

STORIES OF AFRICA'S MILLENNIAL ENTREPRENEURS

the **BUSINESS DAY** **ceo**

JANUARY, 2017

4 Key
Steps For Generating
More Business Value
from LinkedIn

-AYENI EKUNDAYO

THE END

HOW
DEBT IS KILLING
RELATIONSHIPS

THE MILLENNIAL FACE OF FINANCIAL
EDUCATION IN AFRICA.

ARESE UGWU

AUTHOR: The Smart Money Woman

BOOK REVIEW: FLASHES OF THOUGHT by SHEIKH MOHAMMED BIN RASHID AL MAKTOUM



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E D I T I O N

The Nigerian Millennial Report

COMING IN FEW WEEKS.

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*The
Nigerian
Millennial
Report*

BITE BETTER

Millennials thrive on information, millennials will give you information,
millennials will give you global insight.

A millennial has a tendency to reject a job offer because the office space has poor network reception. She feels choked all of a sudden. She can't 'share'.

Millennials thrive on information.

The average millennial is in touch with what's happening in other continents in their areas of interest. An average lady interested in finance knows the latest event around a global financial house like a guy who loves kicks knows the latest model of a Yeezy or Run with Hart foot wear. These things come easy to them because the products have found a creative way to provide information to this demographic.

Understanding how to position content is the simple thing everyone should know. Top of it, millennials love to SHARE. This is why they won't enjoy being in a place where they can't easily tell anyone something new. I should be able to post something good, anytime I want it.

Now imagine how well positioned you have become, so that your thoughts, products and services are things they always want to itch on every morning, at 6:38 am. Think of the reach of sharing such content at a peak period like 6am - 8am. You can't tell what nationality would be discussing your content from a simple share with tailored hashtags by an internet savvy millennial. Going global is just right positioning. The #NigerianMillennial will give you good continental positioning.

See more easy-to-understand information on how to leverage on these interesting demographic in the Nigerian Millennial Report

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millennials love to
SHARE




PROCRASTINATION & HEALTH

Procrastination looks like a blessing at that moment in time when you decide to postpone tasks that need to be handled. A survey conducted on 200 college students revealed that you actually put yourself under pressure by delaying activities that were meant to be carried out earlier on. Now when deadlines and exam dates inevitably loom in, procrastinators are known to suffer stress related illnesses than others, they start developing symptoms of headache, insomnia, migraine. One way to avoid procrastination from endangering your health is, whenever you discover tasks that may present a challenge, instead of sending a signal to your mind to procrastinate, relax your mind for up to seven to ten minutes, try your best to stand up and

**get work
done!**

Alexander Abooma

 (@rev_fresh)



FOR ENTRE- PRENEURS!

The era in which we live in today is one where most millennials and even folks from older generations will rather opt for fulfilment and be their own boss. It could be rather challenging as this is the thorough definition of delayed gratification in some instances.

Now, to not feel like you have made the wrong decision or put out the wrong foot in the right field, there are a lot of must haves for an entrepreneur or sole proprietor, and I'm not talking about abstract things like creativity or passion or resilience or swimming in a pool of other entrepreneurs to maximise mentorship. Indeed, there is place for all of that, but it will definitely sound like a motivational speaker going on about finishing either with first class and being hot or finishing with a passion, and still being hot. It seems to always be one extreme or the other. I'm talking about real life, relatable - to-the-average Nigerian kind of necessities like Power!

Let's talk about power. You do not want to appear incompetent. You need power to function especially now that we do pretty much everything on our palm, with the swipe and tap of fingers. You can't have the excuse that there has been a power outage, and so you cannot meet up with a deadline. You are on your own. A working entrepreneur needs a working device. Cut across nations, slide into Das of whomever you feel you need on board. This is beyond the era of convincing or roping in a potential investor or partner on an elevator. A phone, a tab or a laptop, whatever you choose, make it work for you. Be connected.

Let's also talk money. Let's face it. You will not have enough cash. Ever. You need money to make money. At least, some change to transport yourself around, to meet up with appointments.

