give a percentage to the equipment makers and suppliers in anticipation of the day I would return to open the gelateria. Starting gelato retail was very novel. It took so much convincing of all those who needed to be convinced that the venture would thrive that I never did a formal business plan," she says jokingly.

Hatlab Ice Cream Delite Ltd specializes in the production and retail of traditional Italian ice cream, otherwise known as gelato, as well as sorbet and, more recently, pastries. What started with one small 20m² shop has fast evolved into a retail chain with multiple locations in three cities, providing jobs to over 40 employees.



" WE ARE WHAT WE MAKE OF OUR DREAMS. NOTHING IS IMPOSSIBLE IF ONLY WE CAN TRY AND ARE WILLING TO MAKE SACRIFICES TO GET THERE. "

Although thinking big, Latifat wisely started small.

"The ice cream business had a huge cost outlay and at first it looked like a dream that would never come true, but I was careful and kept costs down by renting space and buying used machines and a small generator. As business picked up and people wanted to sit and enjoy their gelato, I entered into a lease option arrangement and expanded another 20m² and then another 40m² until we finally had to open a second and third location. No matter how big a project looks, I always approach it in bits and pieces until the goal is finally achieved," the 49-year-old explains.

About seven years ago, Latifat turned to GroFin, a specialist SME financier with proven expertise in financing and supporting small and growing businesses across Africa and the Middle East, for about US\$500,000 to refurbish her flagship outlet, relocate an existing branch to a new location, and buy more equipment and vehicles. With the loan came advice on marketing, financial management, and business process improvement. The financial institution also participated in a week-long skills acquisition program organised by Hatlab in partnership with Gelato University of Bologna, Italy.

"Have you ever seen a sad person in an ice cream parlour? Where there is ice cream, there is happiness. I'm so grateful for what I've experienced, I want to bring others on board. This is why we offered free training for 20 graduates fresh out of school and looking for business ideas. We already have a platform where we can work with people to do more and bring happiness into everybody's homes."

Latifat continues to enjoy the sweet taste of success. HatLab was awarded the International Gold Star for Leadership and Commitment to Quality and the business is expanding beyond its current position in three states with an eye even on the international market. But with success comes competition.

"We had the first mover advantage but gelato shops are popping up everywhere now. We try to keep up with trends but, bottom line, competition kicks and we kick back. I've got plans to expand into the manufacturing and processing of dairy products, which is an important component of my business. That will enable us to stay relevant and on track for increased growth."

Overbearing? Hardly. More like strategic thinking from a woman who knows what she wants and how to achieve it.



LESSONS & LEARNINGS

- 1**

BRANDING

Look for what makes your brand stand out, then build on it and be the best at it.
- 2**

EMPLOYEES

People don't come to work for you but for themselves. They only work for you if you have earned their respect or give them a meaningful incentive, not because you give them orders.
- 3**

BE PREPARED

While gut feelings play a key role in making a right or wrong decision, it is also important to do proper feasibility study before embarking on a project.
- 4**

FINANCE

Try to avoid paying in full for supplies, negotiate opportunities to pay in installments. This helps achieve more in less time using other people's funds.
- 5**

GROWING PAINS

When the business is small it is easy to manage staff and the enthusiasm they bring to the business. But when you grow, you have to deal with work issues but also issues outside the workplace.

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ANA BELA DE REIS BORGES

THE ACCIDENTAL QUEEN OF CHICKENS

A single mother of four driven by the need to ensure the welfare of her family has created a booming poultry business and a legacy for her children to continue.

" Being a business person is hard. It's not the easy life I imagined, but I am resilient - I've already proven that and this work only makes me stronger. "



ANA BELA DES REIS BORGES NEVER INTENDED TO GET INTO THE POULTRY BUSINESS BUT NOW THAT'S SHE IN IT, HER PLAN IS TO BREED 200,000 CHICKENS EVERY 45 DAYS TO ENABLE MOZAMBICANS TO BUY MORE AFFORDABLE, LOCAL PRODUCTS. You see, Ana bela is on a mission. She wants, of course, to be successful in business and generate profitable revenues to support her family, but equally she abhors hunger and wants to ensure people have enough to eat.

"What made me who I am today was the suffering and hunger I experienced when I was pregnant with my fourth child. I refused to accept deprivation and starvation in my house so I got a divorce and set out on my own. The main aim of my life has been to raise my children independently without having to depend on handouts. That has been my guiding light and pushed me to do more in business so I could support and educate them but also to prove to everyone that a woman is capable of such things."

Born into a large family in Maputo, Ana Bela was a considered something of a troublesome child. Her parents insisted she learn to cook and clean because she was a girl, but never in agreement she'd run off to climb trees and read. She was sent away to boarding school at the tender age of seven where she spent five years without visiting home as her parents had since divorced. Her secondary school education was also far from family, about 1000 km north of Maputo, and it was here she dreamed of someday managing many workers without really understanding what that meant. At the University of Maputo, she studied chemical engineering, but left before graduation for her parent's home country of Cape Verde when life became difficult for her and her 6-month-old daughter due to the civil war. She returned after eight years when the peace agreement was signed in 1993. The young mother made good use of her time, earning a Master's in auditing and accounting during her time away.

Ana Bela and her family relocated to Nacala Porto, a city in Northern Mozambique on beautiful Fernao Veloso Bay, East Africa's deepest natural port. But life was not easy.

"My marriage was going through problems and I had no family to support me. My husband refused to let me work and I was completely dependent on him. With my fourth pregnancy, I was not getting enough food for myself and my unborn baby, which made me revolt. I decided this would be my last child and I would gather courage and strength to raise these children on my own and make sure they had enough food."

So like the little girl who refused to follow convention, with no job, Ana Bela left her marriage with the little savings she had to support herself and four children. Thanks to her qualifications, she managed to get a job as an accountant and later managed private canteens at a telecommunications company, but money was always tight. When her contract expired after two years, she decided to start her own business.

"I knew going out on my own would be more profitable. My first purchase was two slug football tables, which I strategically placed in the market on some land I bought. I also sold water from my house to the public. The money from the slug football went into making concrete bricks from which I slowly built a bar and a restaurant over two years. I was patient," she laughs. "People from all over Nacala used to come and eat at my venue because it was on the road to the beach."

Ana Bela's bar and restaurant were very successful, almost too much so. The demand was so high for her *peri peri* chicken, she had to travel to and from Nampula, over 400 km away, each week to get supplies. After endless trips, she'd finally had enough and applied for a



" MY GOAL IS TO BE A REAL 'QUEEN OF CHICKENS'. I HAVEN'T REACHED MY FULL POTENTIAL. I WANT TO PRODUCE 200,000 CHICKENS PER CYCLE OF 45 DAYS SO MOZAMBICANS ARE NO LONGER RELIANT ON IMPORTS. "

loan from Fundo de Desenvolvimento Local FDD to purchase 300 chicks with the intention to supply her kitchen. But then locals demanded she sell to them directly so with that pressure, she increased her capacity to 1500 chicks and so on and so on, like the concrete bricks she made in batches to build her restaurant, until she reached the her current capacity of 22,000 chicks bred every 45 days. And it doesn't stop there. Because Ana Bela had to feed the chickens, she decided to start making chicken feed too, mostly soya beans and maize. When they started, her workers were mixing 400 kg of feed manually using a shovel each day. Today, the feed production is done in a proper factory with capacity of 20 tonnes daily. The business grew so large, she rented out the bar and restaurant and now focuses solely on the poultry venture.

And still she or *Rainha dos Frangos* (Queen of the Chickens) as she is known, aspires for more. "My goal is to be a real 'Queen of Chickens'. I haven't reached my full potential. I want to produce 200,000 chickens per cycle of 45 days so Mozambicans are no longer reliant on imports. I'm also diversifying outside the food business and am an agro dealer selling maize, beans, sesame seeds and so on as well as agricultural equipment."

Ana Bela is on track to achieve her vision. In 2016, she was the beneficiary of a shop and warehouse from the Graça Machel Trust's African Women in Agribusiness Network. In 2017, she received participative financing from the USAID FinAgro programme. She chipped in 30% that she raised from the African Banking Corporation with an interest rate of 37%, and USAID provided the remaining 70% to purchase equipment and a 5-tonne Tata truck and to increase capacity at the chicken feed factory to meet growing demand. The 54-year-old already has the 200 hectares of land ready to expand production to support 200,000 chickens and has started construction of a slaughterhouse.

People in the community are amazed at what this single mother has managed to achieve, especially in a predominantly Muslim area where Ana Bela feels business women are still not really accepted or taken seriously.

"The chicken business is viewed as a dirty one but I'm planning to change those perceptions. Together with my children, who have been my partners on this journey, we want to show others there is profit to be made in poultry. Being a business person is hard. It's not the easy life I imagined, but I am resilient – I've already proven that and this work only makes me stronger."

That troublesome child has grown into a determined woman. Never doubt a mother's perseverance when it comes to her children's future.



LESSONS & LEARNINGS

1

YOU CAN DO IT

You have the strength and ability within you, you just need to find and unleash it.

2

KEEP AT IT

Be determined and persistent. Hit the same point over and over and don't stop until you get what you want.

3

BE PREPARED

Being self-employed and running a business is really hard work. Make sure you are able for it before jumping in and have a good support network around you for when the going gets tough.

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MONICA KATEBE MUSONDA

ENTREPRENEURSHIP DOESN'T COME EEZEE TO ME

This highly flying corporate lawyer walked away from a prestigious international career to start a food processing firm in her native Zambia.

"I thought 'if not you, then why not me?' and knew then I needed to create a legacy, have an impact, and grow a proudly Zambian brand while hopefully making some money in the process."



MONICA KATEBE MUSONDA, CEO AND FOUNDER OF THE PROUDLY ZAMBIAN FOOD PROCESSING BUSINESS, JAVA FOODS, HAS A SECRET SAUCE. It's not the key ingredient in her eeZee Instant Noodle or eeZee Supa Cereal line but rather the chief factor behind this visionary founder's success: resilience.

"I left Zambia to pursue my career early on and I wasn't afraid to try something new. I have taken the same approach with my business. I took a big risk but even if it failed, I knew I had tried my best. I wanted to show Zambians that it's possible to step up to the challenge and take a more prominent role in the growth of our economy. It's been a long hard journey going from being a lawyer to business owner, but I'm still here so that's half the battle."

Monica first left Zambia when she was three and moved to the US where her father was doing a PhD. She returned home for high school and studied law at the University of Zambia. After earning a Masters from the University of London, she went into private legal practice in the UK but moved thereafter to Johannesburg where she rose to Partner rank with the firm Edward Nathan. In her early 30s, Monica was recruited to the World Bank Group's International Finance Corporation in Washington DC where she stayed for two years before being enticed back to the continent with a lucrative position in Lagos as Director of Legal and Corporate Affairs for the Dangote Group, the African manufacturing conglomerate owned by billionaire Aliko Dangote. She became General Counsel soon thereafter. But that's where her legal meteoric rise ended and her life as an entrepreneur began.

"Working for Mr. Dangote was a life-changing experience. During those three years, I followed him into every country where he set up operations and saw the impact with my own eyes. When we travelled to Zambia, he asked me why so many foreigners – as opposed to locals – were running the show at banks, insurance companies, and the like. And it hit me, we were not active participants but spectators in our own economy. I have always been inspired by the Nigerian entrepreneurial spirit where so many people take the leap and work for themselves. The reality is that most Zambians are happy to work for someone else, taking the easier, more secure path. For months after I thought 'if not you, then why not me?' and knew then I needed to create a legacy, have an impact, and grow a proudly Zambian brand while hopefully making some money in the process."

So, at the height of her legal career, working for one of the continent's most successful businesses, Monica resigned and returned to Zambia after 13 years abroad. Four months later, self-funded and with monies she raised from family and friends, Java Foods Limited opened shop. A food processing business with 25 employees, Java's vision is to manufacture high quality nutritious food using local products and sell them into the market at an affordable price. Monica's team started with eeZee instant noodles, which are produced under contract mainly because of the lack of insight on the size of the market for such a product. To set up production facilities right away without understanding the size of the noodle market would have been expensive. Nevertheless, the market surprised her; eeZee Noodles quickly became a huge hit with students and kids (over 50% of Zambians are under the age of 18). It is now the number 1 instant noodle brand in Zambia known for its high quality, good flavour, and great value. The success of eeZee Noodles laid the groundwork for what was to become a proudly Zambian company.

"As our mission is to make affordable, nutritious food using local products, we turned our focus to maize, soya bean, and sorghum and decided to invest in in-house production. I raised some money by mortgaging my house and borrowed some funding to get the plant up and running. It's been an incredibly difficult journey mainly because interest rates are so high but also because we have seen incomes



" AFTER VENTURING INTO PRODUCTION, I CAN NOW SAY I'M A GROWN-UP KID, BUT I AIM TO GET OUT OF THE PLAYGROUND AND BECOME A 10-MILLION-DOLLAR BUSINESS IN FIVE YEARS. IN THE MEANTIME, I'M ON A MISSION TO CREATE ASPIRATION AND SHOW EVERYONE IT IS POSSIBLE. "

of many of our customers contract. But both my feet are still in it," Monica says, adding with a laugh, "As well as the feet of many others."

Today, in addition to eeZee noodles, Java Foods manufactures a high-energy fortified called eeZee Supa Cereal and Num Nums corn snacks, which are a by-product of the line. Given the huge success of eeZee Noodles, the goal in 2017 is to bring noodle production in-house using locally grown wheat but this requires \$2 million investment to finance a second manufacturing facility.

"It's a challenge," Monica says with emphasis. "Foreign investors look at 5-million-dollar projects before they get out of bed. Unfortunately, we don't have an international shareholder who can lend us working capital at 1% and locally, interest rates are extremely high. We are currently borrowing at 35%. Zambia is an expensive place to do business. There are multiple license regimes and regulatory hurdles, high taxes and labour costs, and exchange rate fluctuations. Small Zambian businesses also don't have the benefit of investment incentives or exemptions and, in my personal opinion, this will affect their growth in the short term. Food prices are quite high and rising while people's income remains static, so we are all fighting to get that K10 (\$1) from the customer."

And access to affordable capital is not Monica's only challenge. Recruiting skilled labour remains an issue, but probably one of her greater tests has been learning how the market operates and coming to grips with manufacturing.

