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## FOOD CHANNEL AFRICA

A 24 Hour Food TV Channel  
Dedicated To African Cuisine  
-Deborah Ogwuche

## HOW WORKING MOTHERS CAN FIND A LIFE-CAREER BALANCE

Oluwatoyin Onigbanjo

RESILIENCE  
Thato Belang

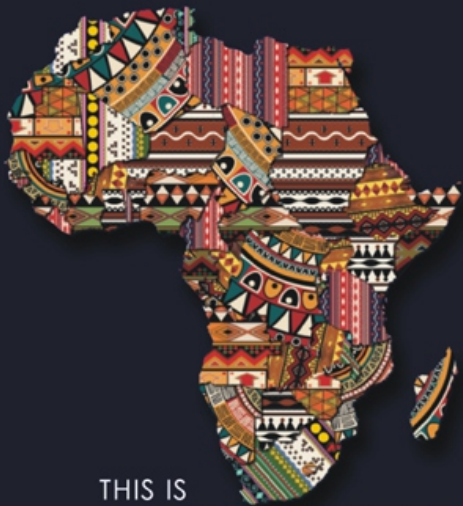


# OYETOLA ODUYEMI

On The END Fund, Impact Philanthropy  
And Sustainability In Africa

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# Understanding Nutrition History for a Healthier Life.



**W**e are less healthy today than our ancestors. By disregarding traditions, we've predisposed ourselves to genetic damage- Catherine Shanahan M.D author of Deep Nutrition.

It's the 21st century and the machines, computers, social media and tech drivers are here. Giant strides in medical science, engineering, technology has made life better and easier for us. We were supposed to be a very healthy and wealthy generation but instead we started to get sicker and unhealthier. Over the last 50 years cardiovascular related health issues is the number one killer of men and women worldwide according to a WHO report. Our diets changed and so did our bodies and health. We deciphered so many hypotheses of what could be the problem. We thought it was inadequate exercise, so we exercised more but nothing changed. Whenever we thought we knew the answer to what was happening to our health decline, we realised we were right back where we started from. We continued to grapple with modern diseases medical science seems unable to mitigate.

What does history have to do with our health?

The year is 1901 and my maternal Grandmother is preparing dinner of Amala and ewedu soup (Yam flour and a vegetable). She prepares the dinner just before sun down and gives her large family to eat. Three times in a week, she prepares the same type of meal. However, unknown to my grandmother was the fact that the fermentation process during yam flour processing had converted the starch present in the yam into more complex nutrients like minerals and vitamins by the help of a bacteria called lactobacilli.

Fermentation converts starch(sugar) to lactic acid leaving by-products like beneficial minerals, vitamins that the gut uses to produce important neurotransmitters like serotonin. Serotonin is responsible for regulating sleep, appetite, moods and pain inhibition in the brain but its production is influenced by the billions of friendly bacteria like lactobacilli in the gut.

## Understanding Nutrition History for a Healthier Life.

She knows nothing about the science behind what she prepares for her family but from observation over time along with thousands of other women, she knows that a good meal of amala was easily digestible, filling and kept everyone happy. It's the 21st century and we no longer sprout our grains for their beneficial vitamins and minerals but cart them off for processing and our diet high in refined sugar and processed oils have now started to harm our brain. Our cells are weak from oxidative stress and inflammation but we continue to eat these modern diets. We see a spike in suicide rates and depression amongst young people all over the world with no end in sight. Maybe this is the right time to begin to study nutrition history. What worked in the past? What did our ancestors eat that made them strong and healthy? More evidence in nutritional psychiatry are starting to show a connection between what we eat and how we feel.

A critical look into African traditional diets show a rich healthy source of nutrition based on what is now known as the four pillars of the human diet according to Catherine Shanahan author of best-selling book, Deep Nutrition. What is fascinating is how African dishes combine every aspect of the four pillars of the human nutrition making it one of the most nutritious and earlier diet in the world.

**Fermented food:** delicacies like kunu (fermented millet drink) masa (fermented rice fried in oil) beautifully incorporate food techniques like fermentation ensuring adequate gut health and microbial balance in the body.

**Organ meat:** Organ meat known to contain vital vitamins are extensively used in preparing soups broth popularly known as pepper soup in southern Nigeria. It is also eaten with other delicious dishes.

**Meat on the bone:** dishes with meat containing bones are known to provide collagen and body building nutrient and a Nigerian dish that incorporates this is miyankuka dish (a favourite) from northern Nigeria.

**Sprouted foods:** sprouting known to convert carbohydrate in grains to complex nutrients like vitamins and mineral was one of the ways our ancestors could successfully grind their grains to powdery usable forms. A traditional African dish that incorporate the technique is Eyin drink from the north central part of Nigeria.

Healthy nutritious diet is delicious, natural and better. Our generation advanced in technology, science and knowledge but needs to pay attention to a vital part of history- our nutritional history. History tell us what's worked in the past and what's not working now. It's time we change the trend once again and return to our roots.



Oyetola Oduyemi is the Africa Regional Adviser (Public Affairs) at The END Fund, a private philanthropic organisation whose big goal is to see an end to the five most common neglected tropical diseases (NTD's) that, together, cause up to 90% of the NTD burden in sub-Saharan Africa. She shares insights on the organisation's mission, some of its challenges, impact philanthropy, social development and sustainability in Africa. Excerpt.

Tola is a qualified member of the Institute of Chartered Secretaries and Administrators UK, and also a member of the Nigerian Society for Corporate Governance. She holds an LL.M. degree from the University of Warwick, with dual majors in Corporate Governance and International Economic Law. Tola has broad experience across sectors, having worked in real estate, banking, oil servicing, and telecommunications industries. Her specialty is building sustainable brands that have stood the test of time, wearing

best-practice measures to adopt; all with the focal objective of creating strategic and sustainable value. For her work in Corporate Social Responsibility (CSR), Tola was recognized as the most outstanding CSR practitioner, at the Sustainability, Enterprise & Responsibility Awards (SERAs) for Africa, 2016

Her passion lies in driving business transformation, providing leadership and finding innovative solutions to business challenges, successfully managing multi-layered key stakeholder groups, and developing and executing best-in-class management strategies to drive business sustainability.