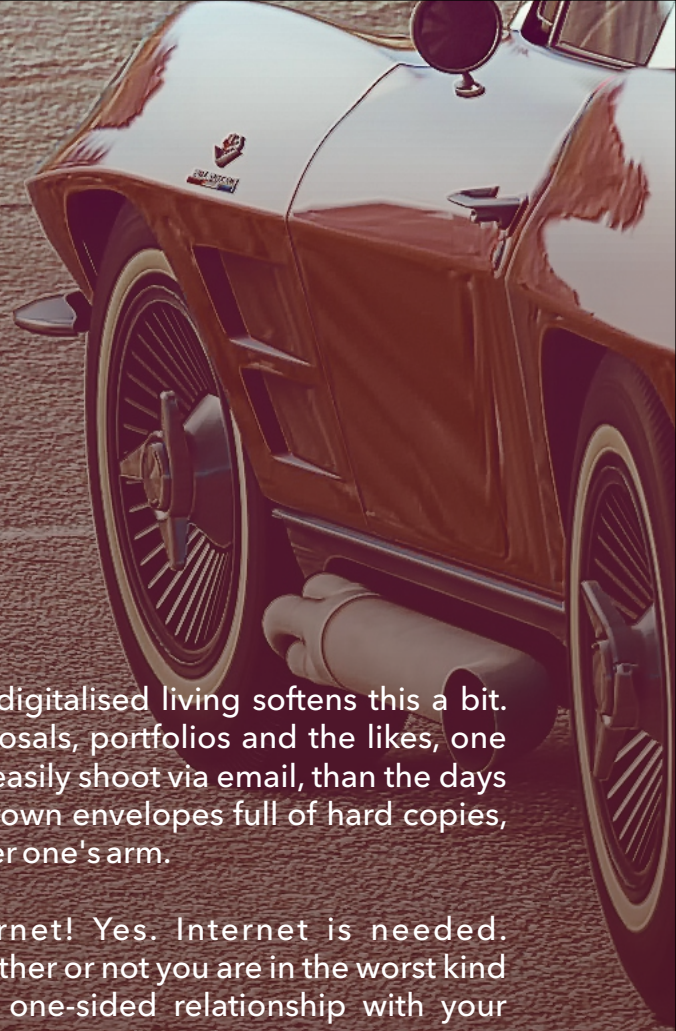
The digitalised living softens this a bit. Proposals, portfolios and the likes, one can easily shoot via email, than the days of brown envelopes full of hard copies, under one's arm.

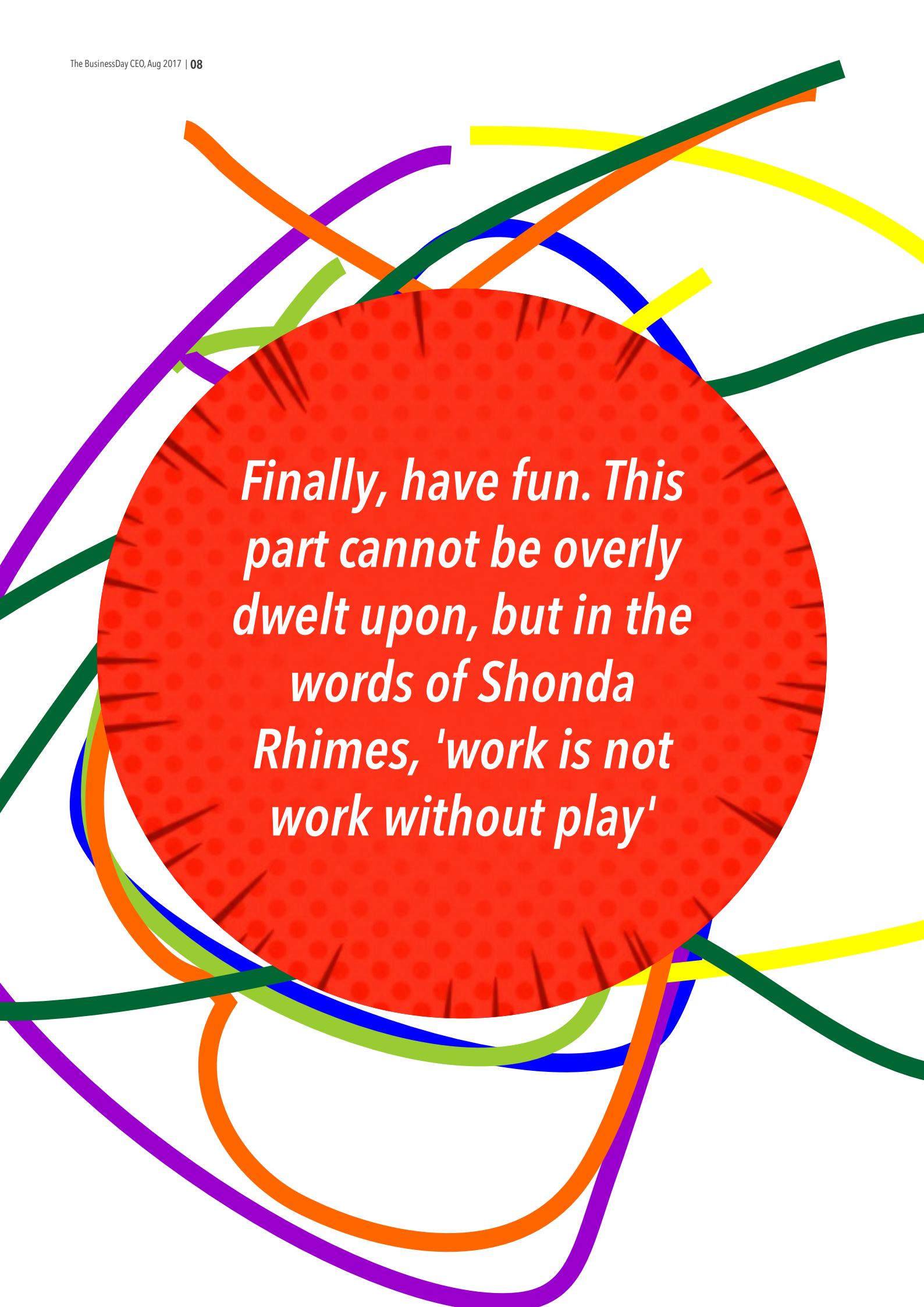
Internet! Yes. Internet is needed. Whether or not you are in the worst kind of a one-sided relationship with your service provider, where you are giving more than you are getting, or not is not, get that nobody has ears for your problems in the regard.

