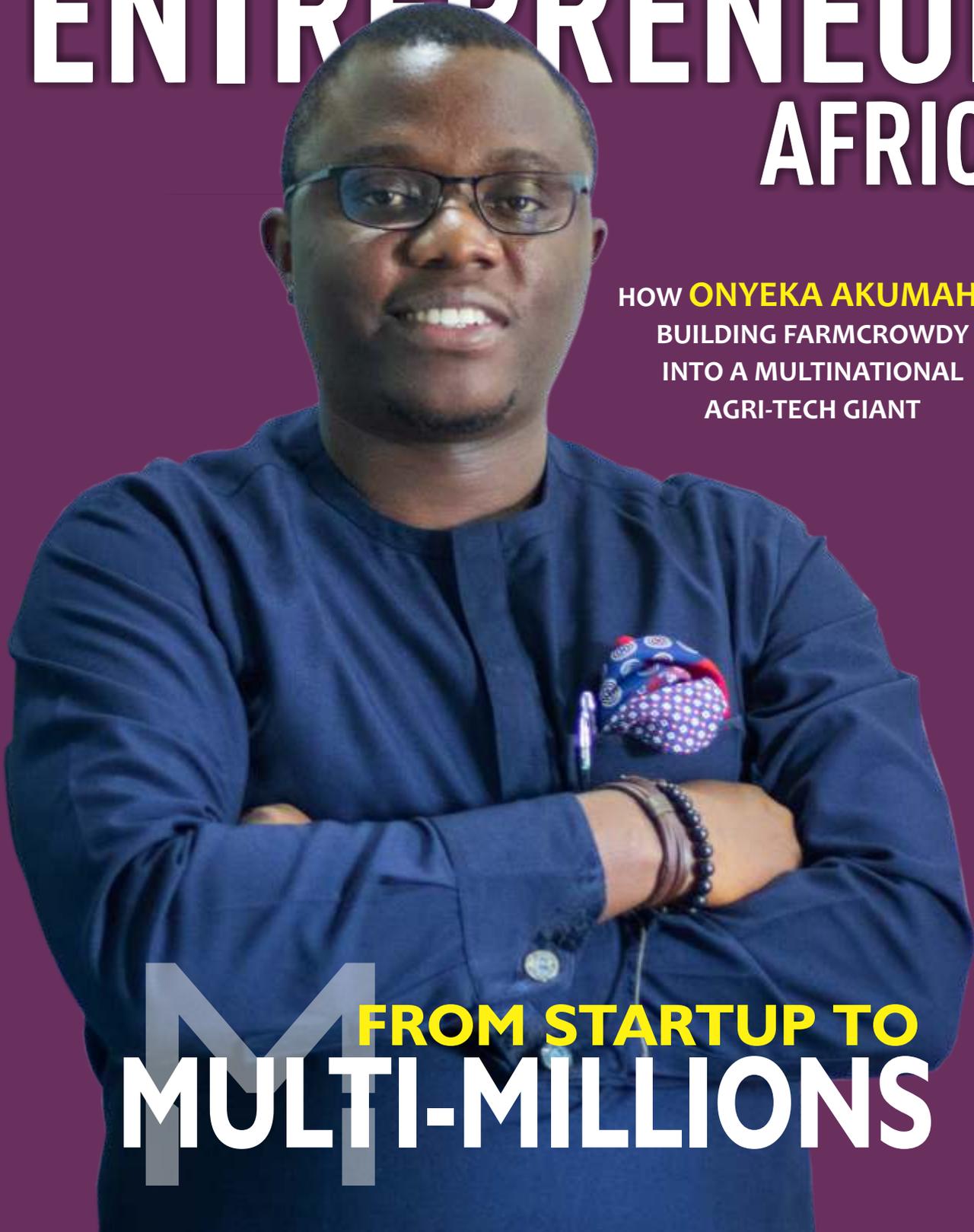


INNOVATION EDITION

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November 2018

THE ENTREPRENEUR AFRICA



HOW **ONYEKA AKUMAH** IS
BUILDING FARMCROWDY
INTO A MULTINATIONAL
AGRI-TECH GIANT

M FROM STARTUP TO MULTI-MILLIONS

+ WHY NOT MOVE
THAT START-UP
TO NORTHERN
NIGERIA?

HOW TO
NEGOTIATE A PAY
RISE AND GET
YOUR BOSS
TO AGREE

MEN'S WARDROBE:
BE PROFESSIONAL;
COMBINE THE
RIGHT COLOURS

BEFORE YOU SACK
THAT EMPLOYEE;
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DEAR EMPLOYER, IF YOU PAY **PEANUTS,** YOU GET A **MONKEY**

This is one of the shortest Editor's notes I've ever written on this column. But I had to keep it brief and straight because I want these words to stick with you, dear entrepreneur/employer. So, I thought you should know this, it is wiser to employ fewer number of staffers with great efficiency and ability to multitask, and pay them appropriately, than to hire a whole community of incompetent people (simply because they accepted to be paid peanuts as remunerations) and expect magical results.

As they say, you can't have your cake and eat it. Employees can be either the greatest assets or the greatest liability a business can have. But most entrepreneurs, especially startup owners, consciously bring upon themselves liabilities by way of incompetent staffing. Truth is that most startups do not require numerous employees. What they rather need, most times, is just a couple of competent hands to help steer the nascent venture from its toddler stage to the place of profiting. But, importantly, they need the right impetus to go all the way. And a good pay is a major part of that impetus. So, instead of breaking apart the salary meant for two competent employees to pay four incompetent ones, do your business a favour; stick with just two competent employees and make them feel well-remunerated as much as possible, within the means of the venture's purse.

I'm excited about this edition of The Entrepreneur Africa, because finally we get to tell the story of one of the greatest startups in Africa in the last two decades, Farmcrowdy, through the words of its Co-founder, Onyeka Akumah. I enjoyed reading every bit of his interview, and I'm quite sure you would, too. Other great interviews, like that of the CEO of Crew Training Institute, Kathryn and the ace Chef himself, Chef Ette, all add up to making this edition a must read for every one interested in business growth.

The various articles and contributions in this edition are sure to keep you inspired and wiser, as we get set to wrap up the year 2018. Have a great read. Cheers.

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So, I saw this video by Gary Vaynerchuk where he said sales people that do not align with company culture MUST always be sacked even if they're crushing their numbers. Many people agreed with him on the subject. I don't. Culture is extremely important to business success but business success will always happen by a mix of principles and compromises. If you sack your best salesperson because he's habitually late to work, good luck. If you sack a staff because he does not get along well enough with the rest of the team (team work), well...I'd sack someone for lack of integrity but not the other two.

Organisations are like football teams, some of the best scorers suck in character. You can't be a hardliner and succeed in revenue; whether you like it or not you are in business to make money. So what am I saying? Do you keep an irredeemably bad guy just because he's crushing figures? Hell No! Do you sack someone at once because they do not align to core values? No. You must decide: what is the extent to which that particular bad behaviour can impact your organisation and contrast the gain with the loss then decide whether it is worth it. Most importantly before you sack, you must have done your VERY best to improve them.

BEFORE YOU SACK THAT EMPLOYEE

Read This First

By Bunmi Jembola



Bunmi Jembola is Nigeria's leading sales coach, trainer and consultant. He has over a decade experience in B2B and B2C sales that spans four industries including I.T, Banking, FMCG and consulting. In those years he earned over N12Billion in aggregate sales value. He is the CEO of Sales Rep Ltd which is at the fore-front of deploying technological solutions to organizations for sales enablement. He is the Convener of Founders Conference and Africa Start-up festival. Bunmi hosts a quarterly Sales Master Class for entrepreneurs and senior sales executives.

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CONSIDER TAKING IN INTERNS: 7 BENEFITS OF HIRING ONE

By Dolapo Lawal

You may be at a stage where your start-up or growing company has a tight budget. You're hoping to get a lot done, but only have a few employees. Has the thought of hiring an intern or several interns ever crossed your mind? While you will want to work with individuals that boast a healthy resume of experience, don't discredit the intern. Today, they are pulling their weight in unimaginable ways for small businesses and companies. They can be immediately productive, bring extensive connections, and can be nurtured as future employees, making recruitment and on-boarding much easier. Still not convinced, these benefits of hiring interns should persuade you to start hiring interns:

1. FRESH AND CREATIVE IDEAS

When you hire an intern, they bring new ideas to the table. Being still in the midst of their studies, interns are filled with new and sometimes novel ideas. They can bring a different outlook and perspective on how your business should run. Moreover, most of the interns choose to work to gain experience instead of idling

their holidays away. So you can be assured that these are the people you might want to look out for in the future. Many college students learn about things in school that could benefit your business. College interns are keeping up with modern trends, which can be a big plus.

2. YOU DEVELOP A LOYAL EMPLOYEE

As a business owner, there is nothing worse than bringing someone to the team and providing them with expert training and experience only to have them take a job at one of your competitors after six months. Unfortunately, this sort of thing happens all the time. But if you take on an intern and invest your time in them, they are more likely to reward you with their loyalty – sticking around with your business for longer even if they have other opportunities.

3. TECH SAVVINESS

It must be said that we live in an age beyond technology. Social media, computer programs, and iPads – these are a piece of cake for young professionals. Screens



have literally taken over the streets and any young. It is rare to see any young person not familiar with social networking, digital marketing and more. With these interns in your company, why spend valuable resources in conducting external market research? If your target audience is the millennial group, there they are – ready to be your invaluable source of data. These data allow you to remain relevant and competitive at hardly any cost at all.

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5. DEFINITELY LESS EXPENSIVE

The cost of hiring interns is considerably less when compared to hiring full-time and/or part-time staff. Of course, they cannot replace the value you would otherwise obtain from experienced hires. However, interns have the willingness to learn and contribute to any tasks assigned to them. The attitude makes them perfect for your immediate manpower needs and budget.

6. EAGER TO IMPRESS

This is another reason why hiring interns is an advantage. Their enthusiasm and eagerness to learn and training will also translate to effective results. Give them real, meaningful work that will help your organization run smoother, accomplish more, or be more successful. As interns, they understand that they should prove valuable to your company as they are eager to learn about the industry they wish to develop their careers in. Someone who is working as an intern is going to be

doing everything in their power to earn themselves a full-time job by the end.