She also enjoys driving ideation of the construct that eliminates barriers between entities and possibilities. In seeking to accomplish this bridge-building, she has discovered that empowering people,



different though interconnected hats, including public policy manager keeping employer organisations abreast of policies with an impact on their respective business; corporate communications lead with responsibility for ensuring effective internal and external engagements; and sustainability expert advising business leaders on required and

communities, companies, even the planet; to survive and flourish, enables all to make possibilities, realities.

Tola is an alumnus of the University of Lagos - Nigeria, and University of Warwick, UK. She has also attended numerous training programmes at the Lagos Business School.

## 1: Tell us about The End Fund and the gap its filling?

The END Fund is the only private philanthropic initiative solely dedicated to ending the most neglected tropical diseases (NTDs). They are a group of parasitic and bacterial infectious diseases that affect over 1.5 billion of the world's most impoverished people, including 836 million children. NTDs are diseases of neglected communities that do not have a platform to advocate for themselves and raise awareness. They can cause severe pain and long-term disability and lead to death for more than 170,000 people per year. Effects from NTDs such as deformed legs and blindness result in social isolation. Since being founded in 2012, we have supported the delivery of over 724 million generously donated treatments



NTDs have held back human progress; and at the END Fund, we imagine a world free of diseases caused by worms. We are filling the gap by delivering treatments to communities in need. We achieve this by growing and engaging a community of activist-philanthropists, managing high-impact strategic investments, and working in collaboration with government, NGO, pharmaceutical, and academic partners.

There are many generous funders in the space including USAID and DFID, but the END Fund was created to help fill the



for NTDs with a value of over \$1.3 billion. In addition, over 1.8 million people were trained in NTD control and prevention methods and over 13,000 people have benefited from surgeries.

funding gap specifically with money from the private sector. In some countries, we are even the only funder, and are able to go places that traditional funders cannot go due to instability and conflict. We are also able

to move quicker than traditional funders thanks to our unique model.

## **2: What is the mission and vision of this Initiative in Africa?**

The END Fund's mission is to end the five most prevalent neglected tropical diseases. In Africa, about 40% of the global NTD burden occurs here, affecting over 600 million Africans. In Nigeria alone, over 120 million people are at risk of one or more NTDs. We envision a continent, indeed a world where people at risk of NTDs can live healthy and prosperous lives.

## **3: How have the priorities of the organisation evolved?**

Due to improvements in disease mapping and much broader engagement by in-country and global stakeholders, the END Fund has been able to get key stakeholders and leaders in disease-endemic countries to make commitments around NTDs. There are many more partners with whom to collaborate and coordinate new opportunities. Also, there are more detailed maps of disease prevalence in high-risk communities, indicating an increased level of interest and sophistication. These additions to the space enable us to

have more in depth discussions on extending the financing of NTDs and gradually requiring countries to self-fund treatment.

## **4: How does the organisation measure the impact of its giving?**

We convene savvy, international investors interested in impact-driven investments that make the most efficient use of their private capital – "the best bang for buck." This enables us to ensure that our treatments are the most cost-effective. In addition, the progress that we make in countries when it comes to eliminating the prevalence of NTDs as a public health problem also enables us to understand our impact. Another way that we measure the impact of funds invested in the END Fund is through our ability to provide technical assistance and capacity building, as needed.

We seek to meet the World Health Organization's (WHO) requirements for treatment, but in many cases we look to exceed their targets and ensure the highest levels of treatment possible. We also work with governments and implementing partners to ensure the highest quality of data reporting. In 2018 alone, with our partners, we reached over 134 million people with more than 220 million treatments valued at over \$430 million, trained over 745,000 people, and provided over 1,800 surgeries.





**5: What are the challenges and how are you overcoming them?**

Raising awareness about what NTDs are and why they should be on the top of the agenda for governments, donors, and even those affected can sometimes be a challenge. People may be aware of one or two of them but are not necessarily aware of the health and economic implications. Thus, we want to put real-life stories forward, and hope that it would help us reduce the neglect of the attention and awareness about these diseases.

**6: What's the future for the organisation in Africa and what steps are you taking towards achieving them?**

In the future, I see the END Fund continuing to work with its partners to not only improve the health of underserved communities but also contribute to Africa's growth. Research has shown that deworming treatment, for example, has the potential to increase an adult's earnings by 20% and reduce a child's likelihood of school absenteeism by 25%. Alleviating the NTD burden would not only improve lives, but it would also have a ripple effect on the community, nation, and continent.

We are very strategic and intentional in the steps that we are taking towards achieving our preferred future. We are working tirelessly in bringing together local and global philanthropists to control and eliminate NTDs. Our CEO, Ellen Agler recently co-chaired the 2019 World Economic Forum (WEF) on

Africa and participated in key dialogues on how addressing health inequalities - for example, scaling up treatment for neglected tropical diseases (NTDs) and achieving Universal Health Coverage - can help catapult Africa into the Fourth Industrial Revolution. I also believe that more investments would be seen as one and the same - instead of being seen as either good for business or humanity.

The END Fund hosts the Reaching the Last Mile Fund - a ten-year, multi-donor fund, initiated and led by His Highness Sheikh Mohamed bin Zayed Al Nahyan, the Crown Prince of Abu Dhabi, with additional support from other funders. It works to eliminate river blindness and lymphatic filariasis across the Middle East and Africa. By working to eliminate these two NTDs, our goal is to break the cycle of poverty by reducing their footprint.

