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*Meet Sivi Malukisa,
The Congolese
Entrepreneur whose
food startup is promoting
DRC Cuisine*

*Intra-Africa
Trade Success:
The Role Of
African Diaspora
And Multinationals.*

*The Entrepreneurial
Skills No One Can
Teach You.*

Prioritizing a traditionally underserved
somaliland population over profit

ADAN-ABBEY

(President, Horn Of Africa Insurance)



**Dimakatso
Gumede**
Female
CSIR Researcher

04

Renowned
Photographer
'Dayo Adedayo

13

The
Entrepreneurial
skills no one can
teach you
Lola Adeyemi

24

Interview With
Sivi Malukisa

29

African countries
dominating the
Afri-commerce
space
Tshiwela Ncube

37

07

Interview with
Adan Abbey

20

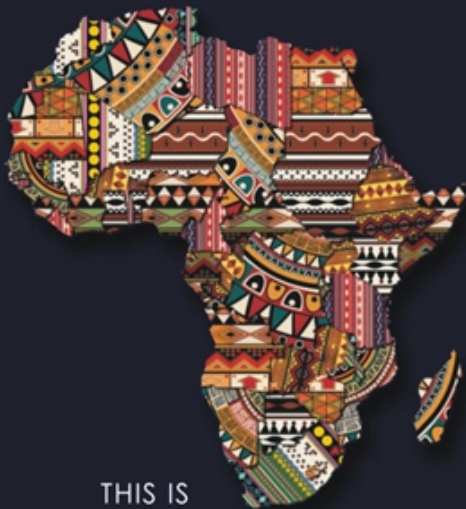
**Intra-African
Trade Success**
Tucci Goka Ivowi

27

Co-Founders
Should Avoid This
Legal Mistake
Tosin Omotosho

34

The
Future
Of Brand
Communication
Chumisa Ndlazi



THIS IS
AFRICA

*This CSIR Female
Researcher Is
One of Few
Stem Cell
Reprogramming
Experts
in South Africa*

**Dimakatso
Gumede**



Only a handful of people in South Africa have mastered Stem Cell reprogramming and Dimakatso Gumedde (34) is one of them. As the CSIR's candidate researcher of the Bioengineering and Integrated Genomics Research Group, she works on creating disease models of the innate immune system to study unique African gene variants that lead to elite controllers that naturally control viral load levels without antiretroviral therapy.

By using induced pluripotent stem cell technology, the CSIR research group also creates "mini liver" models in order to determine the adverse drug effects in the South African population.

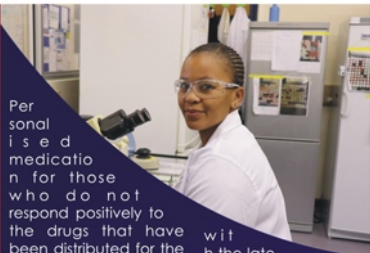
"The African population is known for its genetic variation, which often affects the way in which an individual responds to particular medication. For example, while an aspirin may work effectively for 70% of the population, it is possible that the remaining 30% may experience adverse effects. Therefore, as part of CSIR's Bioengineering and Integrated Genomics Group, we are looking to create effective and

Personalised medication for those who do not respond positively to the drugs that have been distributed for the general population," says Gumedde. Gumedde, who is a PhD scholar of the University of Cape Town (UCT), recently submitted her doctoral thesis. She studied the role of a gene mutation that causes skin and lung fibrosis, using a scientific method called induced pluri-potent stem cells. This approach produces any cell type in the body, such as skin or lung cells, which, in this case, provides insight into how an inherited dermatological condition is associated with lung fibrosis – a condition caused by uncontrolled scar formation that affects the organ and air sacs. However, this was not Gumedde's original project.

Initially, her PhD project was on cardio genetics, and she was working

with the late Prof. Bongani Mayosi and Dr. Gasnat Shabooden at the UCT Hatter Institute for Cardiovascular Research in Africa.

"While I was busy with my initial research project, the late Prof. Mayosi suggested that I shift the focus of my project to the study of a rare genetic condition that is associated with lung, skin and muscle fibrosis. I was excited because not only was it a ground-breaking research project that would serve as a massive breakthrough for the South African medical science sector, but it would also provide me with the opportunity to apply my cell biology expertise," says Gumedde.





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BUSINESS AFRICA
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INTERVIEW

ADAN ABBEY

*President,
Horn Of Africa Insurance)*



A co-founder and president of Horn of Africa Insurance headquartered in Hargeisa, Somaliland. The company offers Auto, Property, Medical and Marine Cargo coverage in Somaliland & Somalia. Adan began his career at Liberty Mutual Insurance in Boston, where he served as a senior Financial Analyst in the personal Markets Division as well as with Liberty International Underwriters (LIU), Liberty's multi-billion dollar specialty lines division reporting directly to the chief Financial Officer. His experience includes managing large insurance portfolios, accounting, developing risk mitigation measures, and corporate strategy.

Mr Abbey also has experience in the Pharmaceutical & Nutrition industries. At Abbott Laboratories, he served as an Associate Brand Manager, responsible for the \$100MM + Glucerna brand in the United States. This included managing multi-million dollar marketing budgets and executing strategies that increased revenue and brand equity.