Another must have for an entrepreneur is a workable wardrobe. A suit, nice shoes and corporate shirt will do, as well as other casuals flexible enough for business, depending on what you're trying to project. It's cliché and all, but dress and you wish to be addressed.

As an entrepreneur also, you'd need a work spot, a hub; some form of space that can contain your madness and outbursts and permits your mess. You'd need your own cave, not necessarily in an office building, but a place where you can find yourself and others can find you as well. Meetings can be held at conducive fixed locations, but for the days you're hating on yourself as an entrepreneur, you'd want that privacy to spill pieces of you till you can put yourself back together again and come out looking dapper.

📷 Onyinye Obieniu (@alexobienu)





Finally, have fun. This part cannot be overly dwelt upon, but in the words of Shonda Rhimes, 'work is not work without play'

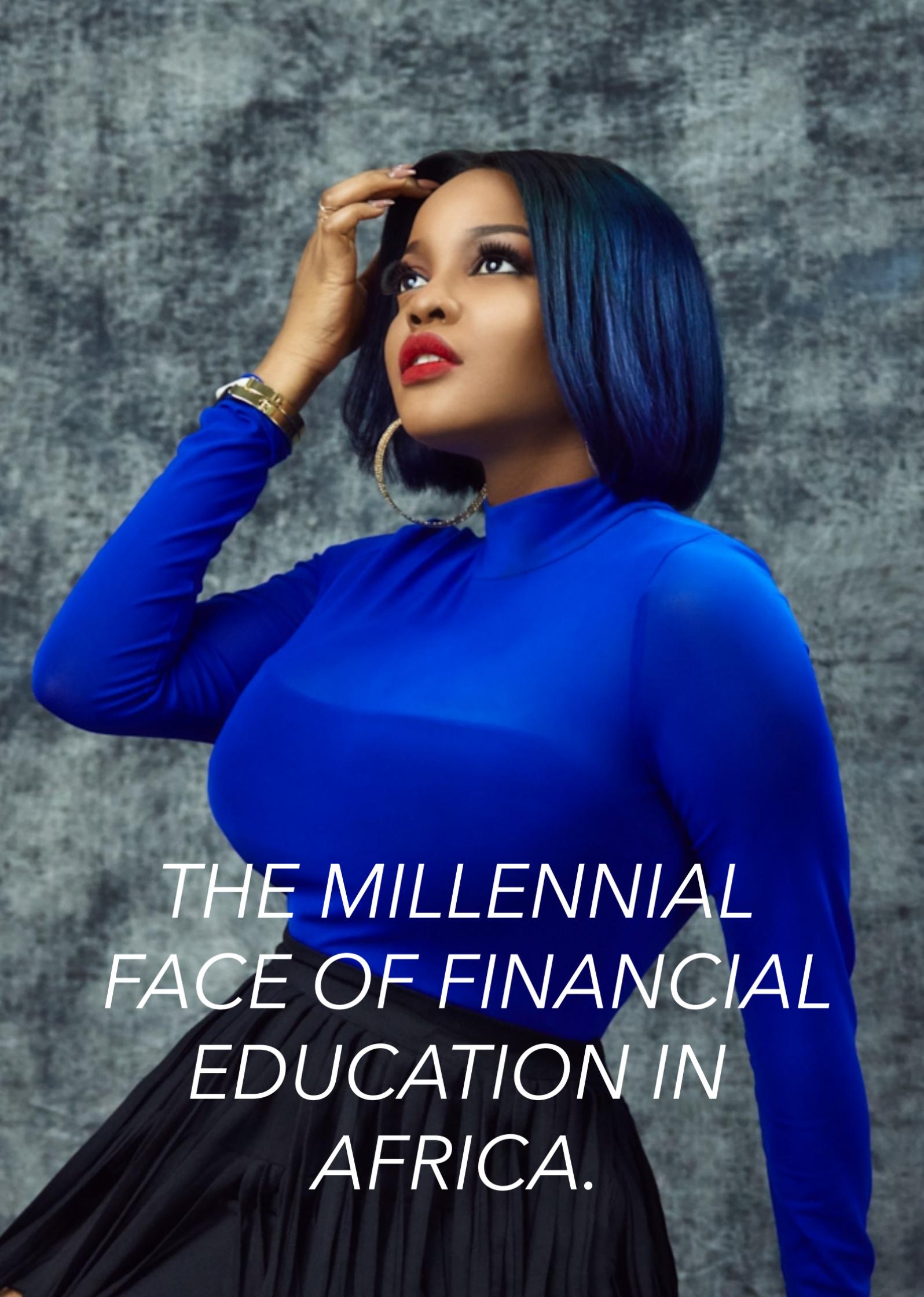
THE MEDIA PARTNER

FOR EVERYDAY NIGERIANS.

YNaija
WHAT THE SMARTEST
YOUNG PEOPLE READ **● COM**



P I C K
A P R O J E C T ,
O N E A T A T I M E



*THE MILLENNIAL
FACE OF FINANCIAL
EDUCATION IN
AFRICA.*

ARESEUGWU

Arese Ugwu is the author of the bestselling and ground-breaking *The Smart Money Woman*, the financial-chick-lit novel that has taken Africa by storm. She is helping young Africans discover their power to build their future and make smarter money decisions through Smart Money Africa, a personal finance platform for the African millennial, engaging young Africans on the importance of financial literacy and the impact it has on helping them get money, keep money, and grow money.

Using the best of traditional and new media, Arese's work appears in newspapers, on television, websites, social media, online videos, and through her book—all to reach her audience with accessible content that explains and navigates Africa's unique financial landscape, delivering practical knowledge.

Her work in ensuring financial literacy for Africa's youth has not gone unnoticed. In 2015 she was a finalist for Access Bank's W Awards for Young Professional of the Year; in 2016, she won Rémy Martin's Pacesetter award and was nominated for The Future Awards Africa Prize for Education.