We were also named an Audacious Project in 2019 - a philanthropic collaborative hosted by TED. This project aims to eliminate the public health burden caused by parasitic worm infections in four countries in Africa. In these countries, where local leaders have already made trailblazing commitments to their national deworming programs, the Project's "Deworming Innovation Fund" will support and amplify these commitments with the goal of eliminating childhood sickness caused by the most prevalent parasitic worms, a feat which has not yet been achieved in Africa.

**7. What's your view on the development of impact philanthropy in Africa?**

At the heart of philanthropy, is giving. Africa, and indeed Africans generally have an embedded culture of giving or

or charity, which some would argue is philanthropy in its most basic form. We believe in the concept of giving back, of being your brother's keeper, and of sustaining your wealth and happiness by helping others. So it is a familiar concept.

Having said that, impact philanthropy is nuanced to reflect a desire to make specific impact, rather than just seemingly random giving. To that extent, it is a practice that the continent is catching on to quickly. It is being practised more by high net worth individuals and activists philanthropists, rather than corporates. The latter are increasingly embracing strategic social investments, which also varies from philanthropy simpliciter.

**8: Why are you personally passionate about the work of The End Fund Initiative?**

My passion about our work stems from my personal interest in driving the social development of Africa. I

have worked in this space for about 15 years now, and the reality is that as more is achieved, more comes to light as needing to be done. For instance you take on education as a cause, and then realize that the health space needs support. And then it is the environment; or infrastructural development, etc. However delivering on the mandate of the END Fund, which is to end the neglected tropical diseases, has positive ripple effects across quite a number of indices - poverty, malnutrition, education, health, sanitation, and partnerships for development (Sustainable Development Goals 1,2,3,4,6 and 17).

As a mum myself, I am passionate about children, they are our future; and the brightness of any nation's future is determined in large part by the state of her children today. I am passionate about advancing the cause of my nation and continent, and so I have an interest in her youth. As a woman, I am eager to tackle diseases that disproportionately affect women. We are typically

the home-makers and primary caregivers. So when family members are unwell, we are the ones with careers or work opportunities that suffer, while we nurse them back to health. We are the ones that are open to STDs and related secondary infections, as a result of urogenital schistosomiasis. Schistosomiasis by the way is the second most deadly parasitic infection globally after malaria, and Nigeria has been reported to have the biggest global burden of this disease.

Our work at the END Fund seeks to end the suffering, illness and debilitating conditions caused by the NTDs, and both the sought impact and picture of success, serve as impetus to do and love the work I do.

**9: As an expert in the CSR, sustainability and impact philanthropy ecosystem in Africa, can you share your experience?**

This is a richly multi-layered ecosystem indeed, with different stakeholder groups, interests, and expectations. The good thing is that the foundational principle of corporates and HNIs contributing to the development of their



locations, is here to stay. Having said this, the practise of CSR is not without its criticisms and issues, and Africa is no exception to this. However with issues, always come possibilities and opportunities. For Africa, CSR or social investment, and impact philanthropy present opportunities to drive sustainable and inclusive development; especially given the relatively high levels of inequalities and poverty found here. There is the creation of shared value, when CSR is properly practised.

The field also goes beyond the social aspect, to companies doing business responsibly, and with sound corporate governance structures firmly established. These also benefit the communities in which they operate, and stakeholders such as employees, regulators, investors, etc. Furthermore, these drive sustainability, of the companies, their host communities, and the environment.

Pertinent to serve as a guiding thought, is that a sense of mutuality is key, between businesses and host communities. And so combined effort, the pooling together of resources, and the mainstreaming of a sense of responsibility - individual as well as corporate; are all critical to finding sustainable solutions to our developmental challenges as a continent.

#### **10: What is your advice to aspiring impact philanthropists?**

Anyone can be an impact philanthropist, high network individuals as well as people with comparatively lower income. Technological developments, innovative offerings and the emergence of digital platforms such as crowdfunding, have paved the way for a new crop of impact philanthropists to emerge. Things to bear in mind in becoming an effective impact philanthropist, include efficient resource management, motivational picture of success or desired impact, innovation and scalability, where applicable

A great place to start is by joining us to end the neglected diseases! For more information, please visit:  
[www.end.org](http://www.end.org)



**Oyetola Oduyemi**

African Regional Adviser (Public Affairs) at The END FUND

# WHAT IS THE END FUND?

The END Fund is the only private, philanthropic initiative dedicated to controlling and eliminating the five most common neglected tropical diseases (NTDs), which affect over 1.5 billion people globally.



VALUE OF TREATMENTS  
DELIVERED\*

**\$1.36B**

NUMBER OF  
TREATMENTS\*

**724M**



PEOPLE TREATED  
IN 2018

MORE THAN

**134M**



WHERE WE WORKED\*

**30**  
COUNTRIES



## WE INVEST IN ENDING:



**INTESTINAL WORMS** Over 1.5 Billion People in Need of Treatment



**SCHISTOSOMIASIS** 220 Million People in Need of Treatment



**LYMPHATIC FILARIASIS** 894 Million People in Need of Treatment



**TRACHOMA** 157 Million People in Need of Treatment



**RIVER BLINDNESS** 205 Million People in Need of Treatment

\* Numbers reflected from 2012-2018.



## HOW WE WORK



## MISSION

To control and eliminate the most prevalent neglected diseases among the world's poorest and most vulnerable people.

## VISION

To ensure people at risk of NTDs can live healthy and prosperous lives.



A close-up photograph of a woman with dark skin and hair, wearing a white shirt, holding a baby. The woman is looking down at the baby with a gentle expression. The baby is wearing a white shirt and has dark skin and curly hair. The background is softly blurred, showing what appears to be a window with light coming through. The entire image is framed within a large, semi-circular pink shape that curves around the right and bottom edges.

# her Job & the feeding bottle

HOW WORKING MOTHERS CAN FIND A LIFE-CAREER BALANCE

# Its 5am.

Linda relaxes into her seat in the staff bus, took a deep breath and adjusted her hair. It was her first day at work after the 8-week maternity leave.

As she finally settles into the resumption process, she gets a memo from Mr Johnson to resume in the Administrative department.