Therefore, when you give them meaningful tasks and milestones to achieve, they in turn will ensure in the smooth operation and success of your organization.

7. BECOME YOUR BRAND ADVOCATE

Hiring an intern helps spread the word about your company—whether you mean to or not. If you're an impressive internship supervisor and mentor, your interns will become supporters of your company by sharing their experiences with their fellow students, friends and family. This is a win-win situation for both you as the employer and the interns as the employees. (and it's free!).

“Interns have the drive, the passion, the urge to make your company into something more and achieve everything you set out to accomplish. What's stopping you from working with them?”

SOCIAL MEDIA INFLUENCERS MAKE OR BREAK YOUR BUSINESS. *Here's Why*

By Ojeh Toju

Influencers can be an effective spokesperson for your business and a great way to reach a target audience and improve brand awareness. Influencer marketing is when a brand selects an individual to deliver their message to that individual's followers. For example, an exercise clothing line may hire a fitness guru to post an Instagram photo that includes the influencer wearing their products. Their followers trust the guru's opinion, so they're more likely to trust the brand as well, perhaps even making a purchase after seeing the Instagram post.

So when modern brands try to find powerful, cost-effective marketing solutions, they inevitably decide these social media influencers are the key to furthering their message authentically and successfully. Influencer marketing isn't new – for years, brands have had spokespersons they use to market their products and services, but in today's world where social media influence on society is stronger than ever, brands can greatly benefit from using the reputation of the top social media influencers in their niche market.

What better way to establish your brand's reputation than by partnering with a real person that your target consumer base trusts.

UNDERSTAND YOUR CUSTOMERS:

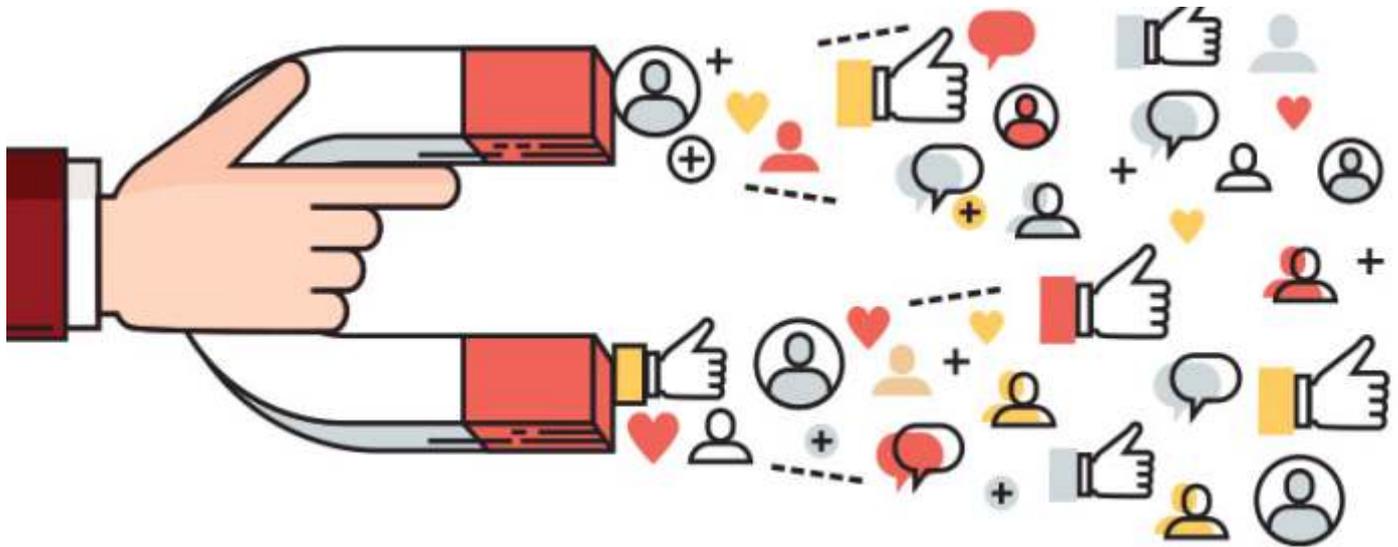
You must consider multiple factors before you can create an effective influencer marketing strategy. Your target audience, marketing goals and tactics, influencer profile are few details that will need to think over. You must first chart out your customers' typical buying journey.

CREATE AN INFLUENCER PROFILE:

An influencer profile is similar to a buyer profile. Consider all the criteria that an ideal influencer would fulfil. A few of them include the person's subject matter expertise, the size of their following across social media networks, the platforms that they should be active on, the tone and type of content that would best suit your brand, and your budget for the campaign.

INTEGRITY

Integrity is critical. Consumers will find out if influencers are being paid to endorse your



business. Influencers should clearly label paid endorsements of your brand. Ideally, influencers should genuinely use your product or service. Offer influencers opportunities to experience your brand with trial opportunities or by hosting events attended by influencers to use your product or service. Also always ask your influencers how they have built their following. Select influencers that have a following that they have grown organically because they are likely to have a loyal following that will buy products and services endorsed.

I N F L U E N C E R S E N G A G E M E N T

Don't make the mistake of working with influencers solely because they have a high number of followers. You want a high level of engagement for your product or service. Does the influencer have good engagement with their followers (e.g. the number of likes, comments, retweets, views, shares on posts)? Micro Influencers can be a great option for smaller businesses since they usually have a smaller audience and a very niche, loyal following.

However, because these same

influencers can break your business, you need to be extra careful and think strategically when selecting influencers. So answer these questions.

Brand Alignment:

- Does the influencer represent your brand? Does the influencer's image align with your brand?
- Will your existing audience relate to the influencer?
- Does the influencer's following align with the audience you want to

target?

- Does the influencer have a loyal following? Review the comments. Is there a significant number of comments for each post? Are there most of hate comments?

Conflict of Interests:

- What other brands does the influencer currently endorse? Are there competitors or conflicts of interests?
- Are there certain competitors or conflicts of interest that you want to ensure that influencer has no plan to engage in the future?

Content Development:

- What type of content will be created?
- How much original content can be created?

- What is the specific offer, service or product being pitched?
- It's not just about social media: What are the different platforms that the influencer will use to engage the audience? For example, will they attend promotional events, use the product in public, write a blog post, or host an event featuring the product?

Content Ownership:

- Who will own the image rights for the content?

Today, influencers can be an effective form of advertising and a more authentic way to engage with audiences who are potential customers.



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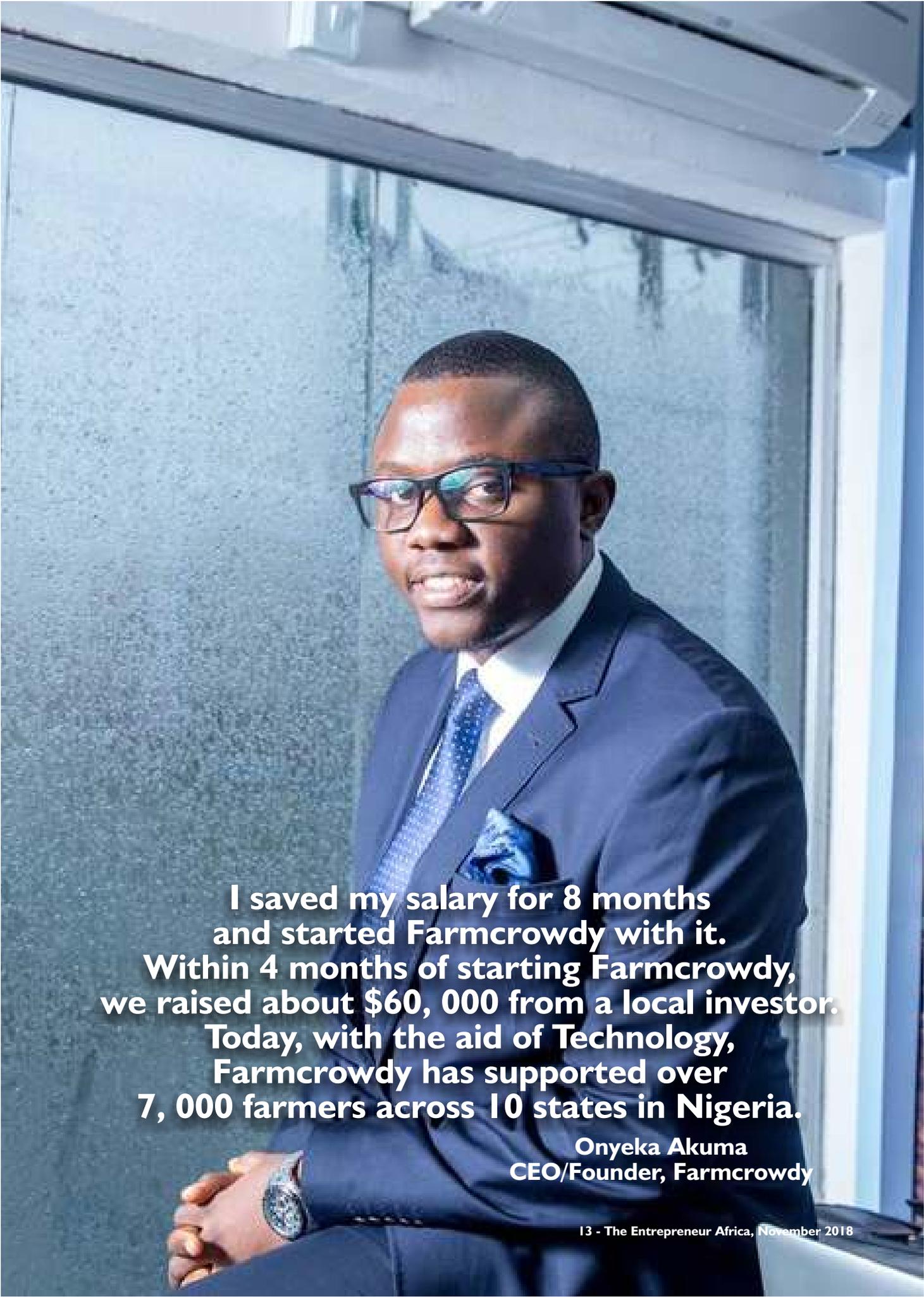
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**I saved my salary for 8 months
and started Farmcrowdy with it.
Within 4 months of starting Farmcrowdy,
we raised about \$60, 000 from a local investor.
Today, with the aid of Technology,
Farmcrowdy has supported over
7, 000 farmers across 10 states in Nigeria.**

**Onyeka Akuma
CEO/Founder, Farmcrowdy**

FROM STARTUP TO **MULTI-MILLIONS:**

HOW ONYEKA AKUMAH IS
BUILDING FARMCROWDY
INTO A MULTINATIONAL AGRI-TECH GIANT

By David Agu

With falling oil prices in the global markets leading to low revenues that has made the word “diversification of the economy” to be a sing song not only in Nigeria but the whole of Africa, the Agricultural sector remains a viable means of income and revenue.