"As a lawyer who had not lived in Zambia for many years, I had little-to-no experience in this field. It was baptism by fire. I wish I had understood the market better. We would have saved more money with better due diligence. For example, I assumed when you deliver a product, you get paid. But it doesn't work that way. Supermarkets often work on credit, paying sometimes up to two months after delivery so revenue can fluctuate and you quickly run out of money. I also assumed that the South African retailers had a central hub for suppliers and all we had to do was deliver to this distribution point. We learnt very quickly that we had to deliver product to all their stores across the country and bear the costs, no matter how small the order! In the early days, our distribution costs were sometimes more than the cost of the product itself," she says in disbelief.

With four years under her belt, and experience from the several corporate boards on which she sits, the 41-year-old founder has plans this year to export to Tanzania and beyond. Zambians are happy to support the home-grown brand, which, as the business expands, will venture into contracts with small shareholder farmers to ensure more sustainable incomes for the local population. And they are rightly proud of their native daughter who went from distribution to manufacturing in such a short period of time.

"After venturing into production, I can now say I'm a grown-up kid but I aim to get out of the playground and become a 10-million-dollar business in five years. In the meantime, I'm on a mission to create aspiration and show everyone it is possible. Things won't change on the continent if we look for jobs and get paid a salary, we have to be part of what we want to see. It's still very hard for me and it would be great to have company so we really need more women to step up and start businesses. But that requires funding and support because with entrepreneurship comes sacrifice as well as gain. It's a process."

Having given up her spectator seat and joined the band on stage, Monica, ever resilient, is in it for the long haul.

LESSONS & LEARNINGS

1 LEARN BY DOING

Start small, manage your costs, understand your market and how you are going to be paid before you expand. But don't be afraid to start - learn by doing.

2 THE TEAM

Pick the right team: those who will challenge you and also those who believe in your company's vision.

3 SUPPORT

Leverage your networks! For anyone at any stage in a startup, realizing you are not alone is key.

4 CUSTOMERS

Remember "The Customer is King" - focus on giving the customer what he/she wants. But make sure you get paid before you spend!

5 MISTAKES

Don't be afraid to fail or make mistakes. Pick yourself up and continue to focus on your goal but change "the how" (strategy). Then let your success speak for you.

CONNECT

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GRACE NANYONGA

CHICKEN GIRL'S THRIVING BUSINESS

An incredible story of resilience from a Ugandan woman who overcame extreme hardship to become a successful business owner.

"I openly share my journey so that I can inspire and motivate young people who are struggling. I want to give back to the needy with whom I share a common background. I would not be who I am today had I not been constantly mentored and encouraged by people who didn't know me but believed in me."



AT SCHOOL IN UGANDA SHE WAS CALLED CHICKEN GIRL. HER FELLOW STUDENTS THOUGHT GRACE NANYONGA DID "DIRTY WORK" SELLING ROASTED CHICKEN BY THE SIDE OF THE ROAD. In reality, the 13-year-old was struggling to support herself and her six younger siblings, all of whom found themselves orphaned after the unexpected death of their mother, less than a year after their father had died. Grace didn't care about the nickname; she owned it. She made Chicken Girl her brand name, and sold it throughout high school.

Grace says she had "the spirit of business". Later, after high school, she switched from selling chicken to smoking and selling fish, turning it into a successful venture. She named her company Grana Fish Supplies Limited – Grana being a combination of her first and last name. Though Grana, which operates in the Mukono District of Uganda, started as a very small operation, by 2012 it was a fully registered business. Today, Grana Fish – smoked and seasoned tilapia and silver fish (mukene/omena) in snack, powdered, and sundried form – is sold in grocery stores, schools, and markets, as well as to individual customers. The firm employs over a dozen staff.

Grace's business was primarily self-funded. Because she initially had little money to put into it, the company grew organically. "Even though I put most of the profits back into the business," Grace explains, "it grew slowly due to inadequate capital. Fortunately, due to the high quality of fish we process, it's now one of the leading companies in its sector in Uganda." Still, there is additional equipment and technology she'd like to invest in when she has the money available. For instance, rather than using electronic dryers, Grana depends on sunshine for drying fish, which results in reduced production during the rainy season.

Much of what Grace now knows about both fish and business in general she learned as she went. "I did not know about vacuum sealing as a way of preserving fish to increase its shelf life. I learned it along the way through my food quality control training at Walmart in Arkansas in the United States where I was sent through the Fortune/US State Department global mentorship programme. I also did not know about filing tax returns with the government but that, too, I learned along the way."

What she did have from the beginning was an innate sense of business and customer service. "You must make your product unique and never compromise on quality for any reason. Our fish is smoked and seasoned to make it unique and oil-free. Also, you must remember that your customer is your boss. We have had some of the same customers since 2005." And sometimes, she knows she must strategize to keep those customers. "Most people get their smoked fish from local markets, but in this day and age not everyone has time to go shopping in local markets, so, in addition to being in markets, we do local deliveries direct to people's home."

Further, she recognizes the need to be careful with her money. "Sixty percent of my profits go back into the business, and I keep separate accounts for business and personal savings. I prioritize my expenses. For instance, my children's education is not compromised, but I will only shop for new clothes infrequently. I am so careful with my needs and wants while spending, and I make sure that I am spending more on needs compared to wants."



" EVEN THOUGH I PUT MOST OF THE PROFITS BACK INTO THE BUSINESS, IT GREW SLOWLY DUE TO INADEQUATE CAPITAL. FORTUNATELY, DUE TO THE HIGH QUALITY OF FISH WE PROCESS, GRANA FISH IS NOW ONE OF THE LEADING COMPANIES IN ITS SECTOR IN UGANDA. "



Grace has also benefitted from a number of groups and individuals who have been inspired by her story and offered various types of assistance, including monetary. Back when she was still selling chicken as a young girl in 2001, the organization Forum for African Women Educationalists (FAWE), a local NGO, gave Nanyonga a bursary after hearing of her plight. With that, Grace was able to finish high school and then, with the profits made from Grana, she earned a two-year diploma from Makerere University. "There are many successful business women who are willing to mentor their fellow women. Personally, I have been supported and mentored by many and now I, in turn, am mentoring others, from university students to my fellow women in fishing villages. I encourage them to not to give up despite the odds."

In spite of her many accomplishments, Grace has never forgotten her past. For instance, while she now travels frequently, including to Washington, DC, where she spoke at the White House, she can still remember a time when she was chased out of taxicabs because she was carrying smelly fish. "I am proud of my journey so far, from Chicken Girl at 13 years old to a successful company today. I have chosen to openly share my journey so that I can inspire and motivate young people who are struggling. I want to give back to the needy people with whom I share a common background. I would not be who I am today had I not been constantly mentored and encouraged by people who didn't know me but believed in me."

LESSONS & LEARNINGS

- 1 THE TEAM**
Respect your employees and view them as your business partners. Keep them motivated with fair and timely salaries, consistency in your words, and interest in their views.
- 2 SMALL STEPS**
Focus on your long-term goals work towards them slowly. One step at a time helps you keep growing your business.
- 3 KEEP PERSPECTIVE**
Celebrate every achievement of your business. This is because many people start business with lots of capital but their businesses never live to see their first birthday.
- 4 COMPETITION**
Your business is unique. However, keep studying your competitors so that you are always aware of the trends.
- 5 CUSTOMERS**
Value your customers and take their feedback positively, using it to respond to their needs which will lead to business growth.

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NOBUKHOSI NDLOVU

BUILDING THE PROCTOR & GAMBLE OF ZIMBABWE

Meet the Zimbabwean founder with plans to expand her peanut butter production business into a nationally recognized consumer goods brand.

"I wish someone had told me that being an entrepreneur is not easy. Though it is the best thing anyone can do, being employed by someone else is definitely a lot easier."



NOBUKHOSI NDLOVU READ ONCE SOMEWHERE "WHENEVER YOU WANT TO GIVE UP, JUST REMIND YOURSELF OF THE REASON WHY YOU STARTED." Those words get her through each day when she rises at 5 am and works long hours to grow her food processing business, connect with local farmers and customers, and acquire the capital she needs to fill demand and make the Nutrie brand a household name in Zimbabwe and beyond.

"I wish someone had told me that being an entrepreneur is not easy," the 30-year-old Zimbabwean laughs. "Though it's the best thing anyone can do, being employed by someone else is definitely a lot easier. But I'm proud I started Nutrie Foods and that everyday I face challenges that I overcome. God has always given me the strength to go on and I will never give up."

Born in Gweru, smack in the middle of Zimbabwe, Nobukhosi was one of 12 children. She inherited entrepreneurial genes and aspirations as her parents were farmers, owned a grocery store, and operated a trucking company. "I always dreamed I'd be as successful as they were and own my business. I saw how people respected my mother, and I thought it would be great to employ other people and have such an impact on their lives. Every school holiday, I would work at the shop and saw myself as the owner. My parents gave me a lot of responsibilities and always asked my input on decisions regarding the business."

Far from dreams of peanut butter, Nobukhosi's career began in human resources when she worked at Head Hunters International as a consultant and then business development manager for more than six years. Although she was a full-time employee, the enterprising Nobukhosi couldn't resist dabbling in side-businesses and was selling imported clothing and homeware at a shop she opened and managed with one employee. The pull of becoming her own boss became increasingly strong and she started saving toward the goal. The decisive moment came when she enrolled in a Masters of Commerce program at her alma mater, Midlands State University, while continuing to work with the firm. Her plans of launching Nutrie Foods started to take shape.

"One of my aims when I finished my degree was that I wouldn't be working for someone. I wanted to be my own boss and have a business that would not only add value to me but enable me to hire and empower others. Rather than focusing on the clothing and homeware business, which I still own, I decided to enter the food sector because I knew this would involve job creation, especially when the company would grow."

After graduation, although she'd been saving, Nobukhosi faced a problem that is common to many women entrepreneurs in Africa: lack of funding. She didn't have enough money to buy the equipment necessary to launch production.



" THE MOST
IMPORTANT
THING IS TO
START AND
NEVER GIVE UP. "



"All African women are hardworking and have thriving business ideas with a lot of potential. But their businesses remain small and do not grow because they can't access finance. This is mostly because they lack collateral to secure loans from the bank as most properties are in their spouse's name. This was my problem! In the end, I approached Viri Microfinance. My business was new so they were reluctant to give me a loan, but I was persuasive and had no intention of giving up," she laughs, adding with emphasis, "They approved my loan and I was on my way."

That was three years ago. She grew Nutrie Foods by visiting wholesalers, distributors, and shops in person until the referrals started to come in. But even now, Nobukhosi maintains a personal touch and regularly visits customers to keep relationships strong. Today, operating out of a production facility in Harare, the food production company has grown from 6 to 30 employees and produces predominantly peanut butter products but also corn chips, small grains, and matemba or dried fish. Products are available across Zimbabwe with plans for export.

Although she has a well-established network of local farmers, a shortage of raw materials keeps Nobukhosi up at night. Procuring new suppliers is a critical success factor for the Nutrie brand as the determined Zimbabwean is looking to expand her product line to include soya chunks, jam, cooking oil, fruit juice, and household items such as scouring powder and dishwashing soap.

And funding remains an issue too.

"Having access to finance is key because I already have a huge market for my products, but I'm not able to meet demand because my capital base is too small," she clarifies.

But, if anything, Nobukhosi is determined.

"The best moment of my professional life was when I first saw Nutrie peanut butter on the shelves of major wholesalers and supermarkets. I hold that feeling and it keeps me going. I'm not going to allow the economy or limited resources stop me. I started where I was, growing the business bit by bit. And with patience and hard work, I got to where I am today. The most important thing is to start and never give up."

LESSONS & LEARNINGS

1

JUST START!

If you have a dream or business idea, don't wait for the right time, implement it now.

2

CELEBRATE & LEARN

Learn to celebrate every success no matter how small and also accept that every failure is a learning curve.

3

ENTREPRENEURSHIP IS HARD

Owning your own business is really hard work! Start small and take each day as it comes.

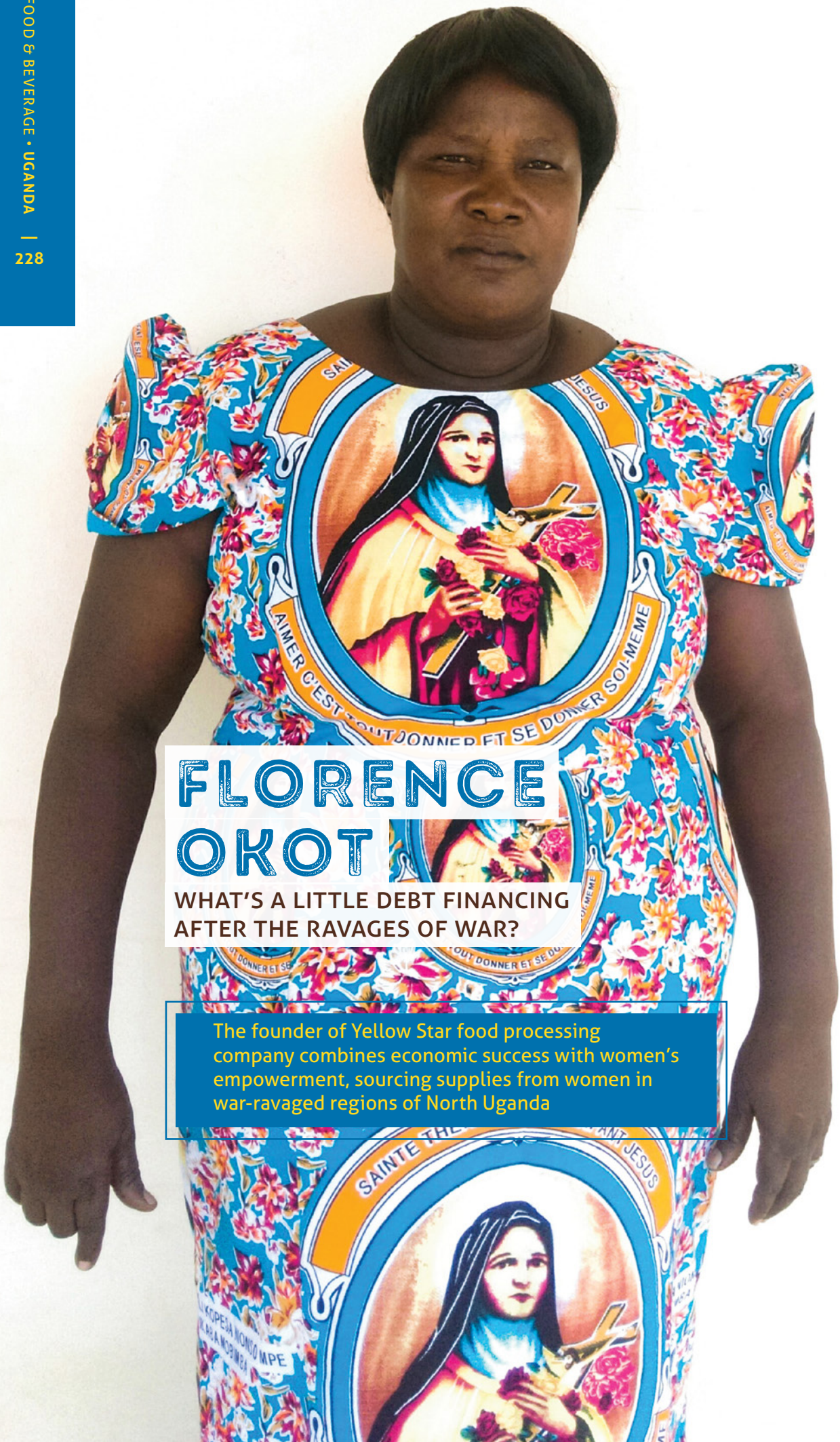
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FLORENCE OKOT

WHAT'S A LITTLE DEBT FINANCING AFTER THE RAVAGES OF WAR?