She serves on several boards including House of Tara, and the Nigeria Higher Education Foundation as a non-executive director, and is also an associate member of WIMBIZ, serving on its planning committee since 2015. Arese also holds an MSc in Economic Development from University College London (UCL) and a BSc in Business and Management from Aston Business School, Birmingham. She is also an alumna of the of the Lagos Business School, INSEAD Abu Dhabi, and The London School of Business executive education programs.



method to getting into an industry wouldn't cut it because **authenticity** gets you in the industry and also keeps you there as well.

In our next interview, we met up with Arese Ugwu, a former banker turned author. Through creating the Smart Money movement, She has spearheaded the culture of managing finances the right way not only at a continental level but also internationally. She has also recently published her first book the Smart Money Woman.

I've stalked Arese's Instagram for quite a while now, intrigued by how brilliant and confident she is, so I was pretty excited and quite nervous when I was told that she would be the personality on the cover of our first instalment of the CEO Africa. On meeting her, she looked intimidating as always until she ordered coffee and kicked off her shoes. She was surprisingly easy to talk to and down to earth. We talked about her book tour, unconventional career paths and smart women.



You have built a pretty strong brand in the two last years; some would even argue that you have built a cult following especially on social media. So was it intentional, was this the career you always dreamed of having?

I've always been ambitious, so the plan was always to have a high powered career but I have to say the path I've found myself on now has been quite surprising because I certainly didn't grow up thinking I'm going to work in financial education, become a bestselling author of one of the most talked about books on the continent, host two TV shows or become a brand influencer for Remy Martin with an actual commercial on TV!

It was something I sort of fell into. I had worked in financial services for 8 years and decided I wanted to be doing a bit more, I was looking to do something that had a bit more impact and saw that there was a gap in the financial

You find people even in the educated middle class living from cheque to cheque because of inadequate financial education.

education market. There was no one that was catering to the needs of the African millennial, speaking in a voice that was relatable and using language that they understand.