However, as more and more people embrace Agriculture, such perennial problems like poor funding of the sector, difficulty in accessing loans by farmers, inadequate agricultural inputs and lack of arable land for agricultural purposes need to be addressed in order for Africa to be able to feed her people and engage in more agricultural exports.

In the last few years, some brands, appreciative of the abundant lucrative opportunities in the agro sector, are creating innovative ways to boost the agro sector and also help the farmers in diverse ways. One of such brands is Farmcrowdy, an innovative tech solutions provider in the Agricultural sector that is facilitating the access of loans by Farmers, amongst others.

In this interview with The Entrepreneur Africa, the Founder/CEO of Farmcrowdy, Mr. Onyeka Akuma takes us through the journey of his early days in business, the setting up of Farmcrowdy, challenges and successes faced, and his future plans.

Tell us about your business antecedents prior to setting up Farmcrowdy.

I started my career as a web designer in a couple of firms. I worked with British Council between 2007 and 2009. I then left them in 2009 and then joined Deloitte where I managed 18 of their websites in 6 countries. In 2010, I became Deloitte's online marketing manager where I helped them establish their online marketing presence.

In 2013, I joined Konga as Vice President of Marketing where I helped set up their marketing team and was given a major mandate of making them the predominant player in the e-commerce space. This we achieved within a year.

After this, I raised about \$50, 000 and launched my own Start-up called QUICK GIST. However, due to some challenges which the business experienced, I sold it off to Business Day Newspapers.

Thereafter, I was contacted by an old client to help run a travel agency called Travel Data. I didn't start the agency. I was more like the acting Managing Director, and I had no stakes in the company's shares.

Isn't it rather surprising that a man with rich interest and knowledge in Technology will switch to owning a company in the Agriculture sector? How did this happen?



Well, unknown to most people, I'm still in the Tech industry. What I'm doing in Farmcrowdy is that I'm using the application of Tech to solve the problem of funding for farmers. I am a Techpreneur who has worked in the e-commerce and travel sectors and currently in the Agric sector. I've also done a bit of Tech application in the Real Estate. So basically, it's about using Tech to solve society's problems.

I have a first degree in software engineering which is all about the application of technology. My interests lie in the application of Tech in Agriculture, Real Estate and Transport.

Some persons say Farmcrowdy is a Ponzi scheme where one contributes money to pay another. How do you react to this?

There are 38 million farmers in

Nigeria today who have the problem of accessing funds from banks. Farmcrowdy is helping these farmers access funds without the latter necessarily going to the banks. And how do we achieve this? We identify farmers we can work with, i.e. the ones in either cooperative societies or in different locations within Nigeria. Basically, we identify farmers who meet this criterion: farmers who genuinely want to increase their farms. What we then do is that whatever the farmer needs to work with on their farms we prize that into a full circle e.g. if a poultry farmer has a pen that can take care of 10, 000 birds but every season his capacity accommodates only 2, 000 birds. Now what does this farmer need in order to grow his capacity from 2, 000 to 10, 000 birds? He'll need birds, feed,

vaccines etc. the total cost of what the farmer needs to raise 8, 000 birds is then calculated. For instance, if the total cost is, say N1, 000, 000, then Farmcrowdy splits this money into units of, maybe N100, 000 each and we get people to sponsor the split monies of N100, 000. When the money comes into our platform, we then use such funds and buy the inputs needed by the farmer. We don't give the cash to the farmers.

Upon giving out the inputs, we monitor the farmer and send update report via pictures and videos to the sponsors or financiers who provided the funds. At the end of the cycle, the farmer sells the birds and the profits made are shared between the farmer, financiers and Farmcrowdy. And this is what we call the 'Farmcrowdy model'.

So, when people unfortunately

liken the Farmcrowdy model with a Ponzi scheme, they do so ignorantly. First, in a Ponzi scheme, the money invested gives a return without the investor knowing what the money invested was used for. Second, in a Ponzi scheme, before you are paid, money has to leave other people's hands because money contributed isn't yielding profits.

It's always good for people to verify what they hear before they jump into conclusions. If we were a Ponzi scheme, we won't have up to 7, 000 farmers on our platform today.

When you pioneer something, unfair criticisms and incorrect judgements will come your way but at the end of the day, people will praise and accept you.

So, how does Technology aid these farmers?

It is technology that we use in accessing and securing loans for the farmers. We also use tech to update the sponsors via our online platform. We also use tech in information

dissemination to the farmers. At the moment, we are also building tech that will allow us pay the farmers directly.

When did Farmcrowdy start and what has the growth been like?

We launched Farmcrowdy on the 14th of December 2016, so we are barely 23 months old. We are a team of 38 people, and we have worked in 10 states in Nigeria, planting over 8, 000 acres of rice, maize, cassava and soya. We've raised 700, 000 chickens till date. We've worked with 7, 000 farmers. We've also gotten some U.S investors and others who have invested in Farmcrowdy (equity investment) totalling \$1.4m.

I saved my salary for about 8 months and with it, I started Farmcrowdy. In the 4th month that we started, we raised \$60, 000 within 4 days from a local investor here in Nigeria and then raised it to a million dollars from a couple of other investors. In terms of sponsorships, we've done about \$6m till date. We currently have two

offices – Lagos and Abuja.

Funding remains a major issue for Entrepreneurs in Africa. We've seen Start-ups with great potential either remaining stagnant or folding up. So for Farmcrowdy to have been able to access these funds within a short period of time, something must have set you apart. So, what can other businesses learn from you towards accessing the needed funds.

First, it was the attraction; the things we were able to do in a short period.

Two, we were solving a problem that has a large market i.e. funding for farmers using tech was attractive to investors. Third, we were able to tell our stories to so many investors, about 90 of them but 75 said NO. I hear Entrepreneurs complain about difficulty in raising money and I ask them; how many investors have you spoken to? So, it's hard work. If you do it well, you will see the results. Again, we had traction, we had numbers speaking for us, the number



of farmers we could work with, a lot of that spoke for us, the level of impacts we had in the farmers and these farmers were able to speak up about these impacts. Story-telling and preaching about our business is another factor. We also have a wonderful team in Farmcrowdy. I have 5 co-founders that work with me in Farmcrowdy.

Agriculture and Farming were considered dirty jobs and for the rural dwellers. It was never attractive for the new generation especially young educated people. But that is changing. What changed and what do you see as the future of Agriculture in Africa?

The number one thing that changed is that people now know that Agriculture goes beyond hoes and cutlasses. There's so much in the value chain. For instance, what we are doing in Farmcrowdy today is focused on core production i.e. providing funding for the farmers. Other areas of the value chain are building drones for use in Agriculture, EI in Agriculture, Logistics-chain business in Agriculture, warehouse system in Agriculture, road network in Agriculture.

These are huge opportunities that young people are beginning to take advantage of.

As businesses like Farmcrowdy continues to grow, several opportunities get created and young people get excited at the prospect of benefiting from these wonderful opportunities. For instance, we were pioneers in the farmcrowdy model but we've had up to 15 other people that wanted to imitate us but some of them have crashed out. But then, it builds that interest in people.

On the other hand, despite more people embracing Agriculture in recent times, Nigeria for example is still not self-sufficient in food and other agro-products. Do you think the embrace of Agriculture by young people has improved export of Agro products?

First thing is, being self-sufficient in food means that you have enough to eat in your country. We are not currently self-sufficient in food in Nigeria and that's why Farmcrowdy was launched. Solutions are being created in the agro sector as more and more young people embrace Agriculture and we will soon get to that point when we can say we are self-sufficient in food. It's just systems, seriousness and diligence that will make us achieve that. If China with 1.2b people can achieve self-sufficiency in food, then Nigeria with a population of 180m people can also do it.

For exports, as we continue to produce and draw interest from the international community who want to buy agro commodities from Nigeria, we'll get there. After oil, Agriculture contributes the most to Nigeria's GDP – about 22%. If the current momentum is sustained, then within the next 10 years we will find ourselves in a very good position as a country.

How many farmers are currently on Farmcrowdy's platform and what do we expect from Farmcrowdy in the coming years?

There are about 7, 000 farmers on our platform now. Within the next one year, we want to grow that number to 12, 000. We also foresee opportunities in future where we replicate our models in other African countries. In future, we want to see Farmcrowdy become a major food producer in Nigeria.