The founder of Yellow Star food processing company combines economic success with women's empowerment, sourcing supplies from women in war-ravaged regions of North Uganda

" The onus is on the woman to improve the standard of living of the entire household. My goal is empower them with training, skills and materials so they can move beyond pure subsistence farming and create a more sustainable economy for themselves and their families. "



WITH THE EQUIVALENT OF USD\$23 IN HER POCKET, FLORENCE OKOT TOOK ONE OF THE BIGGEST RISKS OF HER LIFE. With her husband studying abroad and money in short supply, the then 29-year-old mother of two small children traversed the notorious Gulu-Karuma road to reach a market in Northern Uganda. With the rebel group, the Lord's Resistance Army, waging a war with government forces, nothing moved on Gulu roads without a military transport ... nothing except desperate but determined people like Florence.

"I took everything I had, all the savings from my job as a social worker for the Uganda Episcopal Conference to buy 70 kg of millet that I hoped to grind, package, and sell with my mother in the capital where supplies were low. We sold out immediately and visions of where this could lead quickly quashed any fears I had so I went back, again and again, ploughing all the profits back into what was the beginning of our family-owned business," she recalls with some disbelief at her own boldness.

That was 1997. Yellow Star's history as a food processing business began simply as one woman's effort to overcome poverty for her family but quickly evolved into a means to create employment for others as Florence encouraged rural war-ravaged women to grow grains and becomes suppliers for her expanding business.

What started with three natural organic products - pure millet flour, soya millet for porridge, and roasted millet with cassava for food - has since grown into a diverse line of foods ranging from rice and soya beverage to peanut butter and honey. Yellow Star boasts more than 250 clients, including major supermarket chains like Shoprite, Game, and Nakumatt, hotels, and schools across Uganda, and has a turnover of about US\$250,000 with a goal to double that this year.

The company employs 20 mostly female workers and works with over 3000 farmers and women's cooperatives. The supply chain is supported by initiatives such as financial literacy classes, education on seed and grain quality, post-harvest strategies on how to protect crops, and even sales tactics to avoid middlemen taking advantage.

"Building the capacity of those we work with is key for our business. As a social worker who's been involved in community development programs for more than 20 years, I'm committed to bridging the economic success of Yellow Star with support for the war-ravaged women of Northern Uganda, enabling them to gain knowledge and develop a fair market for their produce. The onus is on the woman to improve the standard of living of the entire household. My goal is empower them with training, skills, and materials so they can move beyond pure subsistence farming and create a more sustainable economy for themselves and their families."



" ALL THESE HURDLES HAVE BEEN MORE LIKE MILESTONES, AS WE GET OVER THEM, WE MOVE A STEP CLOSER TOWARDS ACHIEVING OUR VISION OF BECOMING THE LEADING PRODUCER OF QUALITY ORGANIC, NUTRITIOUS PRODUCTS IN EAST AFRICA. "



The turning point for Florence came in 2015 when she received a grant from the IFDC, a global non-profit that aims to improve sustainable agricultural productivity, to build a food processing plant. Up to now, Yellow Star has been renting its processing, packaging, and storage facilities. Construction on the site has started, but Florence is seeking additional funding in the range of \$100,000 to complete and power the factory, buy machinery and more trucks and cover initial working capital to for capacity-building efforts with her suppliers.

"We faced a number of challenges stemming mostly from insufficient capital to run the cost of activities but also delays in supply and payment from buyers who have differing credit arrangements, but I'm undeterred. All these hurdles have been more like milestones, as we get over them, we move a step closer towards achieving our vision of becoming the leading producer of quality organic, nutritious products in East Africa," Florence says with confidence.

For her achievements thus far, the 49-year-old was nominated as the Uganda Women Entrepreneurs' Association's "Women Entrepreneur of the Year." On the horizon, her plan is to penetrate other markets in the East African Community, namely Burundi, Kenya, Rwanda, and Tanzania, and thereafter the larger and more competitive Common Market for Eastern and Southern Africa (COMESA). It's ambitious, but for a woman with Florence's grit, it's a challenge she relishes.

And for someone who risked her life on a regular basis avoiding rebels on the Gulu-Karuma road, becoming the market leader in food production is frankly a walk in the park.

LESSONS & LEARNINGS

- 1**
—
TALENT
Discover your talent – mine is getting results – and find your dragon – in my case it's boldness.
- 2**
—
KEEP LEARNING
Invest in business skills and training; read as much as you can about business.
- 3**
—
NETWORK
Network and partner with like-minded individuals and organizations.
- 4**
—
TEAMWORK
Surround yourself with a great team, especially when it comes to financial management and planning.

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MOGAU SESHOENE

BUILDING A FOOD EMPIRE WITH AUTHENTIC
SOUTH AFRICAN FLAIR

This young chef and founder of The Lazy Makoti is on a mission to put traditional South African food on the global map.

"As a girl from a township in South Africa, I never take for granted how my success is not just my own. I have the chance to make my family proud and ensure every person from a township knows and believes that this is possible."



IN SOUTH AFRICA, IT IS COMMON TO FIND THAT THE WIFE IS RESPONSIBLE FOR MAKING SURE THAT THERE A TANTALIZING, WARM MEAL PREPARED FOR HER HUSBAND AND IN-LAWS ON SPECIAL OCCASIONS. THE MAKOTI, WHICH MEANS DAUGHTER-IN-LAW OR BRIDE IN ISIZULU, SPENDS HOURS PREPARING THE PAP, MARINATING THE MEAT, AND TASTE-TESTING THE TRIPE, ALL SERVED WITH A HEFTY SERVING OF SPICY CHAKALAKA AND BAKED BEANS. As part of the marriage tradition, the bride is expected to spend time with the groom's family, learning their customs and, most importantly, cooking. It is an honour with great responsibility to be a Makoti, but this can be tremendously stressful if you are not a good cook. So when Mogau Seshoene's friend was marrying into a very traditional Zulu family, she desperately needed lessons on how to cook the customary dishes. To assist, Mogau tirelessly spent two weeks passing on her knowledge of cooking to her friend so she would not be branded a "Lazy Makoti".

"That is actually where the name comes from, a witty take on the expectations that still exist for us African girls to merge the western ideals (education, wealth, beauty standards) and the African values that many times involve being custodians of our unique cultures particularly the heritage that is our cuisine. It's incredibly sad to note but in South Africa, it's easier to find an Italian or Indian eatery than it is to find a Zulu or Xhosa one," Mogau explains.

When she realised that there was a gap in the food market to promote and celebrate traditional South African cuisine, the young chef turned her vision into a food solutions business: The Lazy Makoti.

"We do everything from cooking lessons for groups, individuals, and domestic helpers and recipe development to corporate or private chef classes, and bespoke catering. We employ rural mamas, most times the bread winners in their families with very little formal education but who have already mastered the art of their culture's cuisine, to give cooking lessons and therefore share and pass down the skill while earning an income."

But Mogau's story does not begin here. Growing up in a township in Polokwane, South Africa, Mogau had a strict but very loving upbringing. Her mother is teacher and her father a pastor, and the 28-year-old spent most holidays at her grandparents' home with her many cousins. Although her first career was in finance, Mogau's passion for cooking was a gift from her mother: "She loved cooking and baking. To this day, I wake up to the smell of scones or banana bread when I'm home."

Mogau is both fascinated by and fervent about food and with this dedication is inspired to put African food on the global map. "A few years ago, I discovered the UNESCO lists of intangible aspects of heritage of humanity. These are cultural heritages in need of immediate safeguarding, documentation, and preservation to ensure they do not die out ... such amazing lists of cultural music and instruments, regalia and art, and of course food. But on this very important tally is everything from Japanese, French to Italian food, but not a single African cuisine! Nothing. This very greatly disturbed and disappointed me. While the world endeavours to safeguard food cultures of the world, no one cares for ours. So I aim to celebrate and promote our uniqueness and hopefully one day get our own food on that list as well."



" WHILE THE WORLD ENDEAVORS TO SAFEGUARD FOOD CULTURES OF THE WORLD, NO ONE CARES FOR OURS. SO I AIM TO CELEBRATE AND PROMOTE OUR UNIQUENESS AND HOPEFULLY ONE DAY GET OUR OWN FOOD ON THAT LIST AS WELL. "

Today, The Lazy Makoti is mostly self-funded but through the assistance of the Hook-Up Diner, an incubator that works across countries in Africa to promote and encourage entrepreneurship, Mogau secured funding for ZAR100 000 (about US\$8000). With the money, she can continue to invest in her business as well as pay to attend culinary school. She has ambitious plans for a cookbook, a TV series, and retail of own-branded consumer goods and kitchen accessories, all with an authentic South African flair."

Nevertheless, it hasn't all been easy. As a black woman in South Africa, the hardships associated with sexism and racism often intersect and are magnified in the business world, where the financial and operating environment are not conducive for entrepreneurs due to stringent regulations, policies, and difficulties with access to finances.

"Women generally lack the necessary resources for starting and developing their own businesses, especially black women from townships and rural areas. The banking system remains the main source of capital to start and grow businesses and, as a woman with little resources to offer a guarantee for a loan, it's next to impossible to qualify," Mogau argues.

Alongside the administrative difficulties related to starting a business, the remnants of Apartheid also inhibit black female business-owners from fully succeeding.

"For a black woman there's a thing we call "black tax". If it was hard enough trying to put yourself through varsity (college), even with the help of your parents, now you want to start your own, never been tested, brand new business. All the while, the family is counting on you to renovate or extend the tiny family house, put a sibling through school, or repay your own varsity debt. Most black South Africans have additional responsibilities to attend to, obvious results of the effects of apartheid and the deep inequalities in the country."

In fact, in most South African households, the Makoti wears multiple hats. She is the mother, wife, homemaker, breadwinner, and cook. To find balance, women entrepreneurs frequently require support from those who have been through similar challenges. Yet, they find it hard to gain quality mentorship when a majority of the "big players" are white males. Nevertheless, the situation is slowly improving in the South African business landscape.

"Yes, I do believe things are changing. Having noted all the problems that exist for women, there are a number of programs funded by the government and some private entities that exist solely to help women business owners."

Even though there have been challenges, Mogau has achieved outstanding feats. Through the success of her business, she lives her passion and fulfils her dreams. She has had the opportunity to meet Oprah Winfrey and Former President Barack Obama through YALI, the Mandela Washington Fellowship. She was also recognised as *The Mail & Guardian's Top 200 Young South Africans* and was listed as *Forbes Africa 30 under 30*.

As Mogau builds her heritage brand and food empire with an authentic South African flair, it seems everyone is watching and the female founder has no intention to disappoint.

"As a girl from a township in South Africa, I never take for granted how my success is not just my own. So I have the chance to make my family proud and have every person from a township know and believe that it is possible.

LESSONS & LEARNINGS

1

PASSION

As cliché as it may sound, find your purpose and be true to it. I believe this is what has sustained me throughout my journey: waking up daily and working to preserve and celebrate our culture through food.

2

DON'T DO IT ALONE

Learn the very important skill that is knowing when and how to ask for help.

3

SELF-CARE

Make time to listen to yourself. Pray, meditate, hike, gym, find something that relaxes you and is just for you and regularly spend time with yourself away from all the noise and expectations.

4

FINANCE

Efficiently manage your cash flow. Poor financial management often leads to access to cash flow becoming a challenge. Keep track of what comes in and what goes out. Hire someone to do it if you cannot do it yourself.

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JOSEPHINE UWINEZA

RWANDA'S UNEXPECTED BREWER

Never afraid of a challenge, this quinquagenarian is launching Rwanda's first micro-brewery, 100% women-owned and operated.



"Put 110% into what you are doing. That way you know – even if you don't succeed – you gave it everything you had."



JOSEPHINE UWINEZA, "FINA" TO FRIENDS, HAS ALWAYS BEEN AN ENTREPRENEUR AND AT THE AGE OF 53 SHE'S ABOUT TO START ALL OVER AGAIN, THIS TIME IN THE MOST UNEXPECTED OF PLACES. Fina is launching Rwanda's first brew-pub, and it will be 100% women-owned and operated to boot.

"It's a steep learning curve for me, but I'm up for the challenge. Craft beer is practically non-existent in Central Africa and there are no locally-owned beer producers in Rwanda, never mind a woman-owned and operated brewery. But I'm ready to change that, it's time for a little market disruption," Fina says with a laugh. "I don't believe in coincidences. This opportunity came my way because it was something I was meant to do."

Confident, right? But Fina is no a stranger to challenges.

Together with her mother and five siblings, an 8-year-old Fina fled Rwanda for neighbouring Burundi following her father's assassination during the so-called "bloodless" coup d'etat in 1973. They united with family who had gone into exile during earlier times of upheaval and stayed for almost 20 years living in limbo during the subsequent genocide in the '90s. Always looking for a fresh start, Fina studied travel management and tourism in Kenya and then moved to Ottawa, Canada, where she felt at home for the first time.