So I wrote an article on Bella Naija called a Chanel bag versus a stock portfolio, which was basically my first stab at teaching the African millennial about personal finance and it was a hit. I'd be lying if I said there was some grand

strategic plan but the truth was I wasn't sure where it was all headed or if this could actually become a real career but my eyes were open to the opportunities and the more I found creative ways to solve problems, the more opportunities opened up for me. I think staying authentic and learning to thrive out of my comfort zone has helped me to build quite an engaged following.

You have successfully self-published a book in Nigeria, given your subject matter "personal finance" and your target audience, "African millennial" the two don't usually go hand in hand as millennials are known to be focused more on entertainment not finance, how did you know it was going to be commercially successful?

It took me a year and a half but I got there eventually. I can't count how many times people told me I was wasting my time writing a personal finance book. Many reasons were cited, including 'Nigerians don't read', 'we don't have a reading culture in this part of the world', you can never be commercially successful with a book, it can help to build your brand but you won't make any money'. 'We are in a recession, nobody has money to waste on books'

I can't lie those voices rang in my head countless times but I didn't let them discourage me. The truth is the conviction I had in my heart to realize this vision was pretty strong. Instead of let them distract me I used them to motivate myself. I'm a very impact driven person but I can't lie I'm a capitalist at heart, so if I spend a year and a half doing something it had better make

me money. So I reverse engineered every single goal and found creative solutions for every potential problem.

Self-publishing is a tedious task anywhere in the world but its particularly tedious in Nigeria because we don't have the structures in place. I basically had to figure everything out myself at every stage. Production of the book itself was a journey. Its proudly made in Nigeria but it took a lot of back and forth with my printer Mr Lekan of Serlek Ltd to make sure we had the right prototype, a hardcover book that could stand side by side with any international book.

In the western world you could write a book proposal, get a publisher to give you 30,000 dollars to go and write and they would have a well oiled machine to make sure you met book sale targets. From seasoned editors, to distribution networks. i.e. nationwide bookstores like Barnes and Noble or Waterstone's. I had to get creative especially when it came to distribution and scale. We don't have nationwide bookstores and not many people go into bookstores anyway. So I had to put my books in outlets where my target audience would go anyway to buy their groceries, makeup or medicine. So I convinced places like Ebeano, House of Tara and Health plus to lend me their distribution networks.

I think the biggest measure of the success the book has been the response of the women who have read it and have sent me tons of emails DMs on instagram and twitter, written blog posts about it to tell me how much of an impact the book has had on their financial lives. It's truly been a humbling experience.



Why do you think financial education is important and why the specific focus on women?

I think financial education is extremely important especially in this economy, if you look at Africa as a continent we are very rich in resources but have staggering levels of poverty and I think it's because the focus is solely on making money. So the conversation is always centred on earning money and we are not taught in any formal framework how to keep it or grow it. Which is why you find that large proportion of the educated middle class lives from pay cheque to pay inadequate financial education. I've seen examples of this in my millennial audience who are really smart and work in interesting industries but have no idea about how to go about taking care of their finances even with their educational backgrounds. I find this to be really interesting as financial institutions spend large amounts of money trying to communicate their services to this demographic but the message seems to be flying over their heads for some reason. Which is why I'm really excited about the work I'm about to do with Business Day.

As for specifically focusing on women, I think African women are particularly vulnerable, there's something that's culturally engrained in African women to think that building a financial future is a man's job.

“financial education is extremely important”

What are your plans for 2017?

The plan is to relaunch the book tour. 'The Smart Money Woman book tour 2.0'. This time we are going to make it bigger and better. We plan to do ten cities in the Nigeria that include three events in each city. One targeted at the usual SME millennial crowd, one for university students and one and market women. We are also looking at taking the tour to the UK, North America and possibly Dubai.

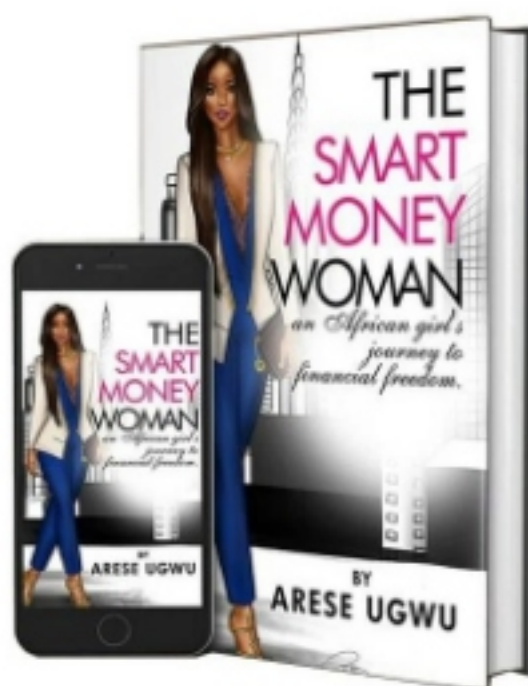
This year we are looking to make the tour bigger and better, as I noticed in the first one that people were excited about what they had learnt but this time I would like to add on financial institutions in order for them to come face to face with their audience, and explain to them how their products work which would assist in solving the problem of miscommunication.