Adan holds a Bachelor's Degree in Finance from the university of Connecticut and MBA in Marketing & Management from the Kelley School of Business at Indiana University.

Horn of Africa Insurance is a general insurance company headquartered in Hargeisa, Somaliland. Our main product offerings include Auto, Property, Medical, and Cargo insurance coverage. Our goal is to be an international standard insurer that provides high quality insurance services tailored to our local and regional context. We are achieving this by providing much needed insurance services to a traditionally underserved population. This is a market that in general has not had access to a robust financial services sector, so we are helping to fill that gap. Whether it's by insuring a high value asset for an international investor, or by providing medical insurance to someone who maybe has never had it before, our job is to protect you and your assets while at the same time providing you with peace of mind.

Challenges and competition

One of our biggest challenges right now is the lack of understanding about what insurance actually is. In the absence of formal insurance, the majority of the population here participates in a sort of tribal insurance scheme, one that has existed for generations. You can think of it as risk pooling whereby you contribute to a pool of funds and in the event of a major incident (a car accident for example), your tribe will take money from that pool to help cover the cost of injuries and/or death.

While that has worked to a certain extent, there are many challenges associated with it, so we spend a lot of time educating people on the benefits of formal insurance. We're out in the field having one on one interaction with people, understanding their needs, and explaining how insurance can be a solution. We can also point to many examples where businesses lost massive sums of money because their goods were uninsured.



Another challenge we face is the lack of insurance specific laws and regulations, which are important to the development of the overall industry and also help spur economic development. We expect that this will change in the not too distant future, so our focus has been on building a strong brand and customer base.

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Horn of Africa Insurance Unique Selling Point

As a management team we have over 10 years of direct insurance experience at global insurance companies and even more years in the broader financial services industry. It's not only the experience that we are bringing to the market, but also a level of quality and service. When you insure with Horn of Africa Insurance you know you're getting great coverage and a company that will go the extra mile for you. For example if one of our customers is involved in a car accident we try to send the nearest representative to the scene.

An accident can be very stressful so we try to be there whenever we can to help, whether it's helping with the paperwork, towing, etc. It's an example of how we try to go above and beyond for our customers. We also work with top international reinsurers, and this allows us to service almost any client need, while providing an extra layer of protection.





Impact on Africa Insurance Industry

We are essentially developing a market from the ground up. We are spending time and money to educate people at all levels about the benefits of insurance. We are trying to shift the mindsets of people to think more proactively about their finances rather than reactively.

Oftentimes people only understand the benefit of insurance when the experience a significant loss. They have to deal with the financial burdens either alone or if they are lucky with help from their family or community. Our message to people is that insurance is there to help you in those times of need. To me insurance is deeper than just asset protection, it contributes to wealth creation, and it helps to drive economies. By mitigating your financial risks you allow yourself the opportunity to continue to save and invest in building wealth.

And on a national level most investors wouldn't consider making large investments in a country without insurance. Insurers also create jobs and are some of the largest institutional investors. So we believe that we are making a significant contribution in the work that we are doing.

Market Operation, Expansion Plans

We are currently only operating in Somaliland. Our current focus is to continue our expansion within the country first, as we believe there is great potential to make a positive impact here.

Looking Into the Future Looking Into the Future We believe the future of our brand is to be synonymous with quality insurance at a great price throughout the Horn of Africa region and beyond.

Our goal is to be a Pan African insurer and #1 in the Horn of Africa region. We are taking it one customer at a time, as success is the result of consistent hard work and execution of a strong vision.

African Insurance Ecosystem, My view

Insurance penetration in Africa is roughly 2.8%, which is low but it is not only an African phenomenon. Global insurance penetration is roughly 6%. I do however think that Africa has the chance to be a global leader in this market.

This is a continent that is just beginning its journey towards accelerated growth. We have some of the fastest growing economies on earth. Imagine what the continent can transform into once we see things like stronger infrastructure, increased trade between African countries, and a growing middle class. The beauty of insurance is that the industry plays a part in all of that.

We insure construction projects, cargo, and the assets of individuals. We can also become a global leader through innovation. Look at what has been done with mobile money in Africa. Here in Somaliland for example, I do not carry a wallet. Virtually every transaction I make is on my mobile phone. So it just shows you that innovation can come from Africa and that the continent can be a model of success if we put in place measures that encourage entrepreneurship, innovation, and good governance.

I Am an African entrepreneur

It feels exciting and rewarding. I'm proud that we have been able to create employment, particularly for young people who have graduated without access to quality jobs. It may sound cliché to say, but I really do believe that Africa's time is now. We all have something to contribute, an area of expertise, a passion. I believe we owe it to ourselves to build this continent into something incredible. When the movie *Black Panther* came out, it created a lot of emotion in people because here was Africa

essentially being portrayed as the most advanced place in the world by far, and it made people proud. There's no reason why that cannot become a reality. Africans are excelling in every single field imaginable and at the highest levels. Not to mention the brilliance of youth that who if given an opportunity could reach unimaginable heights. I'd encourage people to consider entrepreneurship, particularly if you feel that you are only operating at a fraction of your true potential.

Advice

What I'm learning is that to be successful, no matter what your definition is of success, you have to win the battle against your own mind. You will experience rejection, people will tell you that what you're doing will never work; they may even try to bring you down. These will be the same people who will chase after you during the good times. So your vision has to be strong in your mind, you have to see exactly where you will be and believe it.