"When you don't have a country, it's easy to keep moving, searching for a place and a people who will accept you. Canada will always be my second home. They welcomed me as a resident when no one else would."

After more than 30 years in exile, Fina returned to Rwanda with her husband and their young child to participate in the rebuilding of the country. She dabbled in agribusiness and managed Flamingo, a Chinese restaurant in the heart of Kigali. After two years, she bought out the business from the owner, an expat living in Uganda and grew it into a profitable venture with two locations before gradually closing in 2015.

"There had been a lot of changes and when we lost our lease and had to look for new premises, I decided to stop. I felt if I was not going to do anything better than what I had achieved at that point ... like open more locations or even start a hotel ... then I should take a break. Running a restaurant seven days a week is a huge commitment, especially when you have three children. I spent barely any time with my family. I needed to reconnect and think about what my next steps would be," Fina recalls.

The year she took off proved to be far from uneventful.

As a participant in the Institute for Economic Empowerment of Women' Peace through Business mentoring programme (which targets women entrepreneurs from Afghanistan and Rwanda), Fina met Canadian Nancy Coldham, a consultant and trainer for the Rwandan cohort. The two become fast friends, and Nancy encouraged Fina to do something "bigger than a restaurant" to have a greater impact on the local economy and empower women in Rwanda. When Nancy delivered that opportunity, Fina jumped.



" IT'S TIME FOR
A LITTLE MARKET
DISRUPTION. "

In celebration of their 10th anniversary, Ontario-based independent craft brewery Beau's wanted to celebrate by giving back. They were willing to help launch a brewery by raising funds, building awareness, and offering technical training and support and brought on board Newlands a brewery builder in British Columbia, who generously donated a brew house.

"A lot of brainstorming led to a visit in Spring 2016 by Beau's team who came here to see what I was all about and whether I was really up for this. I took them all over Rwanda and after meeting with government officials they were convinced it was doable. I also went to Vankleek Hill where I used to live during Beau's Oktoberfest to work on a pilot recipe and discuss the business of running a brewery. We launched a Kickstarter to purchase a bottling line and surpassed our goal of raising CAD\$95,000. It was amazing to see how successful it was. All those pledges from people across the world. It gave me hope for the next generation to see there are still people who are kind. You lose hope with all that humanity does, but when I saw the response I was overwhelmed," she says quietly.

The goal is to open Kweza Brewhouse in 2018. Kweza is a Kinyarwanda word with two meanings: "to ripen" and "to build someone up through compliments." It encapsulates the dual beer-making and community-building goals of Fina's project. Funding is an ongoing hurdle and Fina's open to investors. In the meantime, she is busy recruiting a local female brewer – a challenge of a different kind – who will travel to Beau's for training, and seeking premises to start construction. Her plan is for a brew-pub that will offer tastings, food and beer for purchase. As a central objective of the project is to empower women and the community, Fina will source ingredients locally from women-run collectives.

Given that she will be opening the first craft brewery in Central Africa, Fina is surprisingly upbeat.

"The only good thing the Belgians left us was a taste for decent beer so I'm pretty confident there will be a market. We have a history of brewing traditional beer from banana and sorghum, but there are no commercial Rwandan brewers. I think people will be proud to support this venture, my only concern is whether they will drink beer made by a woman," she laughs, adding, "Men still feel like this is their domain, but we have a rich history of equality here – 60% of our Parliament is female and women are respected – so I doubt it will be an issue."

Any concerns about returning to Rwanda and starting afresh in a new field?

I'm so proud to have come home. Getting my passport in '96 was a huge achievement for me, but now I really get a chance to make a difference. There are great opportunities in Rwanda. Every day new buildings, restaurants and schools go up. The streets are abuzz with life. And because the country is well-disciplined, it's easy to do business here. The sky's the limit. So no, no worries here. I'm really happy to be part of this exciting moment."

And we're excited for Fina. Can't wait to try that first batch of beer!



Steve Beauchesne, co-founder, Beau's Brewing Company; Nancy Coldham, CG Group; Christian Riemerschmid von der Heide, COO of NSI Systems Inc.; and Fina Uwineza at Beau's Oktoberfest 2016 in Vankleek Hill, Ontario, Canada.

LESSONS & LEARNINGS

1

INTEGRITY

Above all, be honest. Integrity is fundamental to business success and real leadership.

2

EFFORT

Put 110% into what you are doing. That way you know – even if you don't succeed – you gave it everything you had.

3

BUDGET

Learn to look after your books. Even if you hire an accountant, you should know your numbers.

4

EMPLOYEES

Take care of your employees, because when they are happy they will make your clients happy too.

5

QUALITY

Deliver the best quality products possible.

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— CHAPTER 10 —

SOCIAL ENTERPRISE

FROM GROUNDBREAKING EDUCATIONAL INITIATIVES
TO INSPIRING PACKAGING AND FOOD PROCESSING
BUSINESSES, AFRICA IS FAST BECOMING A GLOBAL
LEADER IN SOCIAL INNOVATION.

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**VAVA
ANGWENYI**
THE REBEL DISRUPTING KENYA'S COFFEE INDUSTRY

Driven by a passion to make a positive change for coffee farmers in East Africa, this woman's social enterprise aims to empower and benefit local communities.



" I underestimated the importance of a great support system. I never knew how tough this was going to be. Entrepreneurship is such a lonely journey. Friends and family don't quite get what you are doing so surrounding yourself with allies is critical. "



VAVA ANGWENYI HAS SOMETHING OF A MUTINOUS STREAK. AS A CHILD RAISED BY TRADITIONAL AFRICAN PARENTS, SHE WAS EXPECTED TO TOE THE LINE IN TERMS OF EDUCATION, CAREER PATH, AND FAMILY PROSPECTS. When friends were outside playing, a young Vava was doing extra math problems because being mediocre was never an option. At great sacrifice, her parents sent her overseas to study for ten years. But by empowering her as they did, they were unwitting accomplices in her decision to turn her back on a career in finance and launch a specialty coffee production social enterprise in Kenya. That capacity to work under immense pressure and be patient during trying times was the driving force behind a personality that loves to upend rules where they don't seem fair and to strive for a vision no matter how impossible it might seem.

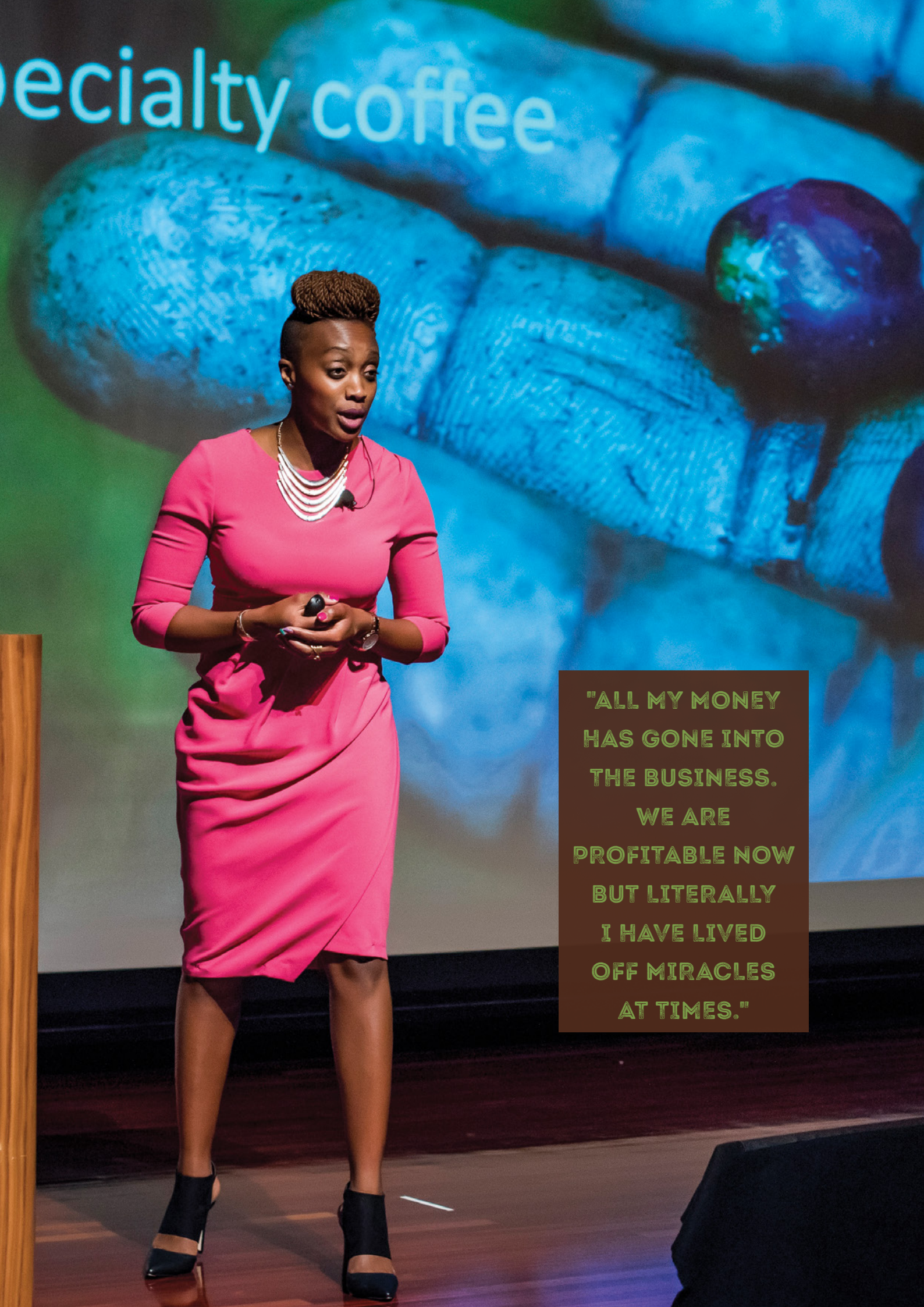
"My parents invested a lot in me and were thrown off by my decision, which frankly they thought was crazy. But I felt I got this exposure to make a difference in Africa more broadly, a continent rich in resources but not properly utilized by its own people for their benefit. The coffee industry is governed by regulations set in the colonial era that do not favour the local farmer. As someone who has always been curious, I questioned this and realized there was an opportunity for a new market player who would disrupt the norm by empowering the community. If we are not lifting up the people who are the backbone of the country, then it's all a sham. Today, Vava Coffee is setting standards that others seek to emulate, so it pays to be a rebel and not play it safe."

Launched almost eight years ago, Vava Coffee is a social enterprise that has a network of over 30,000 small-holder farmers in different regions of Kenya. The farmers from whom Vava sources coffee are paid a fair and above-market price for the specialty coffee, ensuring sustainable livelihoods. Moreover, communities and disadvantaged individuals are integrated into the supply chain where possible to create job opportunities, the company also works with women in informal settlements, some who are HIV-positive, who sew cloth pouches for Vava's Specialty Coffee. The goal is to provide an opportunity for the marginalized to move out of poverty and take a step towards self-sufficiency.

The idea for Vava Coffee germinated during Vava's time as a student in Canada, where she was studying actuarial science at the University of Western Ontario, followed by a Masters in finance and management from the University of Groningen in the Netherlands. "Seeing how Kenyan coffee was perceived both monetarily and in terms of quality, I always wondered why this lucrative market was not benefiting local farmers. International businesses were selling Kenyan coffee at exorbitant prices, but these earnings were not being passed down and the sector was rife with inefficiencies. I felt there was a market to pay farmers a decent wage while creating a brand that told their stories, ensuring quality and the traceability of coffee that consumers are seeking."

Today, the company has 15 employees and runs an internship program that hosts students from different universities around the world. Farmers seek out Vava's team over the bigger players because they appreciate the direct-trade model the company practices and support they receive in improving soil quality and farming techniques and achieving organic as well as other certifications that enhance their coffee over others in the market.

But it's been a really tough journey for Vava, who doesn't shy away from her story, warts and all. As a single mom, she raised two children simultaneously: her daughter and Vava Coffee.



Specialty coffee

"ALL MY MONEY HAS GONE INTO THE BUSINESS. WE ARE PROFITABLE NOW BUT LITERALLY I HAVE LIVED OFF MIRACLES AT TIMES."

"In the beginning, I was living with my mother and lecturing actuarial science on the side, practically selling one pack of coffee at a time. But it was slow going and my mother, a shareholder, was getting impatient. She cut me loose and told me if I was going to do this, I had to be all in to make it work or else give it up. So life began on a very serious note. It was do or die, but it was good because I was forced to pitch to bigger investors," Vava says, adding with a sigh: "But definitely I underestimated the importance of a great support system. I never knew how tough this was going to be. Entrepreneurship is such a lonely journey. Friends and family don't quite get what you are doing so surrounding yourself with allies is critical. We are profitable now but literally I have lived off miracles at times."

And even after almost eight years, the funding challenges continue. "Getting money out of Kenyan banks is a nightmare, especially as a woman with little-to-no-collateral, and interest rates are prohibitive so we've had to turn to other alternatives, raising capital mostly from friends and family. After four years, we started to get comfortable but needed to scale up, which of course required more funding. And today we find ourselves again at a new growth point. The tough times are the cycles when you invest. Buyers take time to get back, there are seasons to deal with ... you just have to push through," Vava emphasizes.

The coming year will indeed be a turning point for the business. In an effort to reach 130,000 farmers by 2018, Vava's resolution is to raise \$1 million. She's working with different resources like the Lelapa Fund, an equity crowdfunding platform targeting the African market, and other typical and atypical impact investors such as Kiva, an online resource connecting lenders with entrepreneurs. She's also working hard to get Vava Coffee into the Starbucks Reserve program, which would be a breakthrough, and is developing partnerships with US-organic supermarket chain Whole Foods as well as Netherlands-based Moyee Coffee and Ally Coffee in South Carolina.

And while she still feels she has far to go, Vava reflects on her success and feels pride. "I know we've made a difference. Last season, we increased farmers' incomes by 50%. Farmers had given up on coffee and we've given them hope. We've shown them they can grow beans and be profitable. We're a long way from doing this on a massive scale, but I'm okay with this slow pace because I know how long it takes and the sacrifices that are needed. As a single mother and business owner, there is no work-life balance. I am trying to stop being so hard on myself when I miss a family engagement, but if I drop the ball at work, bills don't get paid. Nevertheless, the most important thing for me is my daughter. And I love that she sees me pushing every day, not feeling sorry for myself, and challenging the status quo."