If you could say three things to young entrepreneurs who are looking to turn their passion to profit, what would they be?

First, I would tell them to look for problems to solve because solving a problem creates value and value is what attracts an income. Secondly, I think it's important to be authentic. There are no new ideas but its best not to just copy and paste someone else's idea or vision. We all have our unique gifts, our experience and we have to add our on Maggi and sauce even when you are replicating an idea.

*Lastly,
I would say stay
focussed and be
resilient.*

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**"THE WORLD NOW
LOOKS TO AFRICA"**

Photo courtesy: TokaToka Lagos
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I think the next major fashion event in Lagos will be more about ingenious designs, not a 'trying-to-be-NewYork-Paris-Fashion-event-full-of-inferior-creativity-but-we-did-it-anyways" kind of things that has happened lately.

The day after Christmas, my dad gave me a three-piece Yoruba attire (Dashiki, Kembe and Agbada) ljebe Ofi, made by a bunch of ljebe men who have most likely passed on. That thing was so much quality in material and in design, purely handmade, delivered to my Grand Pa's door steps in Ibadan, early 1972.

That thing is 45 years old and still as wearable as anything. Enduring value are things original African products are made of.

I know something very beautiful will come out of the fashion scene in a bit. I see it very beautiful, I see it very creative. I see it extremely creative. An event effortlessly global, something that will keep MMA busy for the week.

Smart folks should try out creating from African juice. That's the hardest kind of creativity now. Plus, it's the new valuable thing. Get on a challenge of doing a mix of Edo's traditional attire with a touch of Egyptian regalia.

@tomiwale_

auth
enti
city

Photo courtesy: Zini Couture
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LARA & EMEKA

TILL DEBT DO US PART.

WRITTEN BY **KAY UGWUEDE**

WE SUGGEST YOU GRAB A POP CORN
BEFORE MOVING TO THE NEXT PAGE





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Lara and Emeka met during her national youth service scheme in Lagos where she was serving at an advertising firm as a content developer. He was one of the clients her company had worked with when they wanted to do some re-branding for his event planning business which was suffering at that time. With help from her team, they had come up with a project that not only put him out there amongst the big names in his field, but also had him smiling to the bank more than he had in the last few months.

He thought she was pretty smart; she thought he was very determined and goal driven and definitely good looking. A year and a few months down the line, he popped the big question and it was an ecstatic Lara who said yes.

For the first few months, Lara felt like she was living in the clouds; everything seemed so perfect. Well, nearly perfect. Asides from the fact that her husband had become quite cranky of late. Something she could not really grasp; he seemed a pretty jolly-good-fellow kind of person all the while they dated. What Lara did not know was that her newly-wed husband was grappling with a lot of debt he had incurred from their wedding ceremony. 5 months down the line and he had not even cleared a quarter of his debt. She wanted a lavish wedding, yes. Only because she assumed he was wealthy enough to foot the bills. She was distraught then, when she learnt not only about the debt but the volume of debt he had plunged the new family into in barely five months!

Here is a story that resonates with a lot of newly-weds and about-to-weds at this time. From the lavish proposals to pre-wedding shoots and the wedding ceremony itself, we all seem to be in a constant rat-race to out-do the last wedding in town much to the detriment of our finances.

The Holy Book says that someone who finds a wife finds a good thing, however he who sells his coat and peace of mind to make the wife of his dreams his and to impress his/her family and friends, is looking for big trouble.

Why start the foundation of your home on sleepless nights and ignoring calls from debtors? Or taking a different route to work because you cannot pass your friend's house in the morning out of fear and panic over unsettled debts? Why build your home on the avoidable burdens of debts for a one day ceremony that everyone will probably forget when the next big one happens? As the saying goes, cut your coat according to your cloak. If you do not have the resources for a destination wedding, there are still affordable event centres in Lagos. If you do not have the resources for a Bellanaija feature wedding, the courts are still wedding people on daily basis and giving them marriage certificates. Your Mrs. Isn't different from theirs in any way; it isn't more valid if you had a lavish wedding than if you got married in a courtroom.