'But Mr Johnson, what then happens to all the Sales targets I achieved even while away on leave? I have been building my career in Sales, achieved my monthly target: \$800,000 why would the company take me on this transfer?' she asked Mr Johnson, the assistant Head of Human Resource Department.

'I am sorry this is happening Linda, you should take a second look at the company's policies on issues like this' Johnson said to now devastated new mom.

Few minutes after, she gets a call from Mama, her mother-in-law complaining about how her baby refused food since she resumed.

'Mama, I dropped this baby with you days ago, just so she could get used to eating from the bottle' she responded, her voice now laden with tears.

'But wait a minute. It is truly not all Mama's fault. I never planned my baby would reject the food at this time, she thought to herself, 'I think I am depressed already, Today is not a good day,' She thought to herself as she grudgingly proceeded to her new office.

Linda's story pictures that of most everyday Nigerian women who have to wean and raise healthy children while still

building their careers to become financially independent.

Many a women now have had to single-handedly care for their families, either due to a job loss of their spouses, increasing cost of living and so on.

At the child-bearing age, they are often faced with leaving their homes earlier in the day, whilst domestic helps have to care for their babies whom they sometimes return home to find



In the midst of the gender parity issues in the workplace which is characterized largely by lower pay than her male counterparts, the woman is more likely to work twice as hard as the man to earn the same.

It has become more imperative that more young women need to understand how to manage growing their careers and business while raising children.

For some of the women who are not able to manage this end up abandoning their jobs to go after the race of entrepreneurship in industries some of them know nothing about.

Here are my top 5 tips on how women can balance their careers and raising healthy babies after maternity leave:

### **SET CLEAR CAREER GROWTH GOALS:**

Asides just sending out job applications, women need to set realistic career goals for themselves with considerations of their maternity leave periods. A rule of thumb would be 3 to 4 years, depending on the number of children she wishes to have. Analyse your top skills and

update your CV.

### **PREPARE FOR BREASTFEEDING & COMPLEMENTARY FEEDING:**

You don't want to start getting incessant calls about your baby's poor eating habits, so it's best to begin early enough. Get a breast pump in preparation to express breastmilk and of course begin your child with natural foods that exposes your baby's taste buds to healthier food tastes. I highly recommend Augustsecrets foods and I know you can almost guess why!

### **CARVE A PROFESSIONAL NICHE:**

After you must have set clear career growth paths, another thing that helps is carving out a niche. With this, you are able to pitch yourself as an expert in a particular field and this keeps you more competitive in the workplace

### **LIVE CLOSE TO THE OFFICE:**

Sometimes it looks expensive living a few miles away from the office, but at the end of the day, the stress, less productivity, and commuting costs of living too far away from your workplace are a lot more. If you can afford the options of living closer to your workplace, it would help

you become more productive.

### **BUY SUPPORT:**

One of the factors that help working women find the right balance is support. There are no awards for the most hardworking mother. I used the word 'buy' because with the high rate of rural-urban migration these days, it gets harder to find trusted hands to assist you with domestic chores if not paid for.

The best bet is to get professional domestic workers or request for live-out domestic help services. It is certainly easier in most African cities for women to get professional domestic helps.

It is suffice to say that the cost of getting professional help to care for your child should be seen as an investment in your career. This way, you are able to focus on further studies, building your career or business, while still raising wholesome children.

**T**oyin Onigbanjo is an award-winning Kids' Chef, Author, and Founder, Augustsecrets ; A growing child nutrition company producing natural cereals, recipes and support for young mothers & families.

**“I hope this helps some woman out there.”**

**-Toyin Onigbanjo**

Award-winning Kids' Chef,  
Author, and Founder,  
Augustsecrets





# RESILIENCE

"It is only when we get kicked down that we see what we are made of. It is easy to be positive when everything is going well, but the heart of all great endeavours is the ability to stagger back to our feet and keep moving forward, however grim it gets".

~ Bear Grylls





**T**his is one of the most difficult and yet necessary skills to learn and master. Resilience is defined as "an ability to recover from or adjust easily to misfortune or change". It is through moments of adversity that our resilience is tested and gets developed. Without adversity, there is not room for resilience. The great news is that we all have the innate ability to rise up from challenges; the question is how deep within are you digging to reach this strength to overcome the difficult times?

My resilience was put to the test during the long illness and ultimate passing of both my parents. This period lasted for exactly two years. It was the most difficult time for my family and I. There were moments where I felt that I was going to break but my siblings and I stuck together and fed each other with strength in those weak moments. During this time I had to tap to the higher power, in addition to the support from my siblings, relatives and friends. I had to see the light and silver lining amidst the dark cloud that was hanging on our lives. I had to have the courage to carry on with life when the two people who had always been there for me, carried me, fed me, sacrificed for me, loved me, cared for me and would deny

themselves so that I can have - could no longer physically do that for me and my siblings. I had to trust that I can be able to do all these things myself, without them. I had to cut all dependence from them and tap into my inner strength. I had to stand firmly on my feet and keep moving forward. In hindsight, going through this hardship was necessary for me to do that which I was born to do. I had to endure the pain, to learn how to let go of the people that I mostly treasured and to also trust the process. The irony is that as I'm writing this, I'm going through another phase of adversity in my life; a different kind of adversity. I'm reminded of this past experience and only hope that this is yet another opportunity for elevation.

Resilient people are often admired by others. People would ask questions such as, how does she/he do it? How do they manage to keep on bouncing back? Well, I'm here to tell you that it can't happen without going through the difficult, uncomfortable process and being stretched. It is their ability to endure the process that makes people resilient. They don't let adversity define them nor

define their destiny and they have scars to show their experiences. They don't allow the difficulties to paralyse them. Instead, they use it as an opportunity to re-evaluate themselves and seek growth opportunities.