LESSONS & LEARNINGS

- 1 SUPPORT**
Surround yourself with your tribe, not "yes" people, but those who have your interests at heart.
- 2 RESEARCH**
Vet investors thoroughly! They need you as much as you need them. Do due diligence on others.
- 3 DEALS**
Be shrewd in your dealings. In my case, I should have been tougher with the supermarkets in terms of payment terms and relied on contracts rather than handshakes.
- 4 MISTAKES**
You will drop the ball, but don't judge yourself too harshly or you won't ever move past it. Learn to live with your imperfections. Every day is a learning moment.
- 5 BUDGET**
Keep a financial journal and learn the importance of budgeting for the business and the household. Extend bootstrapping to your personal life.

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ANNA MSOWOYA-KEYS

START WITH ONE SMALL CORNER

After launching an NGO to support HIV/AIDS-infected women and children in northern Malawi, Anna gathered the women into a collective that owns and operates a factory producing preserved produce for sale in supermarkets.

"It's impossible for one person to change the world. But if you start with a corner, use a community-centred approach, work hard, and never despair, you can have an impact."



PHOTO COURTESY OF LISA LEVANT

BUSINESS FOR ANNA MSOWOYA-KEYS IS A VERY PERSONAL MATTER. SHE DOESN'T ACCEPT POVERTY OR BAD BREAKS AS AN EXCUSE FOR GIVING UP, BUT RATHER SEES THIS AS THE MOTIVATION TO MAKE A DIFFERENCE AND BE A FORCE FOR GOOD IN THE WORLD. The women-own food processing cooperative she launched, tucked away in a small corner of beautiful Malawi, has its roots as a community-based collective that feeds, educates, and empowers vulnerable, mostly HIV/AIDS-infected women and children. Today Kwithu Kitchen generates funding for its outreach programmes, income for its members, and jobs for farmers supplying the produce.

"Growing up in northern Malawi, my family was decimated by HIV/AIDS. I lost four sisters, all their husbands, and many nieces and nephews. Returning to Malawi to attend my sister's funeral in 2003, I was shocked to see the number of children present. When I asked why there were so many, I was told they were hoping to receive food. I realized immediately the devastating effects of HIV/AIDS, which had wiped out a generation of caregivers, teachers, and community leaders and left thousands of children orphaned. It was heartbreaking and I decided, regardless of my limited means, to do something about it."

Despite the losses her family experienced, Anna was raised in a loving environment. Her parents were teachers and active in community affairs so as a child she developed a strong sense of compassion and moral duty, which led her to a career in international development. For more than 20 years, Anna served in international non-profit organisations, such as Action Aid, the Norwegian Refugee Council, and the Women's Commission for Refugees, Women and Children, improving the lives of disadvantaged populations in Mozambique, Burundi, the Democratic Republic of Congo, Kenya, and Rwanda. It was on an International Rescue Committee assignment that she met her American husband in 1998 and returned with him to New York where they raised two sons.

Following her return from her sister's funeral, Anna established Maloto, an NGO delivering health, education, and nutrition programmes to women and children, who like her own family, had suffered immensely from the undiscerning ravages of HIV/AIDS. In 2004, volunteers at the Kwithu Community Centre in her hometown of Mzuzu were feeding 20 children a hot meal once a week. Today, that same group is able to feed more than 300 children three times a day, as well as provide a plethora of other health and education services, all thanks to Anna's fund-raising efforts and an "a-ha moment" that led to the launch of a business venture called Kwithu Kitchen.

"Malawians love tomatoes, but there's no tradition of preserving them so they can be expensive out of season and much goes to waste. The supermarkets carry tomato products from South Africa and Europe so we thought why not preserve tomatoes ourselves to increase their shelf life. When we got a clean bill from the Malawi Bureau of Standards, we realized we could target supermarkets, institutions and the public at large with our own Kwithu Kitchen brand. There and then, I knew this could be big so we incorporated as a business," the 55-year-old explains.

Kwithu (meaning home) Kitchen is owned and operated by the Kwithu Women's Group, a cooperative of 33 women, more than half of whom are HIV+. With the help of over US\$400,000 in grants, Anna and her team have been able to build a factory, train 500 small-holder



farmers from whom they source the tomatoes and conduct capacity-building training for the cooperative members. Knowing that grants are not the most reliable source of funding, Anna has developed a sustainable solution to generate capital.

"Grants have been our main source of funding up to now. It's very difficult to get a loan in Malawi, especially as a rural women-owned cooperative with no assets for collateral to speak of. And regardless, the interest rates are prohibitive at more than 40%. We continue to rely on grants but treat them as if they were loans. We set aside a portion from our sales that – instead of being applied to debt repayment – is placed in a fund to enable continual investment in the business," Anna explains.

And no doubt capital will be needed. The social enterprise initially experienced high cost of goods, but Anna has sourced high-quality, affordable packaging materials to bring down costs and has plans to diversify the product offering to include other tomato-based products such as puree and sauce as well as mangos, bananas, and pineapple. Her goal is to make the Kwithu Kitchen brand a staple of every Malawian pantry as well as to export outside the country's borders.

"I'm really proud that we have made a product meeting international standards that creates employment for these women and gives business to the small-holder farmers. Our success has also enabled me to establish an internationally accredited high school and a primary school – Mzuzu International Academy.

"It's impossible for one person to change the world," Anna says, "but if you start with a corner, use a community-centred approach, work hard and never despair, you can have an impact. I began with one child in that feeding programme more than a decade ago but I dreamt big and met a lot of people who have supported my vision and look what happened. In all of us, there is that good. We can each make a difference, so find your corner and just start."

LESSONS & LEARNINGS

1

THE CUSTOMER

Always, always, always talk frequently to clients to make sure you are delivering what the consumer wants and understanding the market.

2

HANG IN THERE

Stay strong, work hard, and don't get discouraged.

3

BE PATIENT

It takes time for people to believe in what you are doing. For example, most Malawians believe that imported goods are better than what is made locally.

4

IT DOESN'T MATTER WHERE YOU START

Despite the women not having gone through any formal education worth talking about, with proper guidance, training and focus the women have been able to achieve so much within a short period.

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NONHLANHLA MASINA

EMPOWERING TOWNSHIP STUDENTS FROM THE GRASSROOTS UP

A scientist and researcher by training, Noni Masina is on a mission to challenge South Africa's "ovarian lottery" in education.

"I'm not excited by making things just a little bit better because that doesn't help anyone. We're on a mission to challenge the system and ensure every child gets an education worthy of their potential, regardless of where they come from."



WE'RE JUST GOING TO SAY IT AND GET IT OUT OF THE WAY. NONHLANHLA MASINA, NONI TO HER FRIENDS, IS AN EXCEPTIONAL PERSON. REALLY. SHE'D LIKELY DENY IT BUT IT MUST BE SAID. Rarely do you meet someone so driven, smart, and accomplished and yet grounded and humble. She's also leading something of a double life ... with two Bachelor of Science degrees, a Masters in Pharmaceutical Science and plans for two PhDs, in the midst of her studies five years ago this 28-year-old launched a non-profit aimed at revolutionizing education in South Africa by creating a network of world-class private high schools that anyone can afford.

"Community is very important to me. My upbringing grounds me and keeps my mind sober as I navigate the real world where millions of people live in poverty and not by choice. So although I straddle two worlds - my academic life and my life at home - I keep reminding myself that's where most of the country is. I cannot get comfortable in my bubble because if the majority is not able to access the type of learning and education they need to meet their potential, then my bubble will burst."

Noni's involvement in education is very personal. The first of three children, she grew up in Tsakane township, about an hour or so from downtown Johannesburg. No one in her family had ever finished high school and her father even learned to read while the young academic was doing her homework. Attending the local public school, Noni excelled in math and science. At the top of her class and doing all subjects in a higher grade, she was the only one to continue on to undergrad studies and attended the prestigious University of Witwatersrand. But with the first week of class the reality of her situation hit her full on.

"When I graduated school, everyone told me I was golden. But after one week at WITS, I realized they had fed me false promises. Imagine you tell a child they are the best in their school, their region even, and then they go to university and realize they cannot problem solve or access the information like everyone else. It's completely disempowering and not a meaningful measure setting kids up for future success. Coming in, I was expecting to be able to stand my ground but, in relation to my peers, I was probably about two years behind. As a Mandela Matric [the last group of students to do a hybrid of the old graded and new democratic systems], I had not been required to think, only to memorize and regurgitate. And I was good at that. Language compounded the situation because, as an isiZulu and isiSwati speaker, English was my third language and a massive barrier."

Noni spent every waking moment studying and getting extra help, which was no easy task as she was working weekends to pay her rent and eat. But rather than give up and go home, after the first year she did something remarkable. "I went straight back to my high school and told the principal I needed access to the matrics. I wanted to prepare them for what was to come. I started a supplementary program, particularly focusing on math and sciences but also English. By my third year at WITS, my friends and I were servicing all five high schools in the region using a problem-based approach."

"Failure was never an option," she explains. "When I left home, the entire community was in my house. Because I really was the exception to the rule, everyone was counting on me. It would have been a massive blow to them, and my personal identity, if I had given up. It was never just for me!"



"IF YOU ARE NOT USED TO SOLVING PROBLEMS AND THINKING CREATIVELY AND THAT YOUR OWN THOUGHTS AND OPINIONS MATTER, HOW ARE YOU GOING TO BECOME THAT PERSON WHEN YOU GROW UP? PROVIDED YOU GIVE A KID THE RIGHT ENVIRONMENT, EVERYONE HAS THE ABILITY TO SUCCEED."

When she launched a second MSc degree in 2010, Noni felt it was time for a more effective and sustainable approach. At a house party that year, she connected Jay Kloppenburg, an American microfinance manager, and the two spent hours for weeks after discussing to how to make quality education not just the reserve of the select few.

"Education is the ultimate equalizer. If you're lucky to win the ovarian lottery and be born into money, you can access quality private schools. Some have tried to place high potential township kids there with the aim of addressing the imbalance, but there is no way of telling what a child is going to become unless you create the opportunity early on for that child to grow. If you are not used to solving problems and thinking creatively and that your own thoughts and opinions matter, how are you going to become that person when you grow up? Provided you give a kid the right environment, everyone has the ability to succeed," she argues.

Noni and Jay teamed up on what Noni refers to as their "pie in the sky idea." Both doing Masters at the time, they designed an enquiry-based model that starts off with a problem as opposed to instruction. The instruction then follows but more as facilitation, incorporating student ideas. The program appropriately uses tech, supplementing rather than replacing the teacher, encouraging independence and peer-learning. They ran pilot projects and the pre- and post-test results were amazing. With the data to prove their concept, Noni and Jay attracted the support of investors in South Africa and opened the first independent and private African School of Excellence (ASE) in Tsakane. A second high school was opened in Maboneng and three more sites are planned in the area.

ASE is a non-profit network of highly affordable private schools with the goal of enabling township scholars to compete globally. School fees are low but still an investment for most families, regardless of government subsidies. Plans are underway to launch a social enterprise to be able to operate in different price points and scale more rapidly, creating a network of 200 schools throughout the country and providing high quality education to half a million disadvantaged scholars in ten years. It's an ambitious goal but the government is watching developments closely. ASE knows it must demonstrate scale and continued success if it is to challenge the status quo.

And although it's about supporting township scholars with the ambition and willingness to learn, this remarkable young woman is out to prove a point: it's not about how much you spend on education but how you spend it and what you expose children to that creates opportunity.

"I don't want to give the child from Tsakane or Soweto an education that's a little bit better. I want them to get an education that empowers them to be globally competitive. The skillset you need in Joburg is the exact same skillset you need in London. I'm not excited by making things just a little bit better because that doesn't help anyone. We're on a mission to challenge the system and ensure every child gets an education worthy of their potential, regardless of where they come from."

And so far, the results are inspiring. Noni and Jay are showing us all: with the right support, anyone can shine.

LESSONS & LEARNINGS

1

GETTING BUY-IN

If what you are doing is innovative, not everyone will buy into it. Adopt a show and tell approach, pilot your idea and focus on early adapters.

2

THE SCAPEGOAT

Be ready to not be given credit if things work out and expect the blame when things go wrong.

3

IT'S YOUR BABY

No one will care for or understand your venture the way that you do.

4

VET YOUR TEAM

Take time making hiring and partnership decisions, hire slow and fire fast. Always interrogate the alignment of missions and buy-in to the main vision of the venture. It will not help you to have "naysayers" as part of your team when there's a sea of them in the market.

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YVETTE ATIENO ONDACHI

CONNECTING SMALL FARMERS TO URBAN MARKETS

This former pharma exec launched a social enterprise that contracts and empowers smallholder farmers to provide produce to higher paying markets.

" Don't wait to be validated. Follow your aspirations no matter what barriers come your way. Focus on what's working and seek to replicate it. I look forward to seeing you at the top. "



YVETTE ATIENO ONDACHI HAPPILY ADMITS TO BEING STUBBORN. FRANKLY, IT'S A QUALITY NOT MANY PEOPLE WOULD ASPIRE TO BUT IN THE CASE OF THIS 40-YEAR-OLD KENYAN, IT'S CLEARLY A STRENGTH THAT HAS SERVED HER WELL. Leaving a lucrative career in pharmaceuticals to launch a social enterprise that enables small-scale farmers to deliver fruit and vegetables to 50,000 consumers on a weekly basis is definitely not for the weak-of-heart.

"I made a conscious decision that I wouldn't give up no matter how tough things got. And trust me, they've been tough. But I'm glad I've held on. Successes are affirming and lots of people want to be affiliated with what you are doing, but failure creates an opportunity to reflect and explore newer and better ways of doing things. Mistakes are a stepping-stone to greatness especially when they are embraced and not shunned. There's always something better awaiting me on the other side of a challenge," she says cheerfully.

A typical "child in the middle", Yvette recalls her older sister getting lots of attention when she hit the big milestones and her parents being unfazed when her turn came. But there's no bitterness there, just good humor: "From an early age, I learned if I was going to stand out, I'd have to be extraordinary. To this day, I seek paths that few have followed. I like to be extraordinary; normal is boring," she laughs.