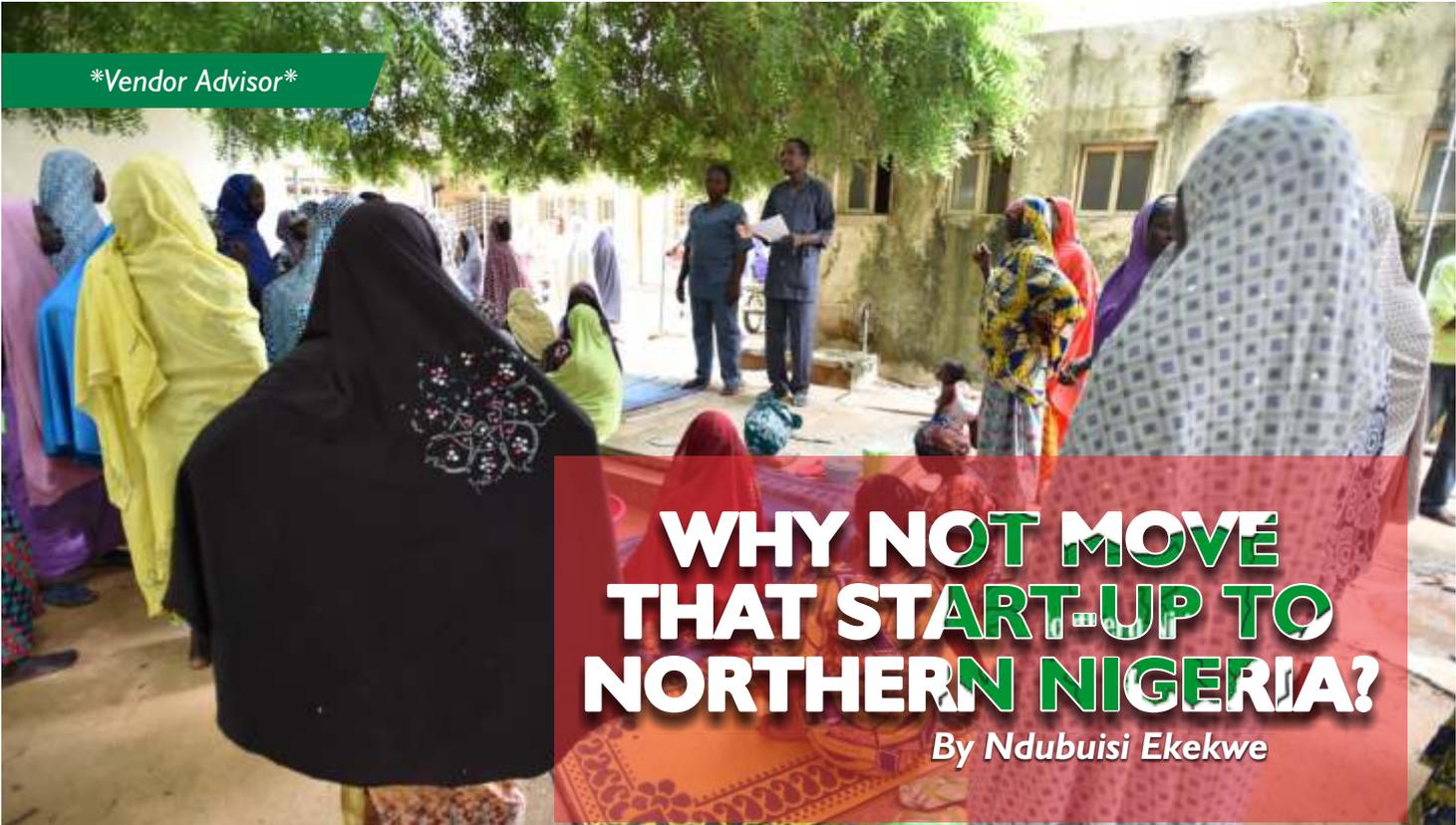
How do the sponsors who partner with Farmcrowdy make returns on their investments, knowing fully well that they are not charity organisations?

The opportunity to participate in Agriculture without necessarily owning a farm is one benefit. Another one is the sense of fulfilment that comes with the impacts you make in these farmers lives while earning returns on your investments. When you invest or sponsor a farmer, an average chicken farm that does 6 months on our platform gives you 11% return on investment.

As an Entrepreneur, what guiding principles are responsible for your successes and what advise will you give young people who want to succeed?

One, I never stay down for too long. I see every failure as a lesson. Two, I'm always seeking knowledge. And that's I'm a voracious reader. I read books of those who have either succeeded or failed at something. And I read these books in order to learn from the experiences of these people. Three, I'm always watching out for opportunities that will make me a better person. So, for instance, if I don't know anything in Accounting and I need something in Accounting, I don't just back off because I don't know Accounting. Rather, I'll get close to Accountants and spend more time with them just so I can know that which I seek. Four, I always depend on god to direct and guide me. Lastly, I build good networks and relationships and I leverage on that to grow my business.

Follow @farmcrowdyng on Instagram



Vendor Advisor

WHY NOT MOVE THAT START-UP TO NORTHERN NIGERIA?

By Ndubuisi Ekekwe

This world is really round. Yes, it has been evidently revealed that every Nigerian has a stake in MTN Nigeria. In other words, every Nigerian is a shareholder of MTN Nigeria. Nigeria Sovereign Investment Authority (NSIA), the nation's investment agency has confirmed that it invested in MTN Nigeria and that investment remains valid as of today, PT reports. Nigerians or Nigerian entities or Nigerian-anchored affiliates control 19% of the company.

If Katsina has only 4% BVN penetration and Lagos has already recorded more than 50%, if Kano is struggling with 6% and most parts of Northern Nigeria have an average 5.5% BVN penetration, why then do we have all FinTechs killing themselves in Lagos and southern Nigeria?

You can find growth in Nigeria in a non-disruptive way. Yes, in FinTechs, even the banks would not be disrupted because they do not exist in most parts of Northern Nigeria. I know the stereotypes and the security challenges. I am not saying there are no risks. Yet, you have to deal with them – yes, in the midst of the challenges, you can use them to build a separation.

Treasured monopoly comes by becoming a category-king company through pure open market system. My free-range chicken teaches us how to win by finding our paths in uncontested markets. Thus, it may be time to move those FinTechs to Kaduna. Or even better, move that business to Northern Nigeria!

Sure – there are issues and stereotypes. Yet, if you see beyond the camels, you would be surprised that acres of diamonds exist outside Lagos.



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HOW TO NEGOTIATE A PAY RISE AND GET YOUR BOSS TO AGREE

By James Caan

When it comes to salaries, you should get out what you put in. If you feel overworked and underpaid, you can and should do something about it. Employers have a responsibility to evaluate and respond to the positive contributions of their employees. If this isn't happening for you, you have every right to approach the relevant personnel to find a solution. Here's how to do it:

First, you need to work out what your positive contributions actually are. Working for the same company for a long time does not mean that you qualify for a pay rise. Employers aren't going to reward you simply for being there. There needs to be a fair trade of value between you and your company: what you make, they should match - financial or otherwise.

Once you've got this sorted, you need to make these contributions quantifiable. Arguing your case in today's competitive environment can be tough; employers are less willing to part with their cash, so you need to

prove your worth. Concrete facts and figures make it easy for your employer to warrant a salary increase.

If you are actually making a positive contribution to your company, this shouldn't be difficult. Draw up a 12-month review of your work within the company, demonstrating its active role in generating or impacting revenue. If you're in finance, for example, you might have influenced cash collection and reduced debtor days. Or maybe you work in HR, and you've implemented schemes that have improved employee retention. Think about how you have directly impacted the health of your company, identifying specific areas in which you personally make a difference. When you present this evidence, make sure it's well organized, easy to understand, and straight to the point. It's like another CV, really.

I speak from experience: when an employee approaches me with soft skills that have no traceable effect on the company's welfare, I often hesitate to comply with their demands. This is because I think of pay rises as paying off my debts - if an employee has gone above and beyond my expectations, I owe them. I need to even the playing fields, so that their salary parallels their service. Like most people, I don't take debts lightly. So, when I am deciding whether or not to increase a salary, I like to have real evidence of what's at stake. In other words, I need numbers - or something similarly objective.

Salaries are, at the end of the day, just another type of transaction. You wouldn't make a transaction without knowing the facts and figures. Do your homework, make a case, and trust that your employer will want to do justice to your work.

Have you ever had success in asking for a pay rise? How did you go about it?

Masiyiwa This Month



Every month on this column, we bring you words of business wisdom from this proven, world renowned business leader, Strive Masiyiwa. Strive Masiyiwa is the richest man in Zimbabwe and founder of Econet, Kwese Inc., etc. He has been among 50 greatest world leaders ever. Enjoy!

THE ART OF UNLOCKING VALUE

By Strive Masiyiwa

(PART 1)

“Opportunities don't happen, you create them.”

Twenty years ago, almost to the month, I listed my first company on a stock exchange: Econet Wireless Zimbabwe (EWZ). As I have discussed before, taking a company to a public listing is what many entrepreneurs live for. To us it can be the equivalent of qualifying (as a soccer team) to join a top-flight league, or to go to the World Cup Finals. It is pretty special. I have written about raising money through a stock exchange before, as the ultimate for

any entrepreneur. When I listed Econet Wireless Zimbabwe, it was exactly 12 years after I had started the business. It took a lot longer than I had originally hoped, but I faced other challenges which were beyond my control.

At the time of our listing of EWZ in 1998, we went out to raise \$10m. Today the company is valued at \$3,9bn. We made our millions of shareholders very wealthy along the way, and we are the backbone of the investment of most people's pensions in Zimbabwe.

Over the years, thanks to the technology revolution I have been telling you about, we have hugely expanded the range of products and services we are able to offer to our customers beyond our mobilephoneservices.

Whilst times have been tough sometimes (and that's an understatement) we have learned to "fight in the conditions" and our great teams of #people have developed innovation after innovation, with our #products and #processes winning a lot of awards along the way.

Now when we and our team at EWZ reflected on what we should do to commemorate this historic event of our 20th anniversary, we decided to do something really audacious...

In a few weeks, (subject to the approval at the EGM), EWZ will "spin out" one of its businesses called Cassava Fintech which is now called Cassava Smartech Zimbabwe (CSZ). This company is currently a subsidiary of Econet Wireless Zimbabwe.

When this "unbundling" takes place, our digital products and services group, CSZ, will be listed as an independent company on the Zimbabwe Stock Exchange!

Note that we are not going to sell any shares in the company, but rather distribute all the shares directly to the existing shareholders of EWZ for free, as it were!

This means EWZ shareholders will wake up on the listing day owning shares in two independent companies that have nothing to do with each other. As a student of entrepreneurship this should be very interesting to you. Start thinking why we'd do this!

Whilst many people have never heard the name Cassava, they know the business through its brands,

already active in 20 other African countries! There is no shareholding relationship between the two, just a management and technical support arrangement.

"Opportunities don't happen, you create them!" One of you shared this quote in your comments on my last post and that's exactly right...



many which are household names like EcoCash, EcoSure, EcoFarmer, and Ruzivo. These are products and services used by millions of people every single day.

Some of you may know that Cassava Smartech Zimbabwe is part of a bigger international group we call Cassava Smartech International (CSI) that is

This is what my new series is going to be all about. We study to do!

To be continued. . .