That is what will help you get through the daily roller coaster ride that is entrepreneurship. You also have to be willing to take calculated risks and be patient enough to see things through.

Leisure Time

I exercise at least 5 days a week, I find it energizing but also a time where I can decompress. I also practice visualization; I often have my vision board next to me on my desk. I try to read one book a month, typically a different genre each time. I'm currently reading "Connectivity" by Parag Khanna which explores how political borders become less relevant as the world is becoming more connected.

Native and Holiday Destinations

The word for "car" in Somali is "gaari". It comes from the Hindi language, and it's actually the same word in Swahili. It's an illustration as to how the historical Red Sea and Indian Ocean trading routes had an influence on language and culture.

My favorite local dish is "sabaayad", similar to chapatti, golden brown, flaky, and typically served with a goat stew or can be eaten alone with some honey and tea. Not the best for the waistline, but great for the soul.

I enjoy visiting Malindi, a beach town along the Kenyan coast. A destination that I have not yet visited but would love to is Mauritius..



Dayo Adedayo

Dayo Adedayo was born in Nigeria in 1964 and trained as a photographer at the Westminster College and the University of Westminster, both in the United Kingdom. His major breakthrough came when he worked as a freelance photojournalist with Ovation International, the Number 1 celebrity magazine in Africa. Several of his work adorns the front cover of the magazine for over a 4 year period and the best selling edition, 'See Dubai and Die' in 2002 was by him. He is the author of eleven books; Nigeria 2.0, Nigeria, Enchanting Nigeria, Nigeria The Magical, Lagos State- The Centre of Excellence and Ogun State - The Gateway State, Owe Yoruba, Nigerian Tourism Development Corporation - Tourism is Life, Nigerian National Petroleum Corporation 37 Years in Pictures, Rivers State - Our Proud Heritage, Tour Nigeria and Lagos State - The Centre of Excellence (A Visual Portrait).

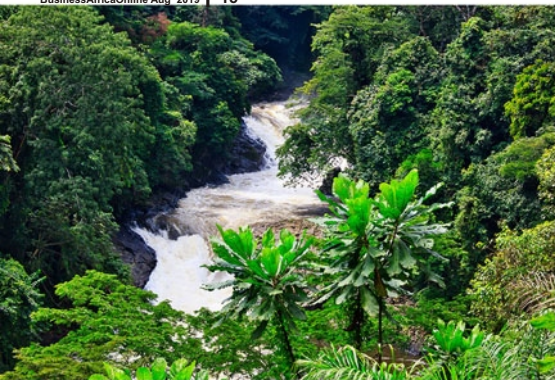




Olusegun Obasanjo Presidential Library, Ogun State



MILLENNIUM PARK, ABUJA, FCT



KWA FALLS, CROSS RIVER STATE



IMO RIVER EMUOHA, RIVERS STATE



OJUKWU BUNKER, ABIA STATE



OWERRE – EZUKALA CAVE, ANAMBRA STATE



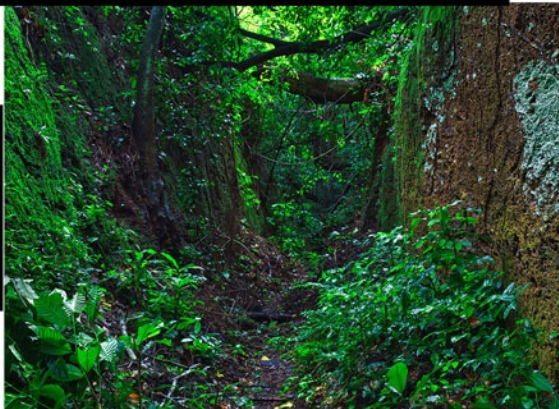
JUJU ROCK, KWARA STATE



OLAM RICE FARM, NASARAWA STATE



VICTORIA ISLAND, LAGOS STATE



SUGBON EREDO, LAGOS STATE

Dayo Adedayo

His book, Nigeria, was the first of its kind since the creation of Nigeria since 1914. No wonder it became a sort after book by Nigerians and lovers of Nigeria. It was given out to the visiting Heads of State when Nigeria turned 50 in 2010, United Nations General Assembly in New York, 2013, Africa Union Summit on HIV/AIDS, 2013 and the West African Heads of State Security Summit in Abuja 2016.

His work also adorned the pages of the E-Passport of Nigeria, the One Hundred Naira note to mark the centenary of Nigeria, the walls of the International Airports of Lagos, Abuja and several institutions and homes across Nigeria, and a member on the committee of setting up photography as a course in Nigeria Polytechnics. The centenary edition of 'MONOPOLY NIGERIA' by Bestman Games contains his work, so also were the pictures on display at the Presidential Wing of the Nnamdi International Airport, Abuja.

Also between 2005 and 2007 he was the official photographer for 'NIGERIA - THE HEART OF AFRICA', a project that precipitated a lot of travelling all around the world, exhibiting Nigeria to the world in pictures.

Adedayo hopes that his work will add to the growing canon of contemporary African photography that seeks to challenge perceptions, broaden audiences and show the world the beauty of Nigeria like never before.