With a BSc in biochemistry from the University of Nairobi, Yvette spent 16 years working for big pharma such as AstraZeneca and GlaxoSmithKline. In her last position before heading out on her own, she traversed East Africa with the job of improving access to medicines. It was these trips that planted the seed for her new venture.

"As I traveled around, I was perturbed by the level of poverty. A majority of the population couldn't afford decent healthcare and were subjected to mediocre medicines simply because they didn't have money. It was frustrating witnessing the helplessness, and I knew I wanted to do something, but what? It was when I realized that most people at the bottom of the pyramid rely on agriculture that I saw an opportunity to use my experience for good and help farmers achieve a decent wage."

As a transitioning step, Yvette invested in a greenhouse tomato farm in Eastern Kenya using her savings and some personal loans. It was a steep learning curve with five years of straight losses, but she persisted to the surprise of many. There was method to her madness after all. "Mostly it was because I'm just stubborn and refuse to give up. But I had also developed relationships with smallholder farmers who were facing equally tough times. In the fifth year, when things started to turn around and I recovered much of what I had lost, I knew I was ready to give the business my full-time attention and take it in a new direction. I understood the pain farmers went through and finally had something to give them."

Her business, Ojay Greene, is an agricultural social-impact enterprise that seeks to increase the incomes of small-holder fruit and vegetable farmers in Africa by linking them to urban markets where demand is continually growing as a result of rapid urbanization. The company also advises farmers on best practices in agriculture, provides high quality seeds, connects them with microfinance firms, and offers training on topics such as how to adapt to climate change. When they join the program, farmers' get consistent and continued access to customers. Yvette and her team sign contracts for specific food crops, which they commit to buy. On the customer side, the company

" SUCCESSES ARE AFFIRMING BUT FAILURE CREATES AN OPPORTUNITY TO REFLECT AND EXPLORE NEWER AND BETTER WAYS OF DOING THINGS. MISTAKES ARE A STEPPING-STONE TO GREATNESS ESPECIALLY WHEN THEY ARE EMBRACED AND NOT SHUNNED. THERE'S ALWAYS SOMETHING BETTER AWAITING ME ON THE OTHER SIDE OF A CHALLENGE. "



takes care of the logistical nightmare of buying fresh, high-quality local product. They routinely test their products to ensure they meet food safety requirements and can trace every fruit and vegetable to its exact origin.

A huge milestone came the moment Yvette was invited to join the Village Capital accelerator program. She resigned from her job the very same day. Village Capital applies a peer-selection process whereby a cohort of about 12 businesses work together to solve different problems in a specific sector (in this case agriculture). Along with one other participating company, Ojay Greene was selected by its cohort peers to receive \$50,000 in investment.

"The VilCap accelerator was really beneficial. It gave me the opportunity to refine our business model and convince my peers that this was the business to invest in. It was hard work but we won our first investment, which enabled us to test our model of linking smallholder farmers with profitable urban markets."

However, it didn't take long to realize that much more funding was needed to build the infrastructure necessary to create traction. And yet funders needed to see traction before handing over any investment. "It's like the chicken and egg story. Which comes first?" she asks earnestly.

Fortunate then that Yvette and her young, dynamic team were selected among eight businesses to win US\$100,000 at the Pitch for Impact Competition in the wings of the Global Entrepreneurship Summit in 2015. "It was absolutely affirming. It gave us the motivation to shift gears and attain a new level of dynamism." She recently also successfully raised US\$25,000 via the Kiva lending platform, which will help pay for a pilot project to source produce from 20,000 smallholder farmer suppliers within the next three years.

And while these achievements have clearly been proud moments in her professional career, a more personal moment marked the high point: "Earlier this year I went to a rural village to recruit smallholder farmers into our program. Although we did not speak the same language, a 97-year-old woman expressed her overwhelming gratitude for bringing progress to her village. In the African culture, the highest form of blessing is that from an old person. It was such a moment of honour," Yvette says humbly.

Ojay Greene plans to grow its presence in five sub-Saharan African countries within five years, empowering 160,000 smallholder farmers and playing a significant role in improving hunger, poverty and food security in Africa and beyond. So to all the nay-sayers who think African women are neither good, ready nor strong enough to handle the pressures of scaling a business, the proof is in the pudding.

And to all the women looking to launch and seeking inspiration? Listen up, Yvette has some advice:

"Don't focus on your limitations rather focus on your potential. Agriculture is a great industry to work in and there's plenty of room for many more to get on board. Come, let's change our continent together."

LESSONS & LEARNINGS

1

RESILIENCE

You will have more down days than up days, but never forget the reason why you started doing what you are doing today. Keep the dream alive. Be resilient, supportive, and collaborative.

2

LISTEN & LEARN

Before you start, speak to: (1) Those who tried and gave up - understand the pitfalls they faced and what made them let it go; (2) Those who succeeded - emulate their learnings and what gave them the cutting edge; (3) those who are trudging on - understand what keeps them going.

3

ADAPT & EVOLVE

It takes a different way of thinking to be effective. A business owner who continues in the same mindset is bound to fail miserably. It's critical to recalibrate.

4

PARTNERS

Partnerships don't always work. It can be very draining when visions are divergent or when partners take on a competitive rather than collaborative position. It's easier to walk away and seek a better, well-matched partnership.

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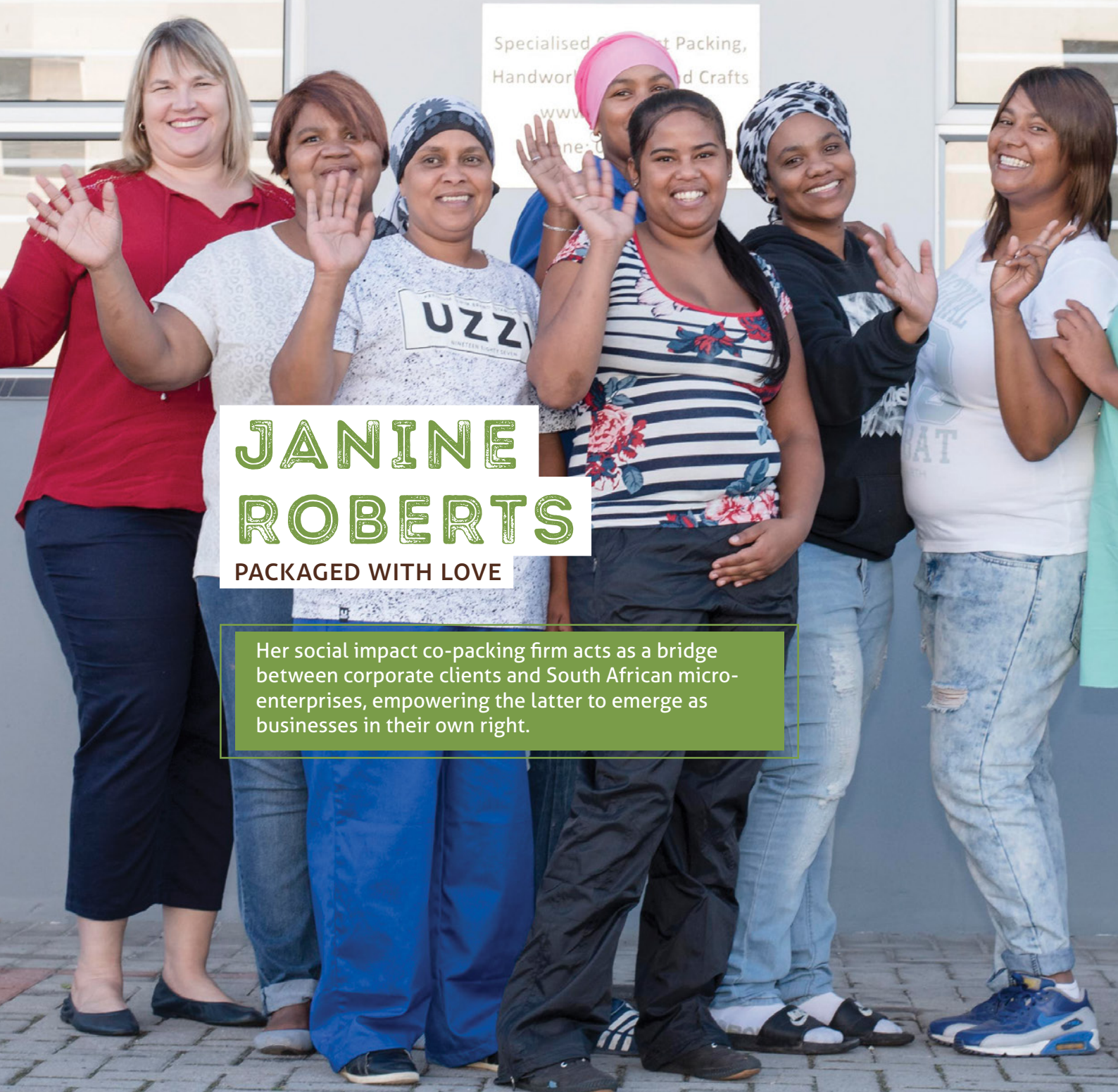
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JANINE ROBERTS
PACKAGED WITH LOVE

Her social impact co-packing firm acts as a bridge between corporate clients and South African micro-enterprises, empowering the latter to emerge as businesses in their own right.

" My goal is to transform the economy by linking big business to smaller suppliers and increasing the economic opportunities that result from enterprise development. "



ONLY 20 MINUTES FROM THE MAGNIFICENT TABLE MOUNTAIN AND THE LURES OF CAPE TOWN'S TOURIST ATTRACTIONS SITS ONE OF THE WESTERN CAPE'S POOREST TOWNSHIPS. RIFE WITH VIOLENCE AND THE HOPELESSNESS THAT COMES WITH BEING OUT OF WORK, VRYGROND IS NOT A NATURAL CHOICE FOR MANY ENTREPRENEURS TO SET UP SHOP. BUT THEN JANINE ROBERTS IS NOT YOUR AVERAGE BUSINESS OWNER. In an effort to address South Africa's long-term unemployment problem, she launched a co-packing enterprise and incubation program that empowers micro-entrepreneurs from the area. Ukama Holdings is a successful social business model that supports not only those who work directly in the family but also more than 120 township children who benefit from the Ukama Community Foundation's feeding program.

"Ukama is Shona for 'we are family'. It's a word that encompasses our inclusive philosophy and outlook," Janine explains. "This is my life's purpose. I've been privileged to have so many wonderful moments – every day is new and interesting and we do a lot of laughing and learning – but the best thing is seeing people become who they should have been all along."

One of three children, Janine grew up in a traditional conservative family during South Africa's apartheid era. Although she lived in an isolated environment, she was exposed to the country's ugly reality through friends from other communities. The suffering she saw and her desire to help others led her to pursue a career in nursing straight after high school.

After almost a decade, she shifted gears in a big way, and did a course in packaging technology. She started a consulting business and then launched her own contract packing facility, Zimele Packaging Solutions. In line with her vision of supporting the disadvantaged, she established a training and employment program as part of the business and only hired youth or the long-term unemployed. But running her own social impact business in a male-dominated industry while raising two kids on her own was tough and she closed shop after four years.

"Although institutions and government are becoming much more accepting of women entrepreneurs and woman-lead business, male-led sectors are slow to accept the changes. My approach was unique and came with some challenges, all of which were compounded by other barriers I faced, be they bureaucratic, financial, legal, or compliance-related. I went through a lot of stress and heartache when Zimele went insolvent and lost my personal assets."

Not one to give up, Janine was right back at it within a few months. After taking a Women in Leadership course at University of Cape Town Graduate School of Business, the then 40-year-old was inspired to launch another social enterprise, this time focused on black-owned micro-enterprises.

"There was a gap in the market for co-packers and I was well connected in this area. I started Ukama Holdings, not only to offer a valuable service to other businesses, especially small enterprises seeking affordable packaging solutions, but also to train and empower previously unemployed people to run their own businesses and create jobs. We get packaging contracts from industry and work with micro-entrepreneurs to fill the order. I've dreamt a long time about making big inroads into upliftment and poverty alleviation and I really believe this model is a perfect solution. It's repeatable and scalable and can be applied to many different businesses and industries."

Robert's co-packing business is a multi-stakeholder collaboration – a bridge between clients seeking packaging services and micro-entrepreneurs providing the labor. In addition to the platform, premises, and required certification, Ukama provides training, mentorship,



" I WANT TO SHOW OTHER BUSINESSES THAT THEY CAN MAKE AN IMPACT SOCIALLY, THAT BUSINESS CAN BE USED AS A TOOL TO EMPOWER PEOPLE THROUGHOUT AFRICA. I HOPE BIG BUSINESSES WILL EVENTUALLY USE THEIR POWER FOR CHANGE AS WELL AS FOR PROFIT AND THAT THIS APPROACH WILL EVEN THE SOCIETAL INEQUALITIES THROUGHOUT AFRICA. "



and support, such as bookkeeping assistance and business workshops, to the micro-enterprises, which in turn hire on average four people from their local community. Janine also offers employment to people working from home, mostly women, who look after disabled or sick family members and wouldn't otherwise be able to work.

"Increasingly medium-to-large South African businesses want to support black-owned micro-enterprises but are unable to access them due to the required processes not being in place. We ensure that each micro-enterprise is fully compliant with all the regulations and our incubation program enables these emerging businesses to become independent, viable employers. My goal is to transform the economy by linking big business to smaller suppliers and increasing the economic opportunities that result from enterprise development."

In addition to the packaging business, Janine established the Ukama Community Foundation, an NGO linked to the company that feeds around 120 children every day from Vrygrond. For her social work and innovative business model, Janine has won several accolades including Tony Elumelu Foundation's Top 1000 African Entrepreneurs and Spark International Changemaker award in 2015.

Despite its bootstrapped launch, supported by a few small loans, Ukama broke even in its first year of operation. Less than two years in operation, the company has employed and trained 60 people from the poorest township in the Western Cape. And although the numbers may be small considering that over 40,000 people live in Vrygrond, Janine believes her real legacy is the model for social change that she's creating.

"I want to show other businesses that they can make an impact socially, that business can be used as a tool to empower people throughout Africa. I hope big businesses will eventually use their power for change as well as for profit and that this approach will even the societal inequalities throughout Africa."

Janine' long-term goal is create an organization, built on the sturdy shoulders of self-sustaining micro-entrepreneurs, that can run on its own so she can spend more time supporting small businesses and mentoring women entrepreneurs around Africa.