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- Who is your typical customer?
- How old are they?
- Are they male or female?
- What are they interested in outside of your product and service?

Once you can answer these questions, then you know your target audience.

RESEARCH ON EACH PLATFORM'S AUDIENCE

Each platform has a distinctive demographic, and it's important to select the correct one in terms of where to post, or else you're just wasting your resources.

FIND YOUR AUDIENCE

If most of your customers are on Facebook, it makes no sense to focus on your Instagram or Twitter account. You're going to determine which platform your audience uses by looking at the demographics of the users on each platform. You'll also want to consider how active your audience is on that platform.

KNOW THE BENEFITS OF EACH SOCIAL NETWORK

Each social network has its strengths and weaknesses. Along with knowing your customer and your business, you should also understand the benefits of each social platform.

TWITTER

Twitter is an excellent platform to build brand awareness. If your business is fast-paced and ever-changing, Twitter will allow you to post breaking news, important messages, announcement and other up-to-date information. Twitter utilizes the hashtag, which organizes conversations around a word or phrase. By searching hashtags, you can learn what people are talking about so you can craft your tweets to take part in popular conversations. Why would you

do this? Because Twitter can offer insight into what topics are trending, Twitter is often used by news outlets to find stories.

Ads can be set to run on a performance basis. What this means is that you'll only pay when you've achieved your marketing campaign's objective. Advertising on Twitter is also cheap, with the ability to pay pennies for clicks. It all depends on how popular the area is you're looking to advertise within.

FACEBOOK

The oldest site still in widespread use today, Facebook is a far-reaching platform that has users all over the world. It is the largest social platform in the world, boasting more than 2 billion active monthly users. This makes Facebook a good platform for building the loyalty of your existing customer base. Facebook works well for: Lead generation, advertising, building relationships with customers. Facebook is the king of social advertising. You can target users with Facebook Ads based on location, gender, age, interests, behaviour and even their connections. Like Google, Facebook also allows you to remarket to users who have already visited your website, used your mobile app or given you their email address.

INSTAGRAM

Instagram is a graphics-heavy social network. The distinguishing factor on Instagram is its reliance on pictures; to be successful on this platform, you must produce high-quality images and video content. This is difficult for many small businesses, but it's worth it in the end. If you're in retail, beauty, food or art, this platform will work very well for your business. Instagram is one of the fastest growing platforms, especially among a young

audience. Like Pinterest, Instagram relies on photos for conversation.

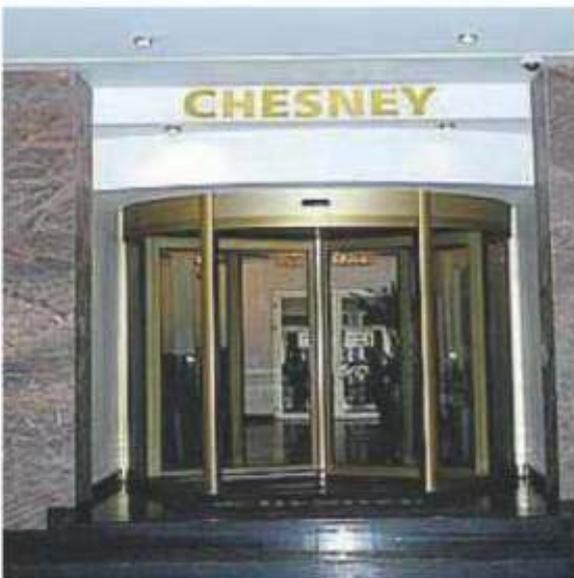
It's much harder to find seniors on Instagram, which has a primary audience of millennials and teens, but Instagram's international following is similar to that of Facebook. Instagram also offers paid.

YOUTUBE

Offering video-based content, YouTube is ideal for businesses that can offer DIY videos, tutorials and educational information, such as: Home services, medical professionals, beauty gurus, product creators. YouTube has become one of the biggest search engine platforms. Many of these searches are for "How To" videos. Service industry businesses who can offer this type of content work well on this platform. You don't have to sign up to be a user to view content on YouTube.

LINKEDIN

LinkedIn has the distinction of being the most utilized platform for older audiences. It boasts the largest users among ages 30-49. People use LinkedIn to search for jobs and to network professionally. As a result, the platform is useful for B2B lead generation, general networking, as well as recruiting employees. Focusing more on the B2B world (Business to Business), LinkedIn is the perfect place to build professional relationships. Ads can be targeted on users with certain professional qualifications, job titles or levels of seniority. If your business is a B2B enterprise, it's worth examining LinkedIn ads to reach your desired audience.



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WORKERS ARE THE MOST VALUABLE ASSETS IN A COMPANY

By Shajir Nair

(Co-Founder and CEO at Future of Technology)

I vowed never to fire my employees because of my experience with bad bosses.

However, I had a secretary who cannot type a word without mistake. She would have to work on a document several times. I got fed up. I couldn't continue to complain. But she was never like this. She started well with us.

I called her into my office and asked: "What's the problem? Your performance has been poor". She opened up: "I have a poor sight that needs surgery to fix it. And it will take two months to heal. Besides, I can't afford the treatment."

"Did you tell me about this?" I asked.

She said, "No! I might be laid off and my kids would suffer".

I told her she was wrong. Your Job is not your life. If you lose your sight, you'll lose your job. Besides, not all bosses are bad.

I told her to get the money for her treatment from the accountant. And also tell the HR to grant her two months sabbatical with full payments. She couldn't stop crying.

I told her I haven't done anything good. I was only trying to keep my best asset.

Workers are the most valuable asset in the company. And good leaders keep their best assets.



Featured Interview



**A LEGEND IN THE KITCHEN:
THE STORY OF
CHEF ETTÉ
AND HIS PERFECT BARBECUE**

By Dominic Onyebuchi Ugwu

There's this age-long view in Africa, and Nigeria to be precise that Professional Chefs are predominantly women, uneducated, and local. However, Mr. Ette Assam (CEO, Ette Barbecue and Cocktails) and a few others like him are changing that narrative.

With a sound university education, certification courses, constant training and the usage of social media, Ette Assam prides himself as a classy professional Chef and Mixologist in today's modern culinary world.

He spoke exclusively to The Entrepreneur Africa about his journey to becoming a Chef, his experiences amongst others.

Tell us about Mr. Ette before you became Chef Ette

I have a diploma certificate and a Bachelor of Arts degree in Linguistics from the University of Calabar, Nigeria.

I have no sister, so I grew up following my mum to the market and doing the normal house chores, cooking inclusive. That was how my interest and journey as a Chef started. So, 18 years ago, while in the University I started taking lessons in catering. I later did some online courses in New England Barbecue Academy

What does being a professional chef entail, and how did you become one? Plus, what's your brand name?

My brand name is 'Ette Barbecue and Cocktails'. Being a professional Chef entails knowing and understanding the skills and techniques of cooking. I am a Barbecue Chef, so my area of specialization is Meat. And as a Barbecue Chef, you must know how well to prepare meat, the spices and appropriate temperature to use, marinating, smoking, grilling etc.

To be a Chef, first you have to attend a culinary school and after acquiring all the requisite knowledge, you'll then be sent either a restaurant or a hotel where you'll practice all that you've been taught in the culinary school. You'll also be exposed to industry standards, and thus develop yourself more.

In Nigeria, a lot of professional cooks are from Akwa Ibom and Cross River States. Why is this so?

(Smiles) Well, Cross River state for instance, has a rich diversity of about 97 cultures and languages. So that means different sorts of foods exist in my home state. Again, given the lush nature of the Niger delta region, of which Cross River and Akwa Ibom states fall under, you can see that we have a lot of vegetables and spices. So, these gifts of nature give the average

Ibomite or Cross Riverian an assortment of cuisines to play with.

What have been your greatest experiences so far since going into this business professionally?

I catered for Senegalese-born American Musician Akon and Fat Joe, another popular American Musician during the Calabar

Festival a few years ago. It was at that point that I came into limelight. I was also privileged to cook for Former Cross River State Governors Donald Duke and Liyel Imoke

Is there a difference between a chef and a domestic cook, for instance?

A domestic cook is 'monotonous', he doesn't play with cuisines but sticks to what he already knows. A Chef, on the other hand, is well exposed and creative with cuisines.

What are the challenges you deal with in your business as a Chef?

The difficulty in convincing clients that we can handle their culinary demands, give them quality and worth for their money is one challenge. The other great challenge is the huge need to meet up with recruiting and Ad hoc staff.

We believe you're an independent chef, not employed by any particular hotel or any hospitality outlet; so how do you get your clients?

Initially, we got clients through word of mouth. However, that has changed, all thanks to social media and technology. Today, I leverage on social media to sell my brand and get clients. In turn, through social media, I've been privileged to be a part of GT Bank Food and Drinks Festival, in the last three years.



How creative are you with menus?

I play a lot with Spices – American, Asia, South America, and Africa etc. I mix a lot and I do this in order to get unique tastes that will make people asking questions. I also mix indigenous and continental spices in other to give our people a different taste altogether.

What's your staff strength and how do you manage them to ensure your food standard is maintained?

I have 12 people working for me as full-time staff and about 7 auxiliary staff who come in when necessary. At least, twice a year, I train them by sending them out to hotels to learn more. We also do routine health and blood check up with the Ministry of Health to ascertain that we all are healthy. Today, Hepatitis is a silent but fast killer of man and it's usually transferred through blood. Thus, we don't joke with our health and blood checkup.

This kind of business is often for the female folks, especially in Africa. So, what are the peculiar experiences you encounter as a male chef in Nigeria?

There's this general but wrong belief that Chefs are uneducated. However, constant changes are happening every now and then. That's why today, you see male hair stylists, a scene that was hitherto strange. I've come to realize that the opposite sex do things better than their counterparts who were originally designed for such tasks.

As a young boy, I had no sister. So, I was always going to the market and doing all house chores, including cooking, with my mother.

What makes a good chef or mixologist?

A good Chef must know how to blend and balance spices so that one's palettes can pick them one after the other. The balance must be such that the taste isn't too salty or sugary.

As a Mixologist, you must also be able to know how well to mix and blend your drinks and juices.

What are the future plans for your brand?