Intra-Africa Trade Success:

The Role of
**African Diaspora
& Multinationals**

The framework for successful Intra Africa trade already exists. The seven action points highlighted are both my recommendations and my current views on the status quo. I surmise (unsurprisingly) that what is remaining is to continue to add value, improve the quality of goods and services, and then increase the scale.

1 Recognize the role of the African Diaspora play.

I don't know if I still classify today, but once upon a time, I was a diasporan. I came to Ghana from the UK on holiday about 18 years ago, and never went back, except for on holidays. On one of these trips back to London I received a Christmas hamper which tickled me and I'm not sure

I'll ever forget it. One of my sisters-in-law gave me a large delightful hamper With lots of goodies in it. One of those goodies was a pack of 'Chocomilo.' For those who don't know what that is, it is a confectionery product produced by Nestlé in Ghana and Nigeria only. Now the irony for me was that I was the person responsible for the brand and product business in Central and West Africa. But I travelled to another continent and received it as a gift, unbeknownst to my sister in law. I was excited to know that 'my product' was so valued that she bought and carted boxes of it from Nigeria during her last holiday. And many others do the same. But it also highlighted for me the relevance and role that diasporans (and

multinationals) play in the global trade of African or any country of origin products.

2 Learn from multinationals who successfully contribute to intra-regional Trade

That was just one product. That product is made in two countries using mainly locally sourced raw materials, and mainly local labour from the respective countries.

. That product is then sent across the ECOWAS region so that consumers in other countries can enjoy it too. They have found audience in multiple countries, they understand the customs, taxes and other legal frameworks of the countries they do business in. African companies can learn a lot from multinationals like Nestlé. They play a positive and beneficial role in Intra-African trade!

So diasporans and multinationals help by:

- Contributing to increase in exports – large volumes of goods are exported and responsible multinationals pay large sums in taxes

- Contributing to introducing goods and to increasing demand in foreign markets – market expansion.

I can't leave out the strong influence and impact that other aspects of culture have in expanding markets. Thanks to diasporan presence globally, modern African music and film has steadily been expanding its footprint. If Intra Africa trade is supposed to benefit Africa, it sometimes has to reach beyond the shores of Africa. What is attractive globally, becomes attractive locally. Once African film, for example, is appreciated by global markets, it becomes less taken for granted in its home markets.

Alliances are key to any successful venture; even individuals who are establishing their own companies need a string of alliances to succeed. Those alliances may come in the form of investor, advisory, connections, advocacy... These are all useful and in some cases instrumental to business success.

A former team member organised an Innovation Forum bringing together start up business owners from across central and west Africa,

At first the participants were a bit suspicious as to why a multinational would bring them together. Did the host organisation want to steal their ideas? At the end, they were most grateful for the opportunity to exchange with people facing similar triumphs



3 . Build Alliances, one person, one country, one step at a time

And, particularly, hurdles as they were and realised they could learn from each other as some were further ahead in the process.

They even started to recommend to one another suppliers of raw and packaging material and what they had learnt working with trans-border companies. What these types of alliances do is they help create scale leading to better pricing, they provide opportunities for market expansion and so many other softer opportunities. If you can be successful in Cameroun, why not expand into Burkina Faso, perhaps with a local partner? African companies can become global too if they see the benefits and capitalise on strategic partnerships.

African countries are far behind today, making the need to form strategic alliances with one another even more pertinent. There is no solid argument in favour of waiting until all countries are on board, or until 'everything is ready' before being able to benefit from synergies and partnerships. Strategic alliances can be formed between one or two countries in strategic areas. With reference to Ghana and Cote d'Ivoire's recent stance on cocoa, it's not only the act or the outcome, but it's the collaborative nature of the bilateral 'teams', (from the two Heads of State, to the Ministers, to the technical teams), that we can learn from.

What this type of alliance will do is foster a long running collaboration and start strengthening a country's position to position it better for growth. As the old adage goes, "too many cooks spoil the broth." You are potentially stronger if you develop smaller alliances and build on them. If you wait for everyone, too many different priorities will slow down the process and consequently, progress. *Also Read Black Space App CEO, April Jefferson on entrepreneurship and connecting black travelers to their culture*

4. To Function Effectively, negotiate trade-offs at the onset

A big country like Nigeria being subject to influence by albeit a consortium of smaller countries, will arguably always be a barrier to the effective functioning of a regional trade bloc. It will slow down the take-off of any policy or real initiative. It must be agreed upon that to function in unity, there must remain a certain level of autonomy for individual countries, particularly when it comes to making macro-

economic decisions. It is the same for business alliances. Determine the roles each will play before jumping in.

5. The Integration of Infrastructural development within the trade zones should form part and parcel of the Efforts

Even without a trade bloc, African nations would benefit more greatly from trade if transport networks (road and rail infrastructure for one) was better. The increase in the exportability of goods may generate more revenue than that to be derived from tax benefits. Informal trade is everywhere.

Reducing structural barriers will propel trade further. So countries shouldn't limit their infrastructure to within their borders. They should integrate the region as part of their infrastructure planning and development.