"I feel that my life has been a journey leading to where I am now ... every single thing in my personal and business life has made me who I am, nothing was wasted. Serving is my biggest blessing!"

LESSONS & LEARNINGS

1

THINK AHEAD

Whatever the decision you want to make ask yourself - will it make sense in 10 minutes, 10 months and 10 years from now?

2

RESILIENCE

Never be afraid to ask for help and support. Don't give up in the incredibly hard journey that lies ahead.

3

BE OPEN

Never say you can't do something, find out how to do it, and just do it!

4

THE REALITY

No matter how easy it looks, when you see successful people know that there was always a process of getting there that involved challenges, difficult decisions and hard work.

5

EDUCATE

Make sure you pass on your knowledge to others where you can.

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LYNN WORSLEY

EMPOWERING, UPCYCLING AND CREATING

Newly divorced, this Brit living in South Africa longed for a way to become financially independent while also helping other women and her community.

" The best thing is the way these ladies have grown, how they think, and their attitude toward the job. There is a pride in what they do and they own it. "



IT'S JUST POSSIBLE THAT YOU HAVE NEVER HEARD OF A KLIKETYKLIKBOX™. AND WHILE YOU ARE NOT ALONE IF THIS DOES HAPPEN TO BE THE CASE, LYNN WORSLEY WOULD DEARLY LOVE TO RECTIFY THAT. In the early days, before the kliketyklikbox™ was available for sale and was nothing but a prototype sitting on Lynn's dining room table, a colleague of hers asked her what it was and what she planned to do with it. She could have replied that it was a used 2-litre soda bottle that she had cut and glued and made into a cleverly-shaped box. Instead she told him, "I plan to sell it all over the world and build an eco-friendly business that will help lift up South African women and their communities." Her colleague was sold. With his initial investment (which has since been paid back with interest), her mission began.

Worsley's vision was to create a business that would empower South African women by providing employment and business training, as well as support the environment by repurposing discarded soda bottles. She sought to employ women who had been without work for more than two years, and teach them the skills not only to create the Kliketyklikbox™ itself, but also train them in necessary management and sales skills.

After using the initial capital investment to open a small workspace, she hired eight women, and in March 2009 her company, All Women Recycling, was launched. Their sole product was the Kliketyklikbox™, which comes in a multitude of styles. She began marketing it and building the brand at local South African outdoor markets. It was tough initially, and they were only paid for the work that sold.

Then came their first big order for 500 units of the eco-friendly boxes, which seemed daunting to Worsley at the time. But they filled it, and they now make an average of 350 boxes a day and think nothing of orders as large 10,000 units. They supply boxes to more than 30 retail outlets, and about 98% of the gift boxes are exported to other countries, including Germany, Switzerland, Sweden, Belgium, UK, Australia, Canada, New Zealand and the United States. They can do special orders for companies or anyone wanting large number of boxes, which can be branded with a company's logo and used for corporate events. "Initially I was working five days a week making boxes, and spending Saturdays and Sundays at local markets meeting potential clients and building our brand. That strategy worked, and we grew."

In addition to the boxes and other products made from recycled materials they supply to others, All Women Recycling has also opened its own shop, where Lynn continues to do shifts in order to get feedback from customers.

Born in a cotton town in England, Lynn moved with her parents to South Africa when she was 16. During her 20's and 30's she enjoyed a successful career in acting, dancing, and directing, as well as hosting a popular radio show. She moved to South Africa where she married a fellow Brit, had three kids, adopted a fourth, and later, after a divorce, found herself searching for a way to support herself and her children.



" Initially I was working five days a week making boxes, and spending Saturdays and Sundays at local markets meeting potential clients and building our brand. That strategy worked, and we grew. "



She decided to take the plunge and become an entrepreneur, starting a company to sell baby products. While this endeavor was not ultimately successful, she asserts that she's learned from all her past experience. "I believe my acting training has been an amazing platform for me to spring from. Not only am I not afraid to talk to people about our work, I actually love it. It's like going on stage again. As for the baby products company, I don't see it as a failure because I learned a lot from it about running a business. It was like a training ground for All Women Recycling."

Lynn, 62, credits her personal determination, persistence, and belief in herself, as well as her willingness to ask for help, as factors in her success.

"After the divorce, I was desperate – divorce does that – and I had to take control of my life. But I also wanted to help other women who had not had the benefits of an education or opportunities as I had." She cites the personal growth of the women she's employed as one of the things of which she is proudest. "The best thing is the way these ladies have grown, how they think, and their attitude toward the job. There is a pride in what they do and they own it. They can speak their minds and voice opinions. This was not the case five years ago."

As for other woman who may be considering their own social enterprise, Lynn has this bit of advice: "Be creative, be unafraid, and take that step off the mountain. I assure you it's worth it."

LESSONS & LEARNINGS

- 1 CUSTOMER**
From the beginning know who your customer is, what they look like, what they wear, what they do for a living, their lifestyle, etc... especially in the handmade and design marketplace
- 2 NETWORK**
Join workshops, accelerators and support groups. Cape Craft and Design Institute (CCDI), Spark, Seed, and Fetola are all amazingly good mentors.
- 3 VISIBILITY**
Be out there. A lot. If you talk about your company and your products and believe in them, everyone else will too. Enter competitions and work with your competitors and fellow start ups.
- 4 BE PREPARED**
Starting a business from scratch without adequate funding is stressful. Make sure you cover all angles for at least 6 months, crawl before you walk and walk before you run.
- 5 SEEK HELP**
There's always help for startups. Mentors and business people who will give you advice on business plans, strategy and marketing. Never be afraid to ask.

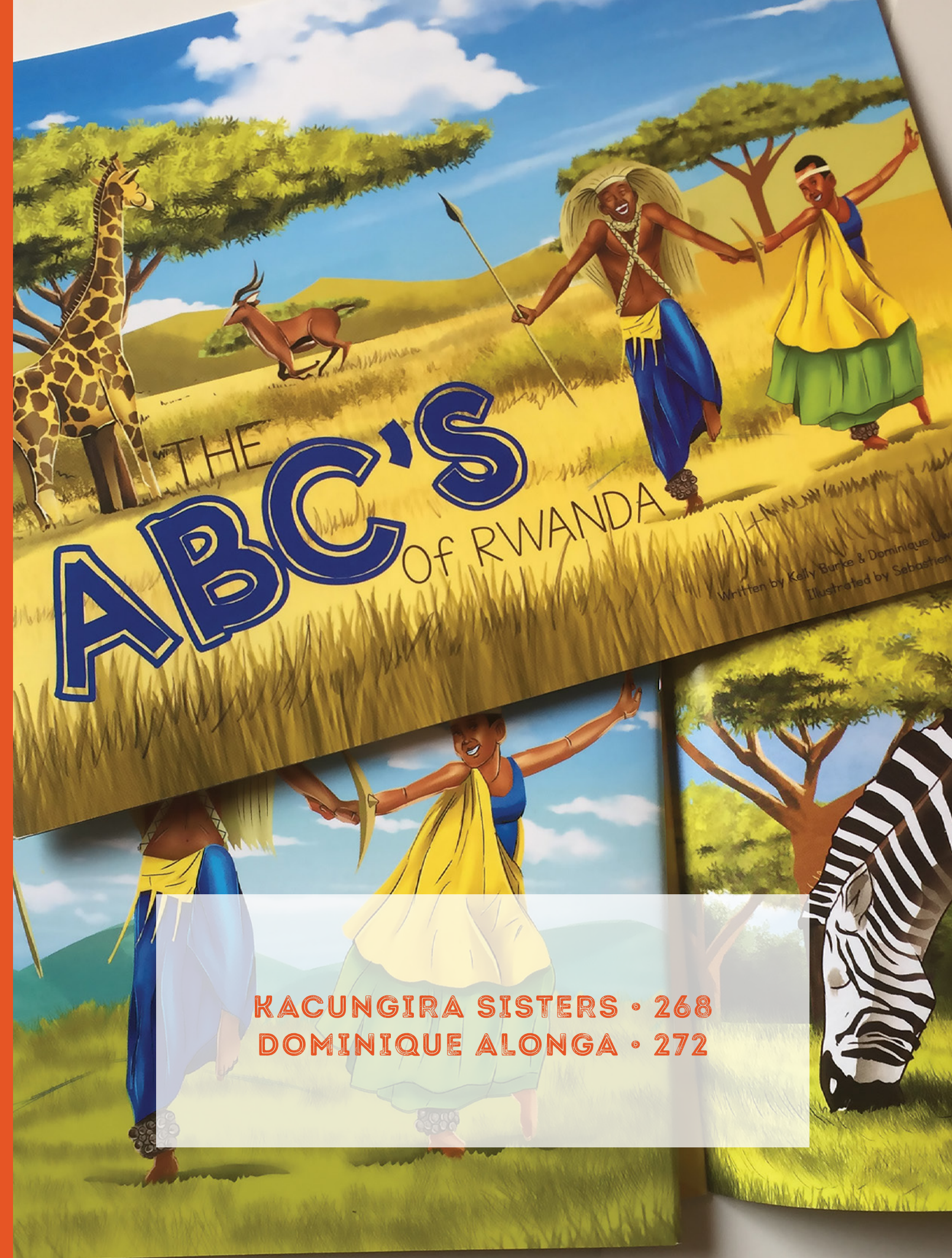
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— CHAPTER 11 —

MEDIA, PR & COMMUNICATION

FROM THE DYNAMIC SIBLINGS RUNNINGS ONE OF AFRICA'S PREMIER DIGITAL MARKETING AGENCIES TO A YOUNG WOMAN JUST GETTING STARTED IN PUBLISHING, THE CONTINENT IS RICH WITH OPPORTUNITIES IN THIS SECTOR .



KACUNGIRA SISTERS • 268
DOMINIQUE ALONGA • 272

**SEANICE
& NANCY
KACUNGIRA**
BALANCING THEIR STRENGTHS TO CREATE
AN UNBEATABLE BUSINESS

These Ugandan sisters pooled their talents, exploited their differences, and launched a seriously successful marketing communications business.

" Most women-owned business here are viewed as small businesses, and many women end up limiting their dreams accordingly. We need to break the myth that women cannot create large, productive, multinational conglomerates in any field. "



TWO SISTERS, VERY CLOSE BUT ALSO VERY DIFFERENT, START A COMPANY TOGETHER. IT MIGHT SOUND LIKE THE BEGINNING OF A JOKE OR MAYBE A SITCOM, BUT IT WAS, IN FACT, THE BEGINNING OF A HIGHLY SUCCESSFUL BUSINESS ENDEAVOR. Seanice and Nancy Kacungira, of Uganda, were barely into their twenties when they decided to pool their respective skills and start Blu Flamingo, a digital marketing company. With Seanice's background in mass communication and digital marketing, as well as her career in radio, and Nancy's skill as a graphic designer with degrees in both communication and art, they realized that communication was an area they both loved, and that together they could be a creative force.

"There wasn't exactly a moment when we made the decision – it was more like a process," Nancy explains. "Seanice is great at marketing and I was getting a lot of design work. It had always been our goal to build our own business, so this seemed like the natural thing to do."

The services Blu Flamingo provides cover just about every type of digital promotion, including strategizing, brand development, devising content, creating and placing advertisements, running social media campaigns, media buying, blog design and management, email campaigns, branding, video marketing, and digital education and training.

Seanice and Nancy have always been close and they shared many interests growing up. Both loved reading, exploring, and they travelled extensively from the time they were young. Yet it might actually be their differences more than their similarities that have allowed them to work so well together. "We balance each other out," Seanice, the elder of the two sisters, explains. "I am very much a doer and a pusher and my sister Nancy tends to think first and act later. She has an analytical mind which can get bogged down in details, but also keeps us from making hasty decisions."

Nancy agrees. "We're very different, but we complement each other well. She's always been able to dream up big, crazy, wonderful ideas, whereas I'm the one with the spreadsheets, figuring out where the risks are and what's realistic. She helps me take more risks, and in turn I help her be more calculated about which risks she takes."

The sisters started the company with money they had saved up from their previous work, and they have never needed to take out a loan. Blu Flamingo has expanded dramatically since they opened their initial office in 2009 with two employees. They now have physical offices in Kenya, Uganda, Rwanda, Nigeria, and South Africa, where they are headquartered. They remotely manage clients in the Democratic Republic of Congo, Ivory Coast, Tanzania, Ghana and South Sudan. They currently have a team of 62 employees.

And they aren't done; they fully expect this growth to continue. "Before Nancy and I started the business, we had worked in numerous African countries, so this helped us understand the different markets. When we wanted to venture into West Africa, I was able to make some good connections. However, you must have a good product and belief in yourself if such connections are to pan out. But really the point is not to wait until you are a pan-African multinational company to act and feel like one."

Both Seanice and Nancy agree on the importance of building a solid team. "Finding and retaining people who understand your vision and



“As women we have to realize that no one is going to hand this power to us – we have to take it.”



diligently execute it is the biggest challenge, but also the most rewarding investment,” according to Nancy. “Once you have a good team in place,” Seanice adds, “the sky’s the limit.”

Although there are always challenges in starting a business, Seanice and Nancy agree that attitude and state of mind play a large role in the success of any endeavor. “More important than the presence of barriers is the will to overcome them, otherwise even molehills will look like mountains,” says Nancy. “Most women-owned business here are viewed as small businesses, and many women end up limiting their dreams accordingly. We need to break the myth that women cannot create large, productive, multi-national conglomerates in any field. As women we have to realize that no one is going to hand this power to us – we have to take it. When we see more examples of this, the mental barriers can be overcome, and that is the key to having the will to get rid of all the other barriers.”

Nancy continues, “Everything in life is created twice – first as a thought, and then as a physical reality. If the general direction of your thoughts is failure and pessimism, it is unlikely that you will get anything contrary to that. So much of life is about perspective; one person’s final failure is another’s stepping stone to success. Don’t just research successful businesses – research the ones that have failed, too. Talk to people who couldn’t make it work and find out why.”