Draw up a budget for your wedding - together. And stick to it regardless. Accept help from friends who offer it; free makeup,

discounts on your bridal train outfits, your wedding cake or anything at all. You will not be less of a man or a happening chic by accepting help from friends and family for your wedding.

Don't wreck your marriage even before you have a chance to make it work. Don't ruin your chances of a happy home because you want to impress a bunch of people who will not remember the styling details of your Vera Wang wedding dress after it's all over.

Lara is considering moving out of the house briefly until they are able to sort out the debts or at least have a plan on how to. She insists she isn't being heartless as some would think. Instead, she is trying to preserve her life as her husband's violent tendencies are coming gradually to the fore by the day. She also thinks it will be right to seek the help of a financial counsellor so they can draw up a concrete plan on how they can settle their debts before it ruins her marriage.

The End



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FINE ART PHOTOGRAPHY

-ART BY OYE

I ventured into photography while studying Electrical/Electronics Engineering at the University of Ibadan. This path has made me appreciate art so much that I now create art that is appreciated by people.

As a Fine Art Photographer my aim is to create images that are not only technically sound but inspiring and calming. I look to create emotive images that transport viewers to the exact moments and feelings I experienced while taking these photographs. Each fine art photo is a combination of the subject being photographed and my creative imagination being expressed.

There is a lot that goes on in creating my fine art photographs. I digitally convert and enhance my images to professional standards. I also clone elements that I deem unnecessary or unaesthetic. Each image is properly archived in lossless formats for future use.

There are projects I embark on which make use of various types of photography. These projects consist of images that follow a central theme (required for the specific body of work) I embark on. I shoot images in landscape, portrait, still, nature and many different formats.

One of the most interesting things about the fine art photographs I create is the ability to share my cherished experiences in visual formats with people that see my works.



ROOFTOP OF THE INDEPENDENCE BUILDING (OLD DEFENCE BUILDING) , LAGOS ISLAND, LAGOS



TINUBU SQUARE, LAGOS ISLAND, LAGOS



CIVIC TOWERS AND CIVIC CENTRE, VICTORIA ISLAND, LAGOS



LA CAMPAGNE TROPICANA, EPE, LAGOS

MORE WORKS ARE FOR SALE IN PRINTS AND FRAMES OF DIFFERENT SIZES

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African Disruptors: EarthEnable



From April 7th to mid July in 1994, the world watched as the Rwandan genocide devastated one of the smallest and poorest countries in the world. Rwanda was poor before the genocide, but after that horrendous event, it became poorer, with fewer prospects for long-term and sustainable development. While immense progress has been made since the genocide in 1994, with a per capita income of \$720 in 2015 (up from \$126 in 1994), Rwanda remains one of the poorest countries in the world. 31 percent of Rwanda's 11 million citizens live in extreme poverty and less than 20 percent of Rwandans have access to electricity. And many in the country still struggle with poor housing, with 80 percent living on dirt floors. That is where this month's African Disruptor, EarthEnable, comes in.

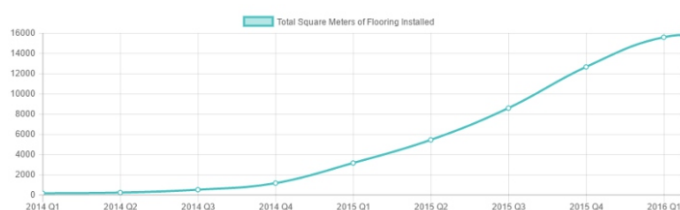
Housing is typically the most expensive purchase people make, and as such, for the poor, decent and comfortable housing is almost always out of reach. Many poor people live in small, congested, and unsanitary homes, which are breeding

EarthEnable is changing that. EarthEnable allows a household to floor their 200 square-foot home with a proprietary solution... approximately \$75, representing about a 70 percent reduction in cost.

grounds for many illnesses. EarthEnable is trying to change that with its proprietary "earthen floor" product. EarthEnable's business model is designed especially for people who cannot afford expensive concrete floors. In Rwanda, where more than 80 percent of households have dusty and insect-infested dirt floors that can lead to many serious illnesses, such as childhood asthma, diarrhea, and parasitic infections, EarthEnable's floors are an ideal and welcome solution. Before EarthEnable's innovative product and business model, there was primarily one way poor people could upgrade their floors: concrete.



A family living in a typical 200 square-foot house would need to spend approximately \$250 for concrete flooring. Because many of these households earn less than \$3 a day, that amounts to a significant percentage of their yearly earnings. So, before EarthEnable's innovation, these families had to wait to increase their incomes in order to graduate from mud floors to concrete floors. EarthEnable is changing that. EarthEnable allows a household to floor their 200 square-foot home with a proprietary solution which comprises of clay, sand, fiber, and plant oils for approximately \$75, representing about a 70 percent reduction in cost. EarthEnable's low-cost solution targeted at people who have never had a hard floor represents a perfect example of a market-creating innovation that is having outsized economic and health impacts in Rwanda.