How can you use your scars in a positive light? How can you turn those storms into rainbows? I believe that the storms happen for a reason. Don't let those experiences go to waste. Don't just survive adversity and go through it in vain but transform and triumph through it. Granted, the process is not easy and it is not fun at all. But the key to this transformation is persevering. Having tenacity during the difficult time will bring meaning to the experience and in the process you will have a sense of accomplishment. You need to commit to making an effort and to take small steps, as long as you are moving forward.

**Thato's  
nuggets**

on building resilience:



## Thato's nuggets

on building resilience:

- Actively remind yourself of the strength you have and continuously harness this inner strength.
- See the effects of adversities as temporary rather than permanent.
- Build the spirit of gratitude; every day, find things to be grateful for.
- Always have positive thoughts and images of the future; let this push you to do more.
- Completely get rid of the victim mentality!

"It is through adversity that our resilience is tested, that we get renewed, that we grow and that we get prepared for the next phase in our lives. Adversity is necessary and cannot be avoided".

~ Thato Dineo Belang

**THATO BELANG**

Speaker | Coach | Writer  
Johannesburg, South Africa

## DEBORAH OGWUCHE

Creative Director And Founder  
Food Channel Africa

A portrait of Deborah Ogwuche, a woman with voluminous, curly brown hair, smiling at the camera. She is wearing a colorful, patterned top with orange, blue, and white geometric designs. The background is a solid dark blue.

Deborah Ogwuche is the creative director and founder of Food Channel Africa, a 24-hour television channel dedicated to showcasing African cuisines. She is a published author, a food blogger and a healthy food advocate.

Email: [oyemadedeborah@gmail.com](mailto:oyemadedeborah@gmail.com)

**Kindly tell us about Food Channel Africa and the gap it's filling?**

Africa is blessed with so many natural resources with a diverse and vibrant young population. As its population is dynamic so also is it's varied nutritious traditional cuisines which is part of our heritage. Food channel Africa TV is a 24-hour food television channel that will showcase traditional cuisines from all over Nigeria and Africa.

**What was your start-up capital and how were you able to raise it?**

Up till this point, we have self-funded the venture. It's quite challenging because when you have a project this big especially being the first of its kind, there is the usual reluctance but we are dogged in our vision to promote our rich nutrition culture and food to the world. Therefore, we believe that adequate funding to actualise the vision is only a matter of time.

**As a female entrepreneur,**

**what are the challenges, competition and how are you overcoming them?**

The business landscape in Nigeria has experienced growth in the last few years but is still developing and as a woman, a wife and a mum, it's certainly challenging trying to balance the roles. It is not easy but it is possible!

Growing up I have always done what people said I couldn't do or shouldn't do. For instance, my baby was just 7 months old when I founded Food Channel Africa. I faced a lot of doubt and guilt about caring for my baby and trying to build this vision but thankfully I had a solid support system from my family.

Also, as a published author and a food blogger, I know that when you start something big like building the first 24-hour television dedicated to food, tourism and culture there are bound to be bottle-necks. What I did first is build capacity in my area of endeavour, put together a dynamic team who understand the vision and get to work. Therefore, my team and I

do not see problems as obstacles but as opportunity for learning. And lastly, I never ever give up.

**Can you tell us more about your entrepreneurship journey and the learning curves?**

To be honest I thought writing would be my profession which it was for 4 years as a copywriter and published author. But what I also loved being an entrepreneur. While growing up, my parents and people around me were career professionals so I had no one to model after in terms of entrepreneurship. In spite of that, my entrepreneurial journey started at 17 years old when a friend and I bought a popcorn machine and sold popcorn to people on the streets. That was a learning curve for me because as a young girl, I could see how for instance power supply could help businesses thrive.



We roasted the popcorns on generators but every profit we made went into fuelling the popcorn machine. Later in the year I got admission into the university and had to pack up the business but the lessons from that time stayed with me. And the lesson was, without proper infrastructure, businesses will continue to struggle. I have since embarked on more than 5 different businesses up till date.

**You will be launching the first 24-hour food channel in Nigeria soon. What's the inspiration behind this and how are you funding it?**

Food channel Africa came to be out of a mixture of frustration and passion. Frustration and

passion because, we were losing our traditional diet history with our diet becoming increasingly unhealthy. No one was paying attention to the fact that Africa wasn't just rich in its vast natural resources but also in its delicious, healthy and diverse cuisines. I read extensively about the French diet and so many diets from different regions of the world. My recent travel to France only cemented the fact that African cuisine is one of the world's healthiest cuisine and needs to be well-represented on the world's stage. That's our mission at Food Channel Africa. This is why we are actively seeking for investment to actualise this great vision.

**How are you promoting our African foods and culture?**

Food channel Africa is a 24-hour food television channel solely dedicated to promoting African cuisine, culture and tourism. We are developing programs that will not only showcase different traditional meals and how they prepared but also show the deep and rich culture of different African locality, the history behind some of the

popular cuisines and the people's cultural heritage. Food Channel Africa will be informative, educative and entertaining. It will also boost the food industry in Africa and encourage the youth to pursue culinary education as a career. We would make Michelin stars out of cooks and chefs, people who will in turn take Africa to the world.

**How do you feel as an African entrepreneur?**

I feel blessed being an African entrepreneur in this time because of a lot of opportunities opened up to entrepreneurs in the continent. The government and other organization's drive to open up opportunities to African entrepreneurs especially women in terms of investment is commendable. However, I feel foreign investment shouldn't be too restrictive to only fin-tech and online ventures. The food industry and media industry are at a pivotal point as regards content producers like Food Channel Africa.

## **How can government best support entrepreneurs in Africa?**

The government's economic initiatives aimed at empowering entrepreneurs is commendable but more work needs to be done. Incentives and legislation that encourages foreign investments and improve access to credit and loan facilities should be enacted. The government should provide infrastructure and economic enablers like tax incentives for small and medium scale enterprises. A safe and working society is also vital in ensuring business growth and development.