Right now, I am working on my cook book: Meat and Grill with Chef Ette. It's a book that will share the experiences of different barbecue chefs and grill masters all over the world.

Also, in the works is my TV Show that will center around Barbecues and drinks.

I'm also working on packaging and releasing into the market, my barbecue spices that will be used in people's homes for their barbecue moments with guests. The general public should watch out for that. I just want people to have a feel of 'Ette Barbecue and Cocktails' in their homes.



*Mr. Ette Assam
can be reached
via his Instagram handle:
@chef8tte*



Newcastle Hotel is a top-class 3-Star hotel located at Block 15, Plot 20&21 TF Kuboye Road, by Oniru New Market, Victoria Island, Lagos. It is situated close to popular and exciting places in Lagos. The sandy Kuramo Beach, which is on the south side of Victoria Island, is just close by and the Elegushi Royal Beach is about 10 minutes away.

It boasts of over 50 rooms with modern furnishing and trappings which are categorised into Castle Standard, Castle Deluxe, Castle Royal, Castle Business, Castle Diplomatic and Castle Ambassador. Rooms come fitted with a soft bed, fridge, flat screen television, work table and chair, and en-suite toilet and bath; some of its terrace overlooks the sea and some the city.

Guests at Newcastle Hotel can relax or enjoy a swim in the standard pool. The on-site restaurant boasts tasty and mouthwatering dishes accompanied by a variety of alcoholic and non-alcoholic drinks provided by the well-stocked bar. The lounge is also open to guests to relax, meditate, mingle or take in the scenery.

Some of the other hotel facilities include: free Wi-Fi connection, mini-bar, hairdryer (on-demand), smoking room, ample parking space, event centre, on-site wedding coordinator and premium customer service.



**Block 15, Plot 20&21 TF Kuboye Road,
by Oniru New Market, Victoria Island, Lagos.**

0816 287 3902

BUSINESS EXPANSION

READY TO OPEN A SECOND LOCATION FOR YOUR BUSINESS?

HERE'S WHAT TO KEEP IN MIND.
By Dominic Onyebuchi Ugwu

Business is booming, so you figure it's time to take things to the next level – Yes! Opening up a second location. However, before you jump into starting a new location, be sure it's the right next step for your business. Even if an exciting opportunity comes your way, be sure you can handle it without sacrificing your primary business. Just plan everything out and act thoughtfully to make sure everything works perfectly well. It might seem simple, but expanding your business takes a lot of forethought and preparation. In many ways, it's like starting a whole new business.

So, we want to help you out. The following issues must be considered prior to making any decisions about opening a second location:



HOW IS YOUR CURRENT BUSINESS DOING?

For you to think of a second location, it's hopeful to say that your business is in a good place. That means healthy sales, an overabundance of customers for your one location and a strong projected cash flow. If you're running out of inventory, space or staff -- and turning away customers who would otherwise be paying -- that's a good sign a second location could benefit you.

But most importantly, will your first business continue to do well if you start pouring time, money and energy into a second location? What are the keys to your current success, and can these factors be transplanted to a new location? It's not enough to just be doing well . . . your

business should be in a stable place of clear success before thinking of expanding.

CHECK YOUR CASH FLOW AGAIN

Even if your first location is doing well, have you weighed the extra expenses that opening a second location requires? You'll be footing the bills for more rent, more inventory and equipment, extra advertising to get the word out, payroll for your growing new staff, and so on.

Keep in mind that you'll need to put all that cash up yourself, so check again to make sure you're doing well enough to afford big costs that probably won't make returns for months. Expanding too far, especially to other cities, is probably one of the top three or four reasons why businesses fail. Just be sure you can handle worst-case scenarios, like slow months while you get established.

CONSIDER THE ONLINE ALTERNATIVE.

Expanding your business into cyberspace with an online store could give you the advantages of expanding your market but far more cheaply than creating a new physical store, so, think again.

HAVE YOU RESEARCHED THE MARKET?

You can't ignore the possibility that at least a part of your current business' success is due to its location. So even if you have a gut feeling about a location, follow it up with research. Visit the area, ask local store-owners and regular customers about their habits, take notes and learn about the competition. Also, scope out what people are actually buying -- and what they're missing. Do you have competitors there? How are they faring? Is there room for your business, or should you choose a different area? Consider the distance between your locations. If they're too close, they might compete with each other. And there might

not be enough demand. For example, maybe you're right next to a few popular long-time hangouts or right off the busiest intersection. These factors could contribute more than you know.

It's also important to make sure that your second location keeps what's special about your first one, too. What makes your loyal customers come back time and again? What sets your business apart?

DETERMINE IF YOUR BUSINESS CAN RUN WITHOUT YOU.

If your presence is critical to your business' success, it cannot be expected to operate well without you. One way to test this is to ask yourself, "Does my business know I own it?" If your customers do not insist on doing business directly with you, your business is a candidate for expansion.

FIND A GOOD STAFF AND BE READY TO DELEGATE

Sadly, you just can't be in two places at once. . . So you'll need to be comfortable with delegating a whole lot of responsibility -- running one of your business locations to someone else. Maybe that means elevating one of your current employees to a managerial position or hiring someone who has experience in running his or her own store. Research shows that seconds-in-command chosen from an existing staff perform better than outsourced managers, since they already know the quirks of your business and its employees. Despite these advantages, it's still important to understand where and how your new partner will be working.

Bottom line, you'll need to find not only reliable workers, but a manager who is invested in your company's mission and way of doing business.



This Column features inspiring nuggets from Uche Ahubelem.

Mr Ahubelem is the Founder/GMD of Brickwall Group, and one of the biggest Real Estate Developers in West Africa.

Read his piece for this edition below, and be inspired.

Be Determined **TO SURVIVE** By Uche Ahubelem

Great men are not "great" because they have money, fame, influence and affluence.

No matter the adjective we may use to qualify them, they are great mainly because of the things they've been through before becoming what they are today.

Majority of them have been betrayed but refused to be deterred, they've been rejected, persecuted, lied upon and deceived.

They've been conspired against, some rejected by loved ones but in spite of it all, they came out stronger, better and more determined.

In spite of their setbacks, they still continued to pursue their dreams with passion to the end.

Today they shine as stars because they chose to survive their storm and then we call them great.

Determine to survive whatever storm you may be going through today. The ship may have wrecked but don't forget that your life is not wrecked. Get up and pursue again.



By Yinka Adebisi

BUSY MUCH THIS YULETIDE? 5 BENEFITS OF HIRING TEMPORARY HOLIDAY STAFF

It's about time to ask if you think your business is ready for the annual festive periods that are just around the corner. We already know that the 'most wonderful time of the year' is also the busiest for most businesses, with retailers working longer hours to accommodate the crowds. If you haven't considered hiring temporary staff for the holiday, you should. Temporary holiday staff can alleviate this stress while guaranteeing flexibility and peace of mind. According to a recent survey, hiring managers plan to employ 20% more seasonal workers than last year. It's a proven strategy to boost productivity and ensure your customers receive the service they're accustomed to. It's never too early to get yourself ready for this bustling time of year, so here are few benefits of hiring temporary holiday staff.

Temporary workers offer a flexible solution to a whole host of staffing problems. Whether you need to handle sudden turnover, long-term absence, busy periods like Christmas or special projects, temporary workers can be brought in on short notice to fill the gaps. With the short-term nature of their employment contracts, you won't be left with a surplus of staff upon completion of your workplace's busy period.

More productivity: As the saying goes, a problem shared is a problem half solved. Extra members of your team equals extra bandwidth to tackle tasks around the workplace. It will allow you to get more done in a shorter period, while ensuring

service levels never drop and customers stay happy.

Temporary staff increase the pool of knowledge you can draw from in your workforce. They bring new skillsets and perspectives to your business that can be turned into improved efficiency or streamlined processes. For example, if you're thinking of opening a pop-up store for the holidays, you can specifically target experts in that niche to fill the role.

Running a small team is great for collaboration and synergy but the overwork and stress that busy periods bring can wreak havoc on your staff morale. Temporary holiday staff can alleviate this pressure and

provide valuable backup to your existing team. Your staff will see that you care for their welfare, keeping them happy and productive.

As anyone who has worked in human resources will tell you, finding the right people is tough. If a temporary member of the team is brought on board, they may prove invaluable and you can offer them permanent terms. Even if they aren't a home run, their presence can reduce the urgency workplaces often face in filling permanent places on the team, allowing you to take your time and find the right fit.

Source: <https://smallbusinessbc.ca>

Looking Good Is Good Business

MEN'S WARDROBE: **BE PROFESSIONAL** COMBINE THE RIGHT COLOURS

By Yinka Adebiji



Dark green and brown



Brown combined with a rich wine colour



**The classic look:
Dark Blue and Brown**



Bright blue and beige to help you stand out from the crowd



Light grey mixed with red

It's vitally important to know how to combine the right colours in your clothing – it helps to introduce both variety and individuality to your wardrobe. Gone are the days where men wear dry and dull colours to work, be it the corporate or casual look. Nowadays, this is as true for men as it is for women, and getting it right can sometimes be just as complicated. We have come up with few colour combination to help suit the professional side of you.



A contrasting light blue and mustard combination for the perfect professional look



A stylish combination of dark colours



A deep red colour for a coat can be particularly striking



A beige-coloured coat always looks impressive



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Think about it – it does not make sense. You approach someone to help take a look in your business model. The person agrees to help you as part of supporting the community. Then, you send a Non-Disclosure Agreement (NDA) for that person to sign. Honestly, I cannot imagine anything stupidly insensitive to that move. A non-disclosure agreement (NDA), also known as a confidentiality agreement (CA), confidential disclosure agreement (CDA), proprietary information agreement (PIA) or secrecy agreement (SA), is a legal contract between at least two parties that outlines confidential material, knowledge, or information that the parties wish to share with one another for certain purposes, but wish to restrict access to or by third parties. The most common forms of these are in doctor–patient confidentiality (physician–patient privilege), attorney–client privilege, priest–penitent privilege, and bank–client confidentiality agreements.



The problem is not the signatures you are asking for, the issue is the thinking that any professional will do it. Personally, when I get that, I will simply reply “We will review” and that is it. Why would I risk my businesses to help you, free? Of course, if you want NDA, we would have an engagement contract which will naturally have NDA, and enforcing it is part of my bill since my colleagues must be part of the compliance. There is no decent professional that would take over liability of agreement compliance when

working for you free.