Much like how Eli Whitney's invention of the cotton gin led to unexpected health impacts while creating significant economic prosperity for the United States, EarthEnable's floors could do the same. Whitney's cotton gin was partly responsible for the reduction in the price of cotton from 38 shillings in 1786 to less than 10 shillings in 1810. The price reduction led to an increase in production that people could now afford to purchase many more items of clothing. And since many of the illnesses that plagued people at the time were spread by fecal oral contamination, the ability to alternate clothing was not trivial.

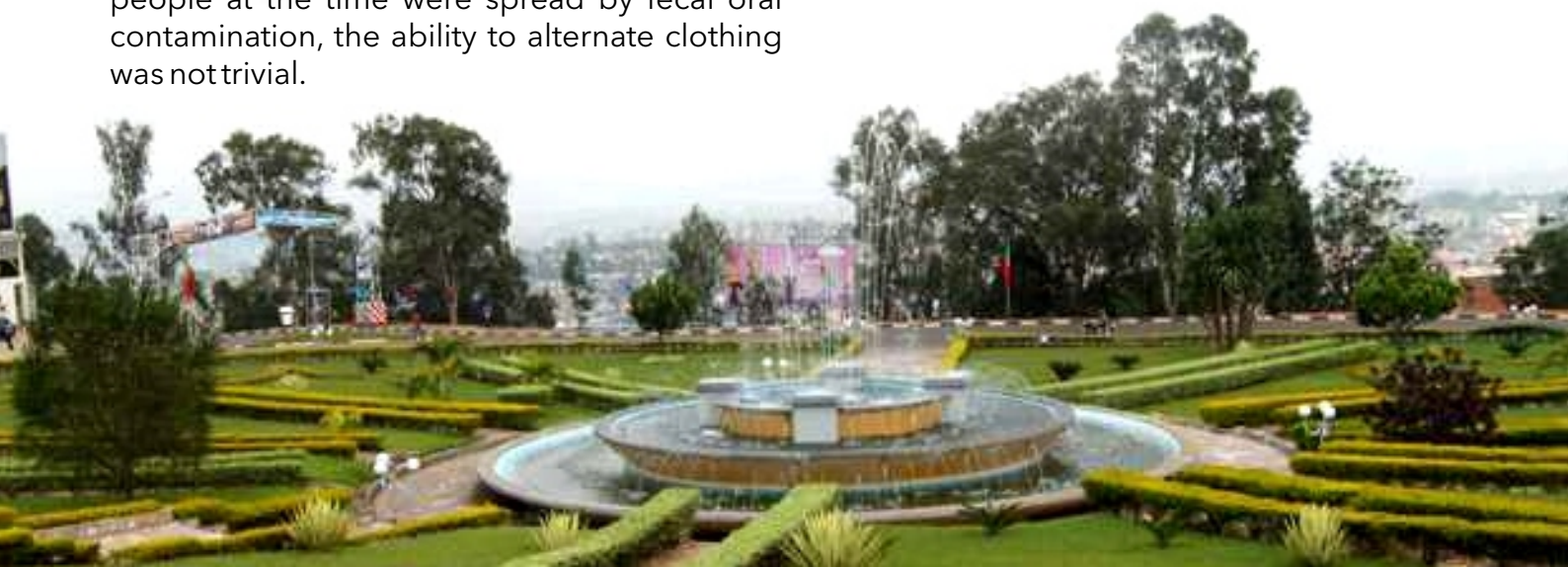
But in addition to the health benefits of EarthEnable's floors, the exponential economic impact of their innovation cannot be overlooked. In two short years, EarthEnable has installed more than 237,000 square feet of sanitary floors; the company has employed 104 people; and is on track to triple its customer base in 2016 from 2015, after tripling in 2015 from 2014. The most important thing an economically disadvantaged person requires is employment. And so, as EarthEnable grows by targeting those without a floor at all, the company will continue to provide employment for many more Rwandans.

But Rwanda is not the only country in the world where the poor struggle with dangerous parasite infested mud dirt floors; India, Nigeria, Ethiopia, Bangladesh, and citizens in many other poor countries are victims of these harsh floors. Their daily struggles at nighttime or nap-time; their maneuverings when it rains; and their discomfort when they fall sick not only represents significant opportunity for EarthEnable, but also for their fellow country men and women to find employment. It is innovations such as these that will create the sort of exponential development impact that Africa needs in order to create prosperity.