6 Stop bemoaning the plight of Africa and become globally Competitive

Until it happens, we won't stop hearing that what stops Africa from being competitive is the lack of value add that our products and even services offer. Any country that has thrived through trade, has thrived because of value addition. Nation states can start by investing in infrastructure, whilst scaling up industrialisation efforts as a first point of call. Although Africa indexes slightly higher in intraregional trade of manufactured goods vs raw commodities, the value is still low. And even where commodity trading is still needed, markets can be better structured through, for example, the intervention of a commodity exchange. Commodity exchanges, such as that recently established in Ghana, seek to provide efficient and risk free trading solutions, establish fair and transparent price discovery mechanisms, develop product standards and contracts to protect producers and traders,

amongst other things. Lack of structure disturbs markets; exchange rates and nothing else dictate trading behaviour. This is limiting and myopic behaviour which curtails growth in business value for countries and for the continent. Africa should be the originators of many more recognisable quality brands which are the result of adding value to commodities which have African countries as their home. As the African Continental Free Trade Agreement comes into effect, a good starting point will be to look at the harmonisation of the regulatory frameworks which will be a prerequisite for smooth implementation of intra-Africa trade and then ultimately, once scale increases, to international trade

As an entrepreneur, one should:

-Learn more about other African countries; study those markets. Understand customs and legal frameworks of the countries you are interested in doing business with. •

Produce goods and services that will have an audience within the continent.

Create partnerships.

Get going – you will refine your products and services as you go along.

7. Take Action now; refine later



TUCCI GOKA IWOWI

Deputy Chief Executive Officer,
the Ghana Commodity Exchange

Lola Adeyemi

The

Entrepreneurial Skills

No One Can
Teach You



The Entrepreneurial Skills No One Can Teach You

Most people understand that entrepreneurship is not easy. But there are many ways to make the journey less arduous. You can get a coach or mentor; Go through an accelerator/incubator; Work with a great team. The list goes on and on. Based on my experience, I came to the realization that to be a successful entrepreneur, there are some traits that must be innate.

Fear.

Be afraid, but do it anyway! It's not the absence of fear, but the mastery of fear, that makes the entrepreneur. Be scared, but don't let the fear stop you. Let it propel you. It's almost instinctive to be afraid when you have something bigger than you on the line. Fear can be a self-fulfilling prophecy if not harnessed correctly. Instead of allowing fear to cripple you, take it and use it as fuel to work that much harder on your ideas and your goals.

Grit.

This is the fire in your belly. The determination to see things through that will help you with that pesky fear. It's the helping hand that lifts you when you fall and tells you to try again. I love what Angela Lee Duckworth shares in her TED Talk on grit. She reinforces that it's not the most talented or the smartest, but the grittiest that will succeed.

Great ideas.

You know those light bulbs that go off in your mind while driving or taking a shower? That gives you sleepless nights? Have you ever tried exploring these ideas? Ideas are many, but great ideas are scarce. No one can give them to you. You have to find them yourself. They can come from personal need or experience. They can come from a gap that you've identified. They don't have to be novel ideas, but they do have to be ideas that people are willing to pay you for.

Passion.

This goes without saying. Do what keeps you up at

what keeps your adrenaline going, what drives you. Some people say: Forget passion and do what you are good at. You can be passionate about what you are good at, so passion is something you should continue to develop. It's not something that will bring immediate success. We must do what we have to do to get by. But you haven't lived life to the fullest until you get a chance to do what you are passionate about!

It's what keeps you believing after you've heard your

20TH
"NO."

The Entrepreneurial Skills No One Can Teach You

Adaptability.

I have mentioned in the past that we have to bend and not break. Situations change minute by minute, from morning to night and day-by-day. Your innate ability to adapt to and survive situations can be the difference between success and failure.

Motivation.

Find what motivates you and run with it! Our levels of motivation wax and wane. But if you have something to hold onto, like that pot of gold at the end of the road, you will keep on going until you get there. It's what keeps you going when all the money's gone or when there was none to begin with. It's what keeps you believing after you've heard your twentieth "NO." Don't stop believing.

Empathy.

Putting yourself in someone else's shoes is strength, not a weakness. Entrepreneurs have the responsibility to lead teams and to meet customer demands.

You need to empathize with people so that you can lead well.

Starbucks CEO Howard Schultz is known for showing empathy in running his business. This has led to tremendous benefits for his employees and Starbucks as a company. Even Google values and understands the importance of empathy.

According to Project Aristotle, a study they released in 2017, empathy was among the soft skills exhibited by B-teams that brought the most important and innovative ideas. No one can teach you these traits. Having them does not mean that you will always succeed.

It means that when you fail, you will be able to get back on your feet again and keep moving. No one is an island and we all need to collaborate and lean on each other for support and guidance. There will be good days and bad days, long days and short days. There is no one exact script that you can follow. But whatever is in you, whatever drives you – hold on to it.



Author:

Lola Adeyemi

Co-founders

Should Avoid This Legal Mistake



Tosin Omotosho

(Principal Partner, Charis Legal Practice)

Are you a co-founder of a company?

Did you found a company with another person(s)? Meaning you and another person or group of persons has pulled your resources together to start a company, with a fantastic business idea that is guaranteed to change the world. Let me call your attention to a mistake that many co-founders of companies make all over the world.

A quick question, have you ever heard of Eduardo Saverin? He was a co-founder of Facebook Inc. with Mark Zuckerberg but not any longer. They had no co-founders agreement and on the basis of that, he was eventually booted out of Facebook after years of litigation and slugging it out in court.