Yes, if you cannot trust the decency in humans, you should not expect to get help out of this world free. I know you read it from a lawyer (we like lawyers) but I can assure you that no credible person will help you with that mindset. The NDA you are parading is part of the reason you have no traction in that venture! If you check carefully, people are not helping you.

NDA for Business Plans

Then the craziest of all: asking an investor to sign NDA before you would share your business

plan. I am not aware of any credible investor that would sign, and you asking for one demonstrate severe lack of awareness of the ecosystem. While lawyers will tell you to do that (yes, to protect your idea!), you need to be informed that the market belongs to the person that writes the cheque. Possibly, unless you are Elon Musk who can come up with something extra-super-awesome, no investor would sign to read that business plan. In other words, for real investors to sign, you must have elevated your level with unbounded history of success; that does not typically happen.

Get me right – you can continue to parade NDAs looking for people to help you even when signing to absorb all risks before they could do that! Yes, you could continue to look for investors that would expose their assets to risks just to read one document they are not sure of the value therein. You can do whatever you want; it is a free world. But let me make it clear: you would not make progress with that attitude in this world where people post their business plans online to raise capital.

Business plan is largely free; execution is the key. If you check business plans on providing adequate electricity in Nigeria, there may be more than 20,000 of them in Nigeria as I write. The challenge remains that we do not have more than 5 executors at scale in that sector.

I am not saying your business plan has no value. It does have but you need to be real. If in the path of raising \$100k you expect a person managing a fund with assets of \$500 million to sign NDAs, you have not started. Yes, lawyers told you to do that: of course, the lawyers can fund your firm. No serious investor will bother to engage you when you parade that NDA.



The Way Things Work

This is what happens in this world: if you are going to meet the top 5% in the world in any private business advisory or fundraising, they would send you a document ahead. In that document, they would ask you to sign that YOU WOULD NOT DISCLOSE ANY PROPRIETARY INFORMATION during the meeting. They flip it because they “own” the world and if you do not like it, you are free to remain in your village.

If you do not sign-off that document, you would not be processed to participate in the event. In short, they hire specialized companies to process

you before you can meet these super-rich people for business level discussions. All entrepreneurs looking for capital sign-off making it clear that there is nothing proprietary they would disclose.

Now, for you to think the other way around is pure stupidity [you are the one that needs help]. You do not expect a billionaire to risk his assets to listen to you asking for \$500k when they do not even know the value of what you have

to offer. Taking it home in Nigeria, I do hope people become real and stop this NDA thing. There are moments for NDAs but we are abusing them in the fledgling Nigerian startup scene. If you have a business plan that contains proprietary things, there are ways you can still share the business plan

while managing the IPs. You cannot expect people to overexpose themselves to risks just to help you.

Ndubuisi Ekekwe, Chairman of FASMICRO Group, writes regularly in the Harvard Business Review. Among others, we provide Advisory Services at Board/Executive Management

Feature Story

**FROM CABIN CREW TO
CREW TRAINING INSTITUTE
KATHERYN LADEMO**

IS THE NEW FACE OF AVIATION

By Dominic Onyebuchi Ugwu

Crew Training Institute is Like every other sector, the Aviation sector has specialists who make it what it is. Some of these specialists are called Crew members.

Who is a crew member? How does one become a crew member? Are there challenges in the Aviation sector? What business opportunities exist in this industry?

Katheryn Lademo is a former crew member and the Founder of Crew Training Institute - an indigenous-global standard company in Nigeria's Aviation industry. In this interview with The Entrepreneur

Africa, she provides answers to the above questions and more.

Before you launched Crew Training Institute, where were you?

For 6 years, I was a Cabin Crew member with Virgin Nigeria. I was on the International route. But the company folded up and everyone had to go their separate ways. It was an interesting experience and the best job I ever had. As a cabin crew, you can't have any other job that is better than it due to the perks of office attached to it.

When Virgin Nigeria folded up, it was quite a challenge to get another job. I tried a day job for a month but couldn't cope due to the daily waking up by 5am in Lagos in order to beat traffic. I actually quit that job after 3 weeks. It was a Furniture company, and while I was there, I learnt a lot. So, after quitting, I started freelancing for the company – learning all about the Furniture market. This I did for a year before I started my own furniture

company – KJSD, which are the initials of everyone in my family. K stood for Katherine, J for Jordan, S was for shola and D was for Daniel. For two years, I ran KJSD before I returned to my original interest which is Cabin Crew.

The launch of Crew Training Institute was inspired by the almost non-appreciation and complete disregard for cabin crew. While I was still searching for a job, often times in the Interview room, I hear things like: It's only Coffee and Tea that Cabin crew serve. Unknown



to most people, it takes a lot to become a Cabin Crew. In fact, you are given voluminous books to read, after which you'll write series of exams and you are expected to score a pass mark of 88%. Also, the trainings you undergo to become a cabin crew are tough and serious. The interview process too is difficult and lengthy, running into weeks. So, looking at all that one has to go through to become a cabin crew, it is then funny when people say it's only coffee and tea

that cabin crew serve.

A cabin crew is the face of an airline. In the event of an air mishap during any flight operation, it is still the Cabin crew that you'll depend on to save you. Unfortunately, a lot of Airlines no longer train their cabin crew. So that gap is what CTI has been filling since we launched it in November 2016.

Over the last 2 years, what has the growth been like in CTI?

It's been quite impressive. Over the last 2 years, we've had 6 trainings

of over 200 people. A few of this number have gotten jobs with different Airlines today while the rest are still looking for jobs.

However, those ones we trained and who are looking for jobs also get engaged by us through the Cabin Crew contest that started on the 1st of November 2018 and will end on 29th November 2018. In this contest, the winner will be rewarded with a cabin crew job in an Airline. Some of our partners for this include; South African Airways, Dana Air, Kenya Airways, African World Airlines, South African tourism, The

Sun International and a few others.

Tell us the composition of the Cabin Crew

They comprise people from varied fields in life – medical doctors, engineers, lawyers who are cabin crew, not necessarily because they have the University qualifications but because they have the personality to be a Cabin crew. Because you'll work under intense pressure, be annoyed by passengers and be in a confined place, it is

therefore important that one possesses the needed personality to be cabin crew

What is the benefit of bringing together people of diverse academic disciplines to be cabin crew?

Well, it's not as though those who recruit cabin crew deliberately look out for people in diverse fields. However, it's beneficial to have people with various academic disciplines as cabin crew. For example, I once witnessed when a woman put to bed during a flight operation, and the delivery was made easier because we had on board a cabin crew who was a medical doctor.

As an international crew member, what needs to be done to make the Aviation industry better?

For me, if people have the necessary skills to do their job, then the aviation industry will improve. It is easy to notice a huge difference between the services rendered by Cabin crew in an international flight and that rendered by their local counterparts. It all boils down to the type of training given. And that is why I insist that it is only competent people that should become cabin crew. That way, there'll be efficiency in the services they render. This is what we do at Crew Training Institute: we give you the global standard recruitment process.

Other than becoming a cabin crew, where else can those who get trained in your institute work in?

Generally, they fit into the hospitality sector, hotels inclusive. Whether you work in an airline or a hotel, what matters is the level of

professionalism you bring into your job.

What is the cost of enrolling into the Crew Training Institute?

We organise trainings once in 3 months and it costs N29, 500 only. It's one-day training but the training doesn't certify you as a cabin crew. It is just a 'subskill' training. But if you want to become a Cabin crew, then you'll have to take some fundamental training and then you get licensed to become a cabin crew.

What is Crew Training Institute planning to do in the next 2 years?

We plan to bridge the gap in the aviation industry and ensure that the aviation industry has a positive impression by people. An example of such effort in that direction is the cabin crew contest that is currently on-going. The contest is televised, so when people watch the rigours of becoming a cabin crew they'll appreciate the roles cabin crew play. We also want to become the best training institute for cabin crew. And we are also looking to expand our frontiers beyond Nigeria, with South Africa and Ghana being the next countries we'll move into.

Recently, the Federal Government of Nigeria suspended the operations of Nigeria Air shortly after launching it. As an aviation player, what are your reactions?

The first time it was made public that a national carrier has been launched, I was super excited. However, unlike the workable agreement between Virgin Atlantic and the defunct Virgin Nigeria, the agreement between Virgin Atlantic and the newly created Nigeria Air left much to be desired. And so, I wasn't shocked that Nigeria

Air couldn't really take off.

How lucrative is the Aviation industry?

Well, a typical player in it will tell you that there is no money in the Aviation industry. However, aside the fact that it is capital intensive, it is also quite lucrative.

What are the risks associated with doing business in the Aviation industry?

There are risks definitely, and they are pretty high. The aviation industry is not for the faint-hearted not only are you being in charge of people's lives, you are also investing a lot of money in it.

Apart from owning an Airline, what other business opportunities are in the Aviation industry?

The Aviation industry requires a lot of professionalism and excellent service delivery and one major way to achieve that is through trainings of those involved in rendering service. However, the trainings aren't much, so it's a huge potential to invest in trainings.

From your experiences so far, what would you advise those who want to go into entrepreneurship?

Well, entrepreneurship is not easy. For an aspiring entrepreneur, you just have to take the bold step and start. Once you do that, you'll then need to set your goals, cultivate discipline and then remain focused.

JOB OFFER

THE 30-60-90 DAY PLAN AND HOW IT CAN AID YOU IN YOUR NEXT JOB INTERVIEW.

By Ita John

The plan is one of the most effective interview tools that would turn you into the ultimate candidate because most candidates don't know this tool and so won't bring or use it in their interviews. The 30-60-90 Day plan is the document that will blow your competition out of the water and get you the job! It is a document you develop based on the job description which you should take to an interview that indicates what you'll do within the first 30, 60, and 90 days to add value to the organisation if they employ you.