## **What's your advice for aspiring entrepreneurs and investors in Africa?**

My advice for aspiring entrepreneurs in Africa is invest in yourself by building capacity in your chosen endeavour. Don't use short-cuts or fall into the trap of making money quickly. Do your due diligence and don't lose focus. If you bring a product in to the market for example, stick to the standard or improve don't cut corner because you want more turn-overs. Integrity in business is priceless and rewarding so have integrity. Don't settle for less and keep innovating!

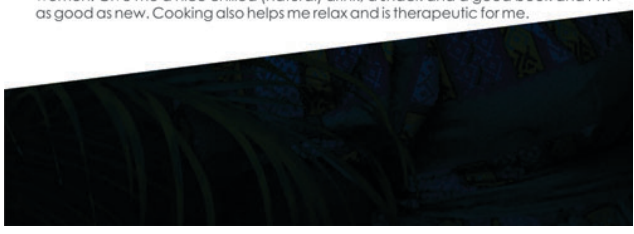
My advice to investors is the best time to invest in African businesses is now. Don't be left out!

## **What inspires you and keeps you going?**

I believe true success is not how many material wealth you acquire but the number of people you impacted. What keeps me going is knowing that I am directly impacting so many lives and building a legacy that is bigger than me and would outlive me.

## **How do you relax and what books do you read?**

I relax by reading. I love reading about history and biographies of great men and women. Give me a nice chilled (natural) drink, a snack and a good book and I'm as good as new. Cooking also helps me relax and is therapeutic for me.





# SME:

## AVOIDING THE **LEGAL** **PITFALLS** OF GIVING AWAY GOODS AND SERVICES ON CREDIT



A lot of businesses have experienced hard times in the current economic climate. Conversely, the business of some SMES is booming now more than ever before. The issue I want to write about today is related to managing success and covers some legal issues which come to play when an SME is giving services and goods away on credit.

Giving goods and services away on credit simply means selling goods and services to third parties while they defer payment. It can be an outright deferred payment which can be stated in a contract or receipt or a less obvious form of deferred payment in the form of a post

dated cheque. When a business starts accepting transactions like this they are open to a lot of risks and the most notable risk is what if the creditor does not pay?

It is therefore imperative that before an SME gives away goods on credit, the SME fully understands the debt collection process in their country. What remedies would be available if the creditor defaults in payment? The answer to this question differs from country to country but usually the options are:

- Filing a court case against the creditor**
- Reporting the creditor to the police**
- Reporting the creditor to his professional organisation**

When you are thinking of deferring payment, you ought to make amount to be paid on the later date higher than the payment to be made if payment was made instantly. This is because you must ensure that in case payment is not made on the due date, you have charged enough in your deferred payment sum to cover hiring a lawyer to help you get your money back or cover your administrative costs when taking options 2 and 3.

You should also take into consideration the time it would take to exercise any of your debt collection options. Our firm GM George Taylor & Co.



specialises in debt collection and we have observed that even in the simplest of cases it can take 1-2 months to recover your money. The question for you SME owner is can you afford an additional delay of 2 months after the deferred date to get your money for the goods you gave away on credit? If the answer is no, then you should not be giving away goods on credit. Another thing to bear in mind is that where the creditor does not pay, you will need to pay someone to help you get your money back. Apart from any recovery percentage you agree to, you would need to initially pay some money. Can you afford to do that? Before you give away any good or services on credit you need to have this in mind. Only give away sums that you can comfortably afford to recover if need be, the hard

way. Specially drafted contracts by a qualified lawyer will also ease recovering your money if the creditor does not pay. The contracts can create new remedies not listed above which may enable you get your money back faster if the payment is not made at the right date. In summary, even where you are excited for big business as an SME please be careful when giving away goods and services on credit and ensure that you only do so where you can truly afford to do so. Don't hang your entire business on the promise of a creditor without fully appreciating the debt recovery options available to you. Finally, as I always say, get good legal advice.

## About the author

Morenike Okebu is the founder of Reni Legal, a law business focused on connecting SMES with high quality legal services they can afford. She is also a partner in GM George Taylor & Co. a full service law firm which specialises in debt recovery. She graduated top of her class at the University of Sheffield and has since then undergone professional training at the University of Southampton, World Intellectual Property Organisation Academy and Harvard University she practiced for years at a tier 1 law firm belonging to an SAN before taking on her current roles.. She hosts free legal awareness seminars for SMES every month. If you would like to attend one of these classes or have any further questions about debt recovery, please send an email to [info@renilegal.com](mailto:info@renilegal.com)





# LEGAL MARKETING TIPS FROM KELECHI ACHINONU

**V**ector round web banner of judiciary service. Modern thin line icons in three colors. Big white letter LAW and icons of scales, courthouse, attorney, jury and prison on a black chalkboard (Image: Demoflick)

A lot of practicing lawyers often do not pay attention to the business development aspect of running their firm. Nowadays, It is no longer sufficient to set up a law firm with a small and modest sign board, and then expect clients to somehow find you. It now takes a lot more than that to let clients know you exist and will do an excellent job. As a lawyer, legal marketing entails connecting with your prospective clients on their terms, earning their trust and having them see you as someone who can help them when they need help.

Legal Marketing is a broad term that refers to practices such as client relations, public relations, networking, participation in professional organizations, etc. It generally includes business development activities and efforts to build the brand of your firm and win more clients, thus increasing revenue.

sales expert, naturally outgoing, or excessively charming. Instead, growing a law firm starts with a strong marketing plan that uses successful strategies targeted at the right audience and performed consistently. While you may not see results overnight, given time, new clients will be calling up your office. The more transparent your marketing efforts, the clearer it is about the type of cases and clients you want.

**Some of the mistakes made in legal marketing include:**

- Marketing for general practice
- Not sure of your target clients
- Not paying attention to marketing analytics and results
- Not conveying a clear marketing message
- Poor website design and social media presence
- Trying to do everything at once
- Ignoring the world of mobile technology

**Some tips for legal marketing:**

- Know your target clients
- Being active on social media is a must!
- Attend bar association events.
- Create a blog for your website and add new content on a regular basis
- Give away free resources in your community to connect with individuals and professionals you may not be able to meet otherwise.