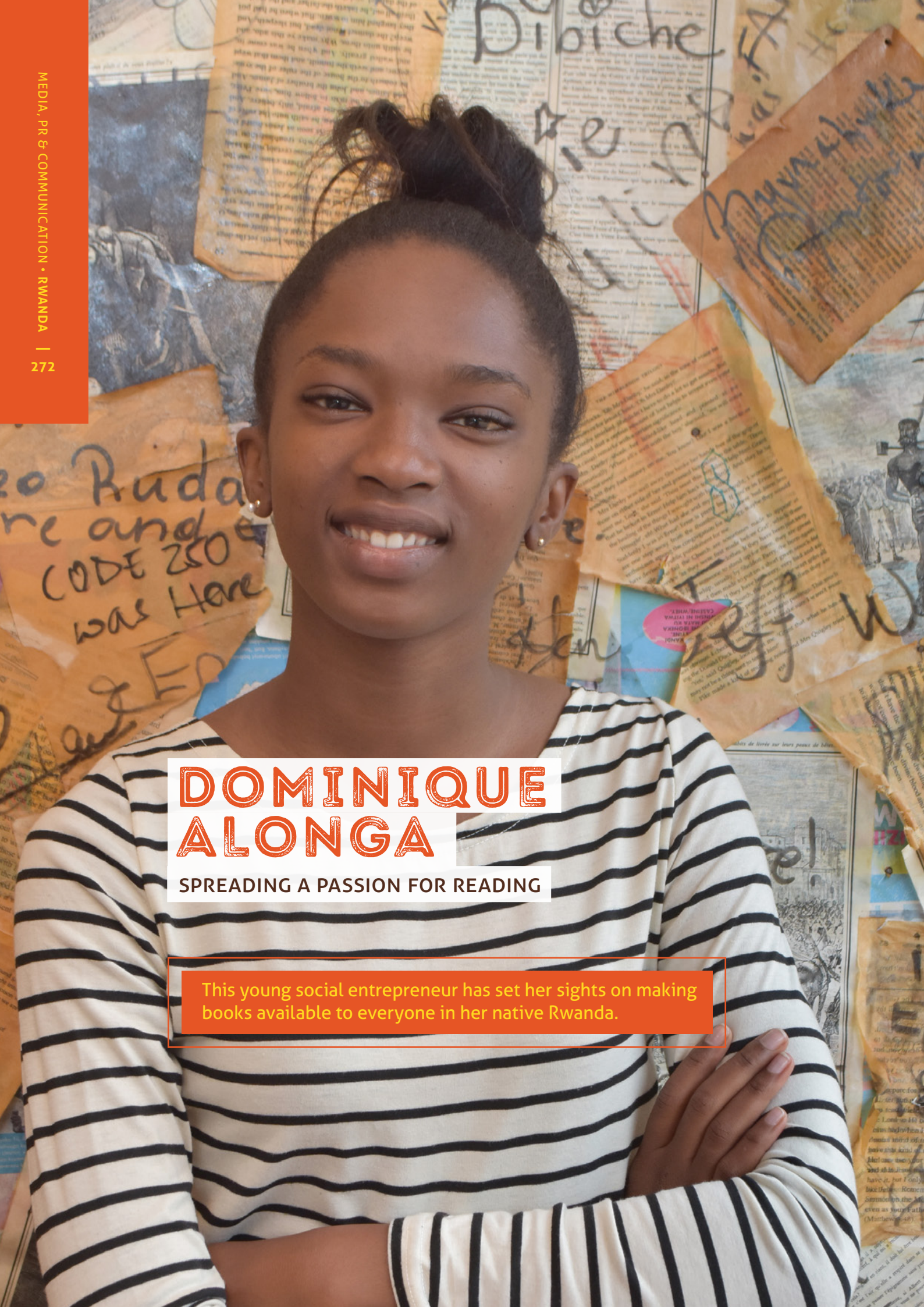
“Failure,” Seanice adds, “teaches more than success ever will.” And, while this may be true, at this point the Kacungira sisters have considerably more experience with the successful side of business, and they plan to keep it that way.

LESSONS & LEARNINGS

- | | | | | |
|--|---|--|---|---|
| <p>1</p> <p>ATTITUDE</p> <p>Don't be limited by what others expect of you. If you think small, you'll stay small. It's all about perspective and confidence.</p> | <p>2</p> <p>NETWORK</p> <p>Network, network, network! We cannot emphasise this enough. Get yourself out there and talk about your business with anyone who's willing to listen!</p> | <p>3</p> <p>PARTNERSHIP</p> <p>Business partners are like marriage, success rates are not good. If you do need a partner, find someone who balances your weaknesses and strengths and put everything in writing.</p> | <p>4</p> <p>THE TEAM</p> <p>Finding and retaining people who understand your vision and diligently execute it is the biggest challenge, but also the most rewarding investment.</p> | <p>5</p> <p>FAILURE</p> <p>Embrace failure. We can learn from our mistakes so quickly own and shake them off before moving forward.</p> |
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DOMINIQUE ALONGA

SPREADING A PASSION FOR READING

This young social entrepreneur has set her sights on making books available to everyone in her native Rwanda.

" Risk-taking is big, and every day is a new day at Imagine We Rwanda. What we're doing hasn't been done before, so it's not as if we can Google the answers! But it's been over two years and we're still going strong. "



RREADING, DOMINIQUE ALONGA BELIEVES, HAS NOT ALWAYS BEEN ENCOURAGED OR VALUED IN HER HOME COUNTRY RWANDA. "STUDENTS WHO WANTED TO READ WERE CONSIDERED NERDY AND ANTI-SOCIAL. Even the teachers often viewed it as a distraction." But it was different in her own home, where her mother encouraged reading and time was set aside to read every day.

Further, the attitude toward reading in Rwanda wasn't the only problem; even for those who wanted to read, books and libraries were in short supply. There is still only one fully equipped public library in the nation. Dominique decided she needed to change all of that.

Graduating in 2014 from Jain University in Bangalore, India, with a bachelor's degree in media studies, Dominique returned to Kigali and began working with Never Again Rwanda in the communications department. In this position, she had frequent interaction with tourists and expats and felt that Rwandans were looked down upon. "This made me angry, but it was also the beginning of something. I could not change the past in regard to my culture, but I could work on the current problems. I wanted to see young people attain their potential, become smarter and more informed."

It was about this time that her ideas really began to take shape; she knew that she wanted to spread literacy and make high-quality books available to everyone. In 2014, she entered a competition for social entrepreneurs working to improve the lives of children. When she found out in August of 2015 that she was on the shortlist for a monetary award from non-profit Reach for Change, she quit her job and officially began the process to register her NGO, Imagine We Rwanda. A few months later, she decided to register it as a social enterprise to encourage herself and her team to find creative ways of becoming sustainable.

Dominique used her modest savings to rent office space and had a team of three volunteers, but they had no books and no money. "What we had was a lot of energy. I didn't know it would be such a crazy journey."

Having attended three years of high school in the United States, Dominique decided to reach out to her alma mater. The school was happy to help their former student and donated 3000 books. Dominique then located another organization to pay the cost of shipping the books to her. The books were initially stored at her grandfather's house, but soon found their way to local schools and organizations, many of which were able to set up libraries for the first time.

When they ultimately received the Reach for Change grant, Dominique says, "It put us on the national map, and soon we were very focused on how many partnerships we could get." And while they were quite successful at getting them, there was a downside. "Having partnerships can affect your vision in both positive and negative ways. And you can't always depend on them – sometimes they would change their minds as to whether or not they were partnering with us. It created a lot of instability."

So in early 2016, Imagine We Rwanda decided they needed a new plan. "We sat down as a team and concluded that we couldn't keep going the way we were. Depending solely on partnerships and grants for finances created a lot of frustration, and we couldn't plan ahead with any certainty. We decided that in order for us to survive and have independence we would create our own publishing house. This would allow us to share the stories we were hearing from children and make some money to survive as an organization without being dependent on anyone else."

Currently, the publishing house has put out two books with several others in the works. They have successfully sold close to 1800 books in Rwanda and abroad. They also hold trainings in writing and publishing, and, through a partnership with the Australian organization



" I COULD NOT CHANGE THE PAST IN REGARD TO MY CULTURE, BUT I COULD WORK ON THE CURRENT PROBLEMS. I WANTED TO SEE YOUNG PEOPLE ATTAIN THEIR POTENTIAL, BECOME SMARTER AND MORE INFORMED."



Ducere, have produced pocket-sized books written by children in their community. They plan to use the money they make selling their books to support their goal of promoting literacy and placing books where they are needed. Not only are they continuing to provide books to schools, they are also establishing libraries in five area hospitals, including their first hospital outside of Kigali. Their goal is to eventually go nationwide, so that all schools in the country will have high-quality books and fully-functioning libraries.

Dominique's work has not gone unnoticed. In 2015, she and her team were recognized by Jeannette Kagame, the First Lady of Rwanda, and the following year by Barack Obama's Young African Leadership Initiative (YALI - Mandela Washington Fellowship). She also earned awards from UKAID's iAccelerator, the Imbutu Foundation (the First Lady of Rwanda's organization), UNFPA, and the World Bank Blog for Development, among others.

Dominique is quick to recognize her co-workers in these accomplishments. "My team is vibrant, creative, and always innovative. It means a lot that they have been with me from the beginning, even when I could not pay them a salary. Growing with people who are dedicated and passionate about the mission is very rewarding." She strongly believes that hers is the best team in Kigali; they have been recognized several times by different organizations because of their unity, creativity, passion and commitment.

At times, Dominique says, she has faced obstacles. "Many challenges were the result of my age. I was just 22 when I started Imagine We, and people were sometimes put-off by that. Also, because of my name, people sometimes assumed I was a man until they met or spoke to me. Unfortunately, I think this did prevent a few partnerships from happening."

Still, Dominique is unafraid to take risks, and in fact declares that they have little choice but to do so. "Risk-taking is big, and every day is a new day at Imagine We Rwanda. What we're doing hasn't been done before, so it's not as if we can Google the answers! This started as a project of passion, and we thought it would last about three months. It's now been over two years and we're still going strong."

She has, most recently, partnered with a local coffee shop to open a branch at their library. She is excited about the new journey ahead: Rwanda's first comic book for teens, an ImagineWe coffee shop, and a mentorship program.

The story has only begun for this young social entrepreneur.

LESSONS & LEARNINGS

1

DO YOUR HOMEWORK

Prepare well and know the business you want to break into.

2

MONEY ISN'T EVERYTHING

It's great to have a well-thought out budget, but if you are passionate about what you're doing you can start with \$1.

3

GRIT

True character comes out when things are the hardest. Don't give up.

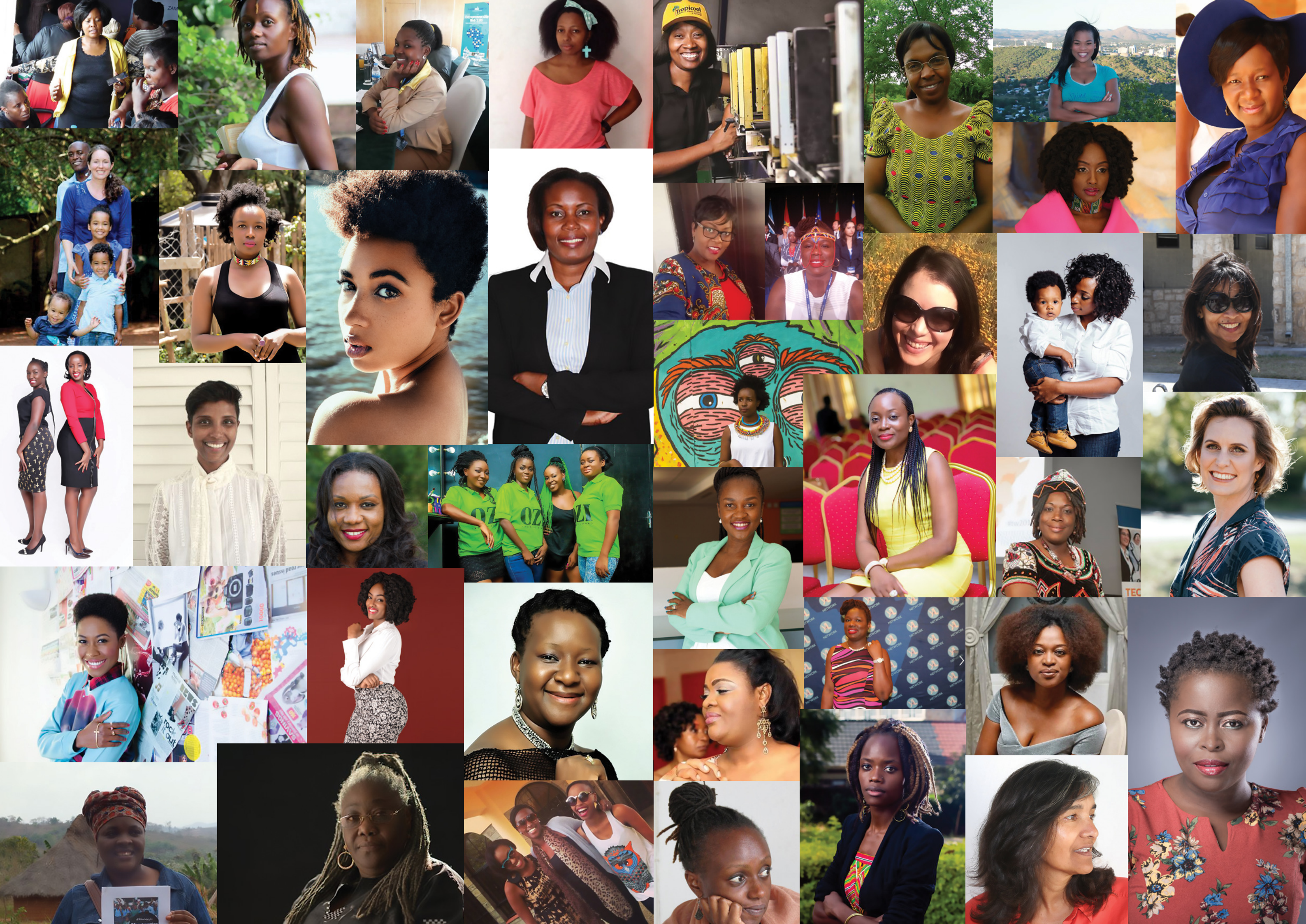
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“Showcasing relatable role models is an easy but effective way to encourage women of all ages to pursue entrepreneurship as a viable alternative to employment and boost economic growth in African countries. We celebrate the visionary entrepreneurs highlighted within these pages and the remarkable impact they are having on the world. We hope they serve as an inspiring catalyst for other changemakers across our continent.”

GRAÇA MACHEL



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