General Tips for Interview Success

1. Research by going through the company's website, company related news articles including speaking with previous and current employees. You should try and connect on LinkedIn with the staff of the company and use the platform to ask a few questions (if they feel okay with you to discuss this), though cautiously, to know some of the cultures of the organisation more. Talk to more than one staff if you can.
2. On the day of the interview, read current news about the company from their newsfeed online and depending on appropriateness of the contents, you could use that as an icebreaker to open conversations with the hiring manager-interviewer!
3. A very useful technique also is to adopt the principle of 'driving the interview from the start' – e.g., from

the job description, make a 30-60-90-day plan of how you'll approach the "why you were employed question"—the WHY question is always in the job description.

To write a good plan, you need to understand what the job requires and what the particular company needs.

At the start of the interview, tell the interviewers that you have a 30-60-90-DAY PLAN and will like to share with them at the end or leave it with them after the interview.

MOST TIMES the interviewers would ask you to fire on with it first. That way, you now drive the interview process first instead of them. Alternatively, wait until the end or until the interviewers give you the opportunity to talk about yourself or ask if there are questions. Research shows that you'll be more relaxed discussing your

material than starting with the traditional "ping-pong" firing of questions session from the interviewers.

4. But remember to add the CAVEAT that you're looking at these solutions (the solutions in your 30-60-90-day plan) as an outsider and that obviously when you come in things might be different as an insider.

The benefit of appearing on an interview with such a plan is that it SHOWS your creative thinking, work ethic, drive, determination and problem-solving skills, and thus, puts you in front.

Let me hear from you when you've had success on your next interview with this!

Note: To succeed on your next interviews, take preparations, preparations, and more preparation!

WANT TO BE A BETTER ENTREPRENEUR? **PRACTICE GRATITUDE.**

By Yinka Adebisi

Feeling grateful or appreciative of someone or something in your life actually attracts more of the things that you appreciate and value into your life.

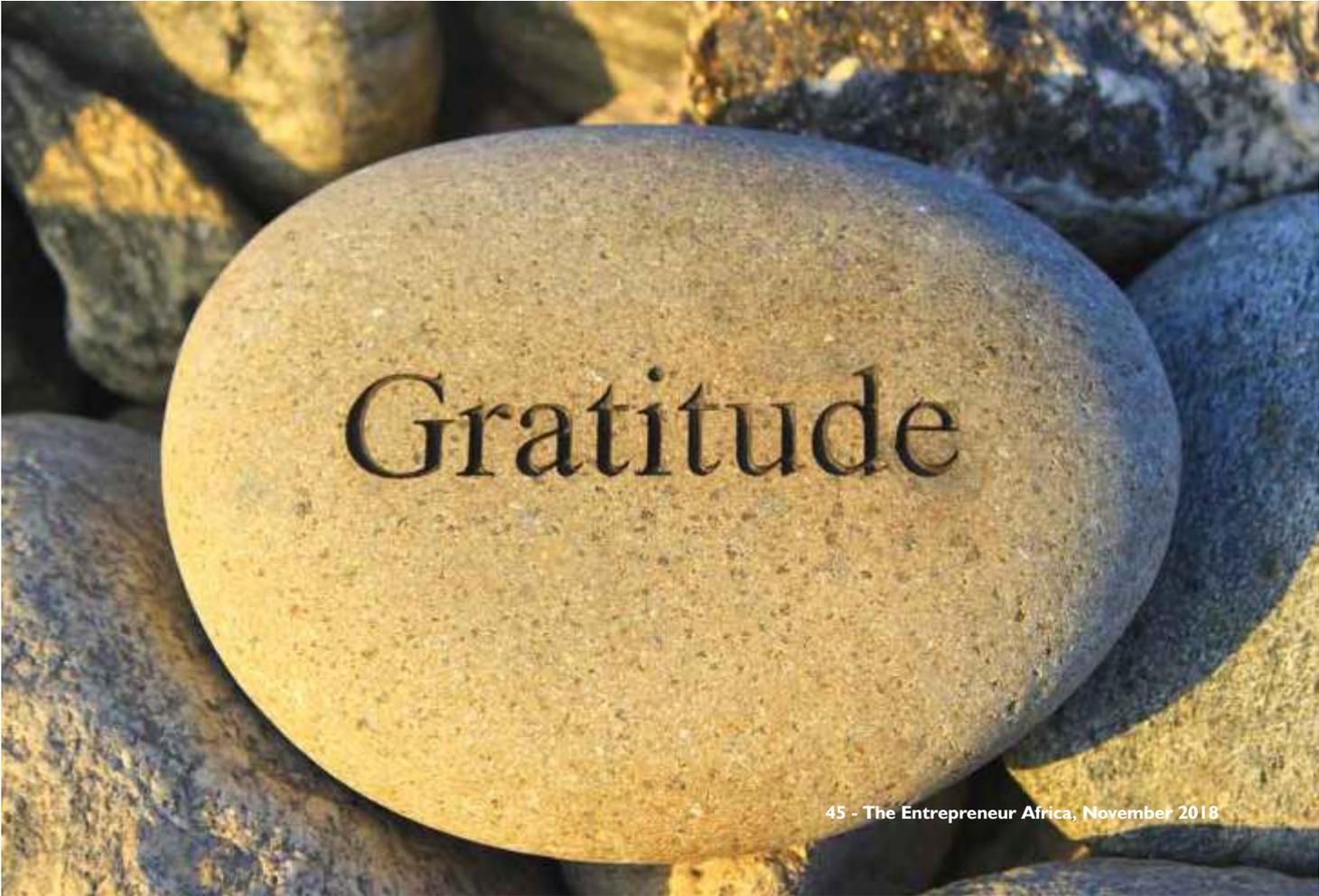
–Christiane Northrup

Feeling gratitude and not expressing it is like wrapping a present and not giving it.

–William Arthur Ward

Gratitude isn't just important for your mental health, it's essential if you want to build a lucrative enterprise. Gratitude is one of the most important elements for success. Almost everyone suffers from Gratitude Deficit Disorder. When someone doesn't meet our expectations, we let them know. We may even let their boss or mother know. We want to know that we matter, that our efforts make the world a better place. And so do your customers, vendors, co-workers, employees, friends, and family. So make an action plan: what have they done that you're truly thankful for, and how can you communicate your appreciation between now and the end of the year?

The practice of gratitude will help you to appreciate the little things we tend to overlook, dismiss or take for granted. By recognising and acknowledging the goodness in your life, you will enjoy more positive emotions, appreciate good experience, and encourage an optimistic attitude that focuses on achievements and opportunity instead of failure and insurmountable problems.



Gratitude

Here are great benefits of practicing gratitude:

- **Builds positive relationships**

Establishing good relations is essential in business and happy, gracious and thankful people are far more successful at cultivating positive relationships. The practice of gratitude will enable you to connect with customers, attract new clients, and foster beneficial relations with suppliers and manufacturers. Showing appreciation and thanks is also one of the most effective ways to motivate employees to work harder and increase staff retention rates. When people feel valued, they feel good. And when you make them feel good, they're more likely to demonstrate loyalty.

- **Improves productivity and makes you a better leader**

As a leader, you can create an entire culture of gratitude in your company. Imagine what it would be like to have an entire team made up of people who are mentally strong, productive, healthy and persuasive. You would be unstoppable. Gratitude really is that powerful. Gratitude will not only improve your own productivity, it will have a positive impact on the productivity of the people your business relies on. Giving

and receiving thanks makes us feel better, thus we develop a higher resilience to stress, we enjoy better levels of concentration and we're motivated to work hard – all of which enables us to achieve more. When you hone in on your team's strengths more than their weaknesses, it improves their performance. Along with helping you coach your team to success, gratitude also motivates them to work harder. When a leader consistently expresses gratitude to their team members, it shows that the team's efforts are noticed and appreciated.

Gratitude has been shown to increase determination, energy, and performance. People who are grateful are able to produce more than those who aren't.

Not only that, people who are grateful find it easier to reach the goals they set for themselves. Goals are important for any entrepreneur.

- **Inspires others**

Lead by example and you'll encourage others to follow suit. Whatever attitude you set to those around you, you shouldn't be surprised when they display the same attitude in return. Inspire loyalty, inspire positivity, inspire productivity, and inspire gratitude.

- **Helps build a loyal customer base**

It also helps to show gratitude to your customers. Customers are more likely to return to brands that make a sincere effort to show the customer that their business is appreciated.

It's becoming more and more important for a brand to form deep bonds with their clients. Showing appreciation goes a long way towards establishing connections with your audience.

Finally, if you want to build a successful enterprise, you will be best served by focusing on developing a culture of gratitude. But first, you must develop this culture in yourself. It's not easy for everyone, but the rewards of becoming more grateful can be enormous.

Personally, gratitude also makes you healthier. It helps you sleep better, lower blood pressure, and boost your immune system. Healthier entrepreneurs get more done.

'BE THE BOSS' CONFERENCE BY TOPNOTCH REALTOR GROUP ORGANIZED TO CREATE A WORLD OF TOTAL FINANCIAL FREEDOM

By Yinka Adebisi

1st edition of the 'Be the Boss' Conference was indeed a success as organizers of the event, TOPNOTCH REALTORS GROUP and its speakers inspired the attendees in all ramifications. With hundreds of people in attendance, Teniola Oduntan (Executive Director, TOPNOTCH REALTORS GROUP), Jimi Tewe (CEO, The Jimi Tewe Company), Wale Ayilara (CEO, Landwey Investment) and Paul Foh (Sales Coach) were the resource persons in this inspiring conference.

Bolanle Ogidan (President of TOPNOTCH REALTORS) and Victoria Ogbuigwe (Vice-president of TOPNOTCH REALTORS GROUP) also spoke on the numerous benefits of joining their group, TOPNOTCH REALTORS – which includes: Health Insurance, International and Local Training, Cooperative Scheme, Legal Advice and lots more.

TOPNOTCH REALTORS are a group of realtors that help each other succeed and stand by each other to ensure a quick breakthrough in the industry and they consider themselves to be a GIFT to the world, adding value to people in all spheres of life.





The Entrepreneur Africa Awards & Business Dinner 2018

DINE & NETWORK WITH TOP BUSINESS PEOPLE AND CELEBRITIES

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21ST CENTURY ENTREPRENEURS: THE BREAKTHROUGH GENERATION

December 8, 2018

3pm (Black Carpet)
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PROF. PETER NWANGWU
Senior Vice President for Africa at Global Edison Corporation

Celebrity Couple Guest:
AYO & MABEL MAKUN