Running a law firm is running a business. Your clients are your customers, and you need customers to remain in business. A lawyer can't exist without clients and clients can't find you if they don't know you are in practice.



**KELECHI ACHINONU**

FOUNDER TECHLAWYERED | TECHNOLOGY LAWYER



NIGERIAN  
START-UP,

CHAKA

INVESTMENTS  
WITH LAUNCH OF  
GLOBAL TRADING PLATFORM



## Chaka; Giving Nigerians Access To Trade And Invest In 40+ Countries

**LAGOS – 17TH October 2019:** Chaka, a global trading platform launched on the 15th of October 2019, offering customers access to Nigerian and global financial assets. The technology-enabled platform referred to as a digital 'Investment Passport' allows users to invest in stocks listed on NASDAQ, the New York Stock Exchange and the Nigerian Stock Exchange offering over 4000 assets and indexes from companies such as Apple, Alibaba, Google, the S&P 500 index and many more.

Chaka provides opportunities for local investors to explore international markets and diversify their portfolios into African and global capital markets. In addition to this, it offers global citizens access to invest in local capital markets with just a click, thus bridging the gap in accessing viable investment vehicles.

Speaking on the rationale behind creating the platform, the Chief Executive Officer of Chaka, Tosin Osibodu, stated that, "With booming growth in many nations around the world, investors can now own a stake in the growth of other economies. Yet, for many Nigerians, this is a daunting task. We created Chaka to fill this gap, and likewise, give the global community access to local capital markets."

He added, "Our goal is to provide premium borderless trading and investment opportunities for Nigerian professionals and investors. Chaka facilitates access to assets listed on the Nigerian stock exchange, American stock exchanges as well as global blue-chip companies from 40+ countries around the world."

"To provide our customers with compliant access to the US stock market, we have partnered with a U.S. based leader in global digital trading technology, DriveWealth, LLC. Through this partnership we are ensuring that Nigerians can own a stake in their favourite companies in the US", Osibodu concluded.

Ensuring regulatory compliance, proper market behaviour and security of investors, all brokerage investments on Chaka are facilitated by Citi Investment Capital Limited, a licensed Nigerian stockbroking firm registered with the Security and Exchange Commission (SEC). Chaka maintains a user's brokerage account through bank-grade AES encryption software that protects the

communication between the user's device and the servers. All local brokerage accounts and global dollar brokerage accounts are insured by the Investors Protection Fund -based on the Nigerian Stock Exchange rules- and the Securities Investor Protection Council (SIPC) respectively.

At a time when Nigerians seek foreign investment options to hedge against local risk, Chaka stands out to be the most technologically advanced brokerage solution offering seamless investing processes at home and abroad.

#### About Chaka

Chaka Technologies Limited is a company duly registered with the Corporate Affairs Commission, Nigeria. Chaka.ng is a platform implemented by Chaka Technologies Limited to provide technology services, marketing, customer service and operations to brokers on behalf of their customers.

Chaka partners with local and global regulated brokerages; through these partnerships, the offering is regulated in the U.S. by the SEC, FINRA, SIPC, IRS and in Nigeria by SEC, CSCS and the NSE. For more information please visit [chaka.ng](http://chaka.ng).



# chaka



# World Food Day 2019

Our Actions are Our Future

“ Freedom is meaningless ”  
if people cannot put food in their stomachs

- Nelson Mandela



About 820 million people on earth do not have enough food to lead a healthy, active, life. Food and Agricultural Organization reports that 257 million people are starving in Africa.

Some of the factors causing hunger include poverty, conflict, climate and weather, and lack of investment in agriculture. To create worldwide awareness for those suffering from hunger and encourage us to tackle global food insecurity, October 16th was marked as World Food Day.

World Food Day is held annually on 16th October. It is celebrated by different people around the world who come together to declare their commitment to eradicate worldwide hunger. The day also marks the creation of the Food and Agriculture Organization (FAO) in 1945. Each year, World Food Day adapts a different theme. For 2019, the theme is "Our Actions Are Our Future, Healthy Diets For A #ZeroHunger World."

This year's theme emphasizes the need for a healthy diet in order to secure our future. Food security is not



just about having access to food, but having access to healthy food.

Despite 820 million people not having enough to eat, about 2.1 billion people are obese. Dietary choices and lifestyles have caused an increase in obesity around the world. This year's theme calls us to not only take action towards #ZeroHunger, but to make sure our diet is healthy.

For this year's World Food Day, Farmcrowdy visited Victoria Island Nursery and Primary School, Eti Osa LGA. There, we educated the children on agriculture, World Food Day, and the role they can play towards achieving #ZeroHunger as well as activities they can engage in to stay healthy.







Present at the school was our Co-founder, Temitope Omotolani. She spoke to the kids, telling them about World Food Day, the importance of a balanced diet, and gave tips on some actions they should take for a better and healthier future.

We also engaged in aerobics with the children and gave them tips on what actions to take towards #ZeroHunger. We will also inform the children on their dietary choices and how the products they consume individually can enable change.

Farmcrowdy is also proud to announce that our production arm has obtained the Veterinary Health Certificate for Trade of Meat. This means that beyond the food on the table, we ensure that the processing aspect of our foods are done under safe, hygienic conditions for healthy meals.

As we mark this year's World Food Day, what actions will you be taking towards #ZeroHunger? Share in the comment section

Credit: Uduak Ekong/Farmcrowdy



# 15 Tips For Starting a Business In Agriculture

There is no perfect formula for starting a business in agriculture but these 15 tips will come in handy.