Imagine losing out of such a profitable company? It is horrible right? To confirm this story, you can read up more details on the internet.

A number of co-founders lose out of their companies because they fail to protect their interest in the company. It is important that co-founders agree on certain important issues and have it documented in a binding agreement.

But you say, our company has a memorandum and articles of association. Yes, but as you will soon discover, it isn't sufficient.

What is a co-founders agreement and what does it contain? Why is it so important?

A co-founders agreement contain among other things; roles and responsibilities of each founder, equity ownership and vesting, remuneration, confidentiality, the goals, vision of the company, appointment of employees, signatory rights, mergers and acquisition, exit strategy, issuing new share, percentage of ownership, type of shares, how board members will be appointed, merger, signatory rights, quorums and resolutions, conflict of interest among many other things.

A co-founders agreement is a detailed agreement that sets out clearly these important issues as agreed upon by the co-founders hence protecting the interest of the co-founders so they can concentrate on the hectic tasks of running and building a business.

Once it is made into a legal agreement, all the parties are bound by it. This is great, right?



Co-founders

Should Avoid This Legal Mistake

Does your company's memorandum and articles of association include all these details?

Have you discussed with your co-founders the issues raised above and documented it in a legally binding contract?

If your answer is yes, kudos! You are on the right path.

If your answer is No, then you know that your interests aren't protected.

Will you work hard at building a company, scaling up but leaving your investment to chance, like Eduardo Saverin?

The choice is yours; i trust that as an astute entrepreneur, you will choose wisely.

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Meet

Sivi-Malukisa

The Congolese Entrepreneur whose
food startup is promoting DRC Cuisine

Sivi Malukisa Diawete grew up in the small city of Kisangani, north of Kinshasa Democratic Republic of Congo (DRC). After completing high school, she was accepted to UNIKIN (University of Kinshasa) where she obtained her Bachelors degree in Biotechnology.

Shortly after graduating Sivi was offered a position as the Head of Human Resources with DHL in DRC and Republic of Congo. Her work with DHL created opportunities for advancement in the discipline of HR with companies such as Vodacom and MIH where she was promoted to HR Business Partner than HR Director.

In 2016 Sivi made the decision to leave the corporate world so she could follow her passion to empower the local economy by founding MANITECH, an agribusiness company producing natural fresh jams, jellies, peanut butter, sauces and flour.

After 4 years of hard work and dedication, MANITECH started to grow significantly, which allow her to get national and regional recognition. She was nominated Entrepreneur of the year in DRC by the prestigious MAKUTANO Network, she was featured in Forbes Afrique Magazine (septembre-octobre 2018) and was ranked among the 50 most influential under 40 Congolese's people by the magazine KivuZik, she was also named ambassador for the Tony Elumelu Foundation.

Recently, she extended her investments



in new companies such as DRC Paint, a paint factory; DRC Constructs, a construction service company; and some other investments. As a leader in the community, Sivi founded the MADE IN 243 association to bring together the resources and expertise of the owners and executives of local Congolese industries. She also Co-Founded ACPRH, the largest HR Association in DRC in which she is the vice president.

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MANITECH CONGO is an agribusiness company producing natural fresh jams, jellies, peanut butter, sauces and flour. A 100% Congolese products, sourced from Congolese farmers and transformed by Congolese workers. Inspired and headed by Sivi Malukisa Diawete, born and raised in the small city of Kisangani, north of Kinshasa Democratic Republic of Congo (DRC). After completing high school, she was accepted to UNIKIN (University of Kinshasa) where she obtained her Bachelors degree in Biotechnology.

In 2016, Sivi made the decision to leave the corporate world with experience in Human Resources and rose to the top of the ladder in her career as HR Director with top multinationals in DRC like DHL, Vodacom and MIH so she could follow her passion to empower the local economy by founding MANITECH. In this interview with Alaba Aynuola, Sivi shared her views on entrepreneurship, the role of government, how her company is promoting and modernizing DRC traditional cuisine. Excerpt.

Alaba: Tell us about your brand, MANITECH Congo and the gap its filling?

Sivi: MANITECH is the products line powered by MANITECH CONGO, our company. We are in the food industry and produce 100% Congolese products, sourced from Congolese farmers and transformed by Congolese workers. We want to be a 100% Congolese food processing company.

Our products lines are jam with tropical and local fruits, traditional

peanuts butters and Congolese cuisine's sauces.

In DRC, our local food is not yet transformed in modern way. We want to offer traditional food modernized.

Alaba: What was your startup capital and how were you able to raise it?

Sivi: I didn't have a chance to raise any capital. I worked on my own from scratch. I had only 300 USD in hands when I started and slowly I built my company brick after brick.

Alaba: How are you different from other brands in terms of your unique selling point?

Sivi: Our uniqueness is the fact that we offer traditional food in modern manner. For local market, the innovation is in term of the packaging that we offer. For external market, it is the content which is the innovation. At the end of the day, our customers are happy both with

BUSINESS AFRICA ONLINE INTERVIEW

the content and the packaging.

Alaba: What are the challenges, competition and how are you overcoming them?

Sivi: The biggest challenge is environmental; the business climate is very tough here in DRC, and for small business, it is even worse. Aside the environmental issues, we also face infrastructural, electricity and water challenges. Add on to that is importation; people are used to imported products and it is not easy to convince them that local is also good and even much better. This is because buying local reinforce local economy.