## 1. Don't Limit Yourself to Planting and Rearing Animals

Some people limit agriculture business to crop cultivation and animal rearing but there is more to agriculture than that. There are so many agricultural business opportunities that you can explore. For instance, in farming alone, the small farm business ideas are endless. Outside farming, you can start a rental business, a juice business, or even invest in agri business.

## 2. Check For Available Market

As stated earlier, agriculture is quite broad. However, this doesn't mean that every area has a market large enough to sustain a business. Before you venture into any agri- business, it is necessary to research the available market and examine its potential of scale as well as feasibility. For instance, venturing into a business with year – round demand such as rice may have a larger market than someone who sells Christmas trees. This doesn't mean that you should completely shy away from businesses with a small market, but when starting out, let there be enough demand to sustain your business.

## 3. Identify and Reach Out To Your Target Market

It is one thing to know you have a market, but an entirely different thing to identify and reach out to them, especially in the midst of competition.

It is one thing to know you have a market, but an entirely different thing to identify and reach out to them, especially in the midst of competition. This is why it is necessary to research your target market so you can come up with a marketing plan on how best to get your product across to them. It is important to have a solid marketing plan before your product or service is ready to be sold.

## **4. Analyze Potential Risks**

Every business has its risk and as you may have heard before, "no risk, no reward." In agriculture business, there is always the possibility of environmental and natural hazards. For instance, if you are rearing chickens, you could have a high mortality rate or rodent infestation. Therefore when starting a business in agriculture, you need to properly analyse potential risks and come up with a risk mitigation plan.

## **5. Licensing And Registration**

In every sector, there are rules and policies which guide the operations of that sector. To avoid penalties, you must ensure you're duly registered with the right bodies and organizations. For instance, if you want to venture into agriculture exportation business, there are certain items that are contraband and you need to be aware of them so that you don't fall victim to the law.

## **6. Seek Professional Help**

In every sector, there are rules and policies which guide the operations of that sector. To avoid penalties, you must ensure you're duly registered with the right bodies and organizations. For instance, if you want to venture into agriculture exportation business, there are certain items that are contraband and you need to be aware of them so that you don't fall victim to the law.

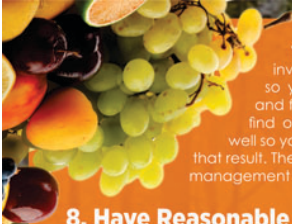
When starting out a business, it's normal to have a strict budget. For this reason, you could be assuming the role of customer service, marketer, and many others. However, if you are not an expert or aren't well versed in certain areas, you should consider the services of a professional. For instance, if you want to write up a contract, you should hire a lawyer.

There are online resources such as virtual assistants or startups whose services you can use. For instance, platforms such as Fiverr are online marketplaces where you can hire services at affordable prices.

## **7. Manage Your Cash Flow**

This is very important especially if you can't afford an accountant. You need to keep track of your income and expenditures so you can know if you're making a profit or running at a loss





You need to keep all your receipts, invoices, and other financial documents so you can easily track your transactions and financial progress. This will also help you find out when you are doing exceptionally well so you can take note of what you did to get that result. There are also online resources to aid cash management such as Kashflow and Wave.

## **8. Have Reasonable Goals**

When setting goals, use the SMART approach to make sure your goals are clear and reachable. SMART is an acronym for Specific, Measurable, Achievable, Relevant, and Time. This will help you obtain clarity, focus, and the motivation needed to achieve your goals.

You should also celebrate your little wins as you go. This will help keep you motivated to reach your ultimate goal.

## **9. Be A Solution**

Many successful businesses today were started just because someone wanted to create a solution to a problem. This is very important especially if you're going into agricultural startup business. Farmcrowdy was birthed because a visionary saw that there was a problem with farmers obtaining funding for their farming business. Similarly, your business idea should be a solution to a problem. It is a lot easier to get a customer base when your business is offering them a solution to their problem.

## **10. Research Your Competitors**

No matter how small your market is, you are likely to have a competition in your business venture. Even if no other business is selling exactly what you're selling, there may be businesses offering similar goods and services. To succeed, you need to research your competition not just when you're starting out, but also while your business is running. This will help you keep abreast with their actions and plan for yours. When researching your competition on the web, tools such as Google Alerts and Spyfu can be very helpful.

## **11. Know, Like, and Trust**

People like to do business with someone they know, like, and trust. It will be easier for your agriculture business if you have already created a reputable brand for yourself. You can do this by attending agriculture related events and networking with people in your venture or volunteering for agricultural projects. After your business is up and running, you need to keep the ball running and keep growing your base.



## 12. Create A Business Plan

It is imperative to have an agriculture business plan in relation to your business. A business plan serves like a map which will guide you to your destination. Without a plan, you may have to make things up as you go and this could be detrimental to your business. Having a plan will also help you carry out a SWOT analysis which will be helpful to your business.

## 13. Start Small

As stated earlier, people like to dream big. While there is nothing wrong with that, it is better to test your idea on a small scale before widening your scale. Just like how babies learn to walk before they run, your agriculture business needs to start small before it speeds up. If not, you could end up raking in expenses and losses. For instance, if you're starting an agri tech company, you're not going to start out with multiple offices in different countries, you'll likely start with one office and let it grow naturally. If the business shows promise and it's scalable to have branches abroad, you can then have multiple offices in different countries.

## 14. Get Feedback

When a new app is built, it is not just released to the market. They carry out a beta test which helps them get honest opinions from users, tweak where necessary, before releasing it to the general market. Similarly, it is not the first version of your product or service that should be released to the market. Let people test your product or service and get feedback from them. They may help you point out a problem you may have missed. If the product or service is of good quality, they could also carry out word of mouth marketing for you.

## 15. Start The Business

Many people dream of starting a business in agriculture but some never do. Due to the fear of failure, they come up with many excuses to keep themselves from trying. While some of the excuses seem valid, there will always be many reasons why you shouldn't start a business, especially when you think of the risks involved. However, clouding your mind with these fears will only stop you from achieving your goal.

Do you have any other tips which helped when you were starting your agri-





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