Finally, we have difficulties in packaging. For all these issues, we have decided to advocate, showcase,

Promote values of local companies, etc. And we import packaging, sadly I will say.

Alaba: What's the future for your business and what steps are you taking in achieving them?

Sivi: Our next step is building a 10 times bigger factory. I'm focus on my objectives and embracing opportunities. It is a learning process, a journey from A to C and as one of my mentors says, "I trust the process, I'm going my way."

Alaba: What are the challenges facing entrepreneurs in Congo, today? What crucial role can the government play?

Sivi: Hmm, this is a difficult one. Let say it this way: if you succeed as entrepreneur in DRC, you can make it in any part of the world. Any challenge you name, we face it here. Get the picture, no fund system to boost start ups, no water, no electricity, very expensive internet

and bad network, no proper road, one of the countries with the high cost of clearing imported goods, difficulty to find good employee due to lack of proper education, high taxes, one of the highest rate of corruption, no justice, etc.

I don't want to give a bad image of my country but unfortunately this is the environment in which we as entrepreneur, are supposed to strive and develop.

Alaba: How do you feel as an African entrepreneur?

Sivi: Proud. Africa is a giant who is awaking now. We see every where entrepreneurs, innovations, excellence. Africa is better than ever and I'm happy to witness this and to be part of this shift. In few years,

BUSINESS AFRICA ONLINE INTERVIEW

AFRICA will be the place to be for any business in the world.

Alaba: What's your advice for entrepreneurs and investors in Congo?

Sivi: Let do it. It is not easy, but we can make it easier. There are opportunities everywhere; the country needs some courageous people ready to take up the challenge. We are the disruptive generation and believe me; future generations will thank us for this. This is the perfect time to change things around and we have everything we need to do it.

Alaba: What inspires you and keeps you going?

Sivi: My country, my flag, my people, my children. Our country is one of the biggest in Africa, with so much wealth. Yet, my people are poor because we don't use our resources properly. To be an active actor of change

in my country is the best legacy I can give to my children.

Alaba: How do you relax and what books do you read?

Sivi: I take 30 mins off for meditation and 20 mins to exercise daily, and I play with my kids. Most of the time I read novels or I take courses on finance, leadership, marketing, etc.

Alaba: Teach us one word in your local language.

Sivi: FIMBU which means WHIP. A lingala word that Congolese use for victory. We use it in competitions such as football to mean that we are champions. We dance it, and shout it. We gave this word a national meaning and it is associated to the leopard, the DRC's totem animal.

Alaba: What's your favourite local dish and holiday spot in Africa?

Sivi: My local dish, definitely is FUMBWA. I don't know the name in English. But it is a forest leave that we cook with smoked fish and

peanut butter and we eat it with FUFU (cassava pap). My grandma use to make the best fumbwa in the world. And this is my inspiration for our MANITECH peanut butter. My favorite holiday spot is Cape Town, South Africa. I love to sit in front of the sea and just listen to the sound of the wave, some time you see whales or dolphins. It is amazing.

THE FUTURE OF BRAND COMMUNICATION IN A SELF-ACTUALIZED ECONOMY OF

2050



Towards the end of the year last year, I was invited to be a panelist at the Global Work Tech Scenarios 2050 South Africa Conference. At first, I was nervous to share my thoughts as I was not sure how they would be received, and I was not so sure about how my expertise in the field of Marketing and Communications would fit in the context of the future of science and technology. Quite often, the tendency is that we see science as a mutually exclusive subject that does not directly impact our daily lives – well at least that's what I thought.

However, the more exposed I have been to this field, the more I realise how the different

waves in science and technology have been shaping the cultural experience of society, for example, the way in which society communicates, shops and accesses information has changed because of the digital age. Attending this conference has further opened my eyes to this and as a result, has demanded that I think about the possibilities of the future and role of Marketing and Communications in this regard.

In preparation for the panel discussion, we were sent a document titled Future Work/Tech 2050 Global Scenarios. Using a future studies method, the case study thoroughly highlights potential scenarios that could emanate by 2050 as a result of global technological advancements. Additionally, the case study examines the effect these advancements will have on politics, economics and culture. Out of the three scenarios presented to us, the third one titled: If humans were free – the self-actualization economy resonated with me the most.

According to this particular future study, new technologies in the form of artificial intelligence will change the face of the job market as we know it today. By 2050, approximately 4-billion people will gravitate towards self-employment. This means, although new technologies might not necessarily support formal employment but, they may provide a conducive environment for alternative forms of employment to thrive.



With this kind of economic shift, the study predicts that the percentage of people employed by corporations will decrease and there will be an increase in the number of self-employed individuals. The study also suggests that individual power will begin to increase relative to government and corporate power. This economic shift which is a result of a technological revolution will also have a direct impact on global culture. Due to increased individual power, society will begin to embrace the concept of a self-actualized economy.

Essentially, what this means is, individuals will begin to decide for themselves how to use their time, ponder on issues concerning their life purpose and find ways to express their purpose through work. As a result, a culture of self-awareness, creativity and purpose will culminate and this could also change the way in which people relate to brands. In a society where individuals are self-aware and are driven by the need to express self, one has to ask themselves how will this affect the way corporates market and communicate their brand to the public.

Corporate for many years has benefited from the existence of public relations, marketing and communications. This is because this field of study specialises in examining the behaviour of consumers or a particular target audience, understanding their needs and wants then, using various methods to mass communicate a particular service or product to a group of people for the purpose of profit.

In fact, Edward Bernays who is considered the "father of public relations" and known as nephew of Sigmund Freud, based the foundation of public relations on studying crowd psychology – which is a broad study of how an individual's behaviour is influenced in a large crowd. Over the years, this approach has worked like a charm because the economic system of capitalism bred a societal culture of competitiveness, consumerism and the need for attaining material success in order to gain social acceptance. Therefore, corporate through public relations, marketing and communications, have been able to win over the loyalty of various publics by tapping into this.

However, if future studies are predicting a self-actualized economy by 2050, which will have us witness a decrease in corporate power and an increase in individual power. If the order of the day in society will be about exploring personal creativity, self-awareness and pursuing purpose as opposed to seeking material success for gaining social acceptance, it may mean that the field of marketing and communications may have to start finding a different approach to communicating brands to the public.

I therefore suspect that as opposed to a mass communication approach which groups people according to what they have – for example, using the living standard measuring (LSM) method to understand a particular target audience, a more personalised approach may have to be adopted.

This means, brands may have to invest more time in scanning the environment of their target market, taking the time to understand what affects them, what they want, what they need, their deepest desires and fears. The changing consumer market will dictate that brands have the ability to engage as an active member of the community, and skillfully interpret their belief and value systems, and not just their physiological needs. Previously, brands got away with simply marketing and communicating a product to push it in the market. This approach worked for years because the consumerist culture of that time was more about, what can a particular product or service does for me. However, this approach to a consumer of today seems detached. With the digital age which allows us to access information easily, there already has been a gradual increase in consumers who are more aware and have taken interest in the politics that govern how a brand operates.



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As a result, consumers confidently reject a brand that does not represent their beliefs or value system. This kind of consumer, unapologetic and self-aware is predicted to increase exponentially by 2050. For the brands that refuse to observe and listen, they will remain detached from the reality of their target audience and will find themselves preaching to the unconverted.

African countries

Dominating The Afri-Commerce Space

Afri-Commerce in Africa is growing at a steady rate, according to Disrupt Africa there are around 264 eCommerce start-ups across the continent.

With most of Africa's eCommerce startups located in Nigeria followed by South Africa and Kenya. Top 3 countries dominating Afri-Commerce:

- Nigeria has a population of around 195 million people, it has the largest economy in terms of gross domestic product and is the most populous country in Africa. 40 percent of Afri-Commerce ventures have headquarters in Nigeria. However, it has an internet penetration of only 48 percent.
 - South Africa has a population of 55.5 million has a 54 percent internet penetration. It has a blooming middle class and is one of the countries with the best cross-border potential.
 - Kenya has a population of 48.5 million and have a 79 percent internet penetration. Kenya is home to M-Pesa, a service which facilitates mobile money. The availability of a secure payment system encourages internet access and online buying. (SoftPac, 2018)
- Below is a list of some of the Afri-Commerce startups in Nigeria, Kenya and South Africa.

Jumia Group was founded in 2012 by the Berlin-based Rocket Internet and formally known as Africa Internet group. It operates in 14 African countries and in the Middle East. Jumia is an online shopping website for electronics and fashion. They offer different types of services including Jumia Market, Jumia Travel, Food, Jumia House, Jumia Jobs, Jumia Car, Jumia Deals and Jumia Services.

Kongo was founded in 2012 in Nigeria and initially sold only baby and beauty products. It does not operate outside of Nigeria. In 2014, Kongo opened Seller HQ, a third-party marketplace. The site has about 1 million customers and receives over 300,000 unique visits daily. It only operates within Nigeria.

Kilimall sells in Kenya, Nigeria and Uganda. It offers affiliate programs for small African businesses as well as seller programs. Besides supporting African businesses, they also sell products from China.

Sky.Garden was launched in 2017, it is a SaaS mobile commerce platform which provides more than 3,000 sellers with web shops and offers 23,000 unique products in 30 different categories. It only accepts M-Pesa payments from customers and pays all merchants using M-Pesa.

Takealot was formed by Tiger Global Management in 2011 as a result of an acquisition of an existing Afri-Commerce firm. Takealot also owns Mr. D Delivery, giving it its own delivery network with more than 900 drivers. For its marketplace merchants, Takealot offers storage, fulfilment and delivery, and customer service.

Zando is a subsidiary to parent company, The Jumia Group, which operates as a fashion retailer and across numerous other vertical in various other African countries. Zando sells over 500 brands, including footwear, apparel, homeware and beauty products.

Vuuqa is a newbie in the Afri-Commerce space but promises to be one of the fastest growing Afri-Commerce stores in South Africa with plans to expand into Kenya. Vuuqa is an online marketplace that sells African brands by connecting them to the world. All products on Vuuqa are made in Africa by Africans.

Afri-Commerce in Africa is the future even though there still remains many challenges. With mobile penetration reaching close to 70% on the continent and an increase in internet penetration, technology will continue to open doors and provide new opportunities for Afri-Commerce in Africa.

Vuuqa is an Afri-commerce platform that sells African brands by connecting them to the world.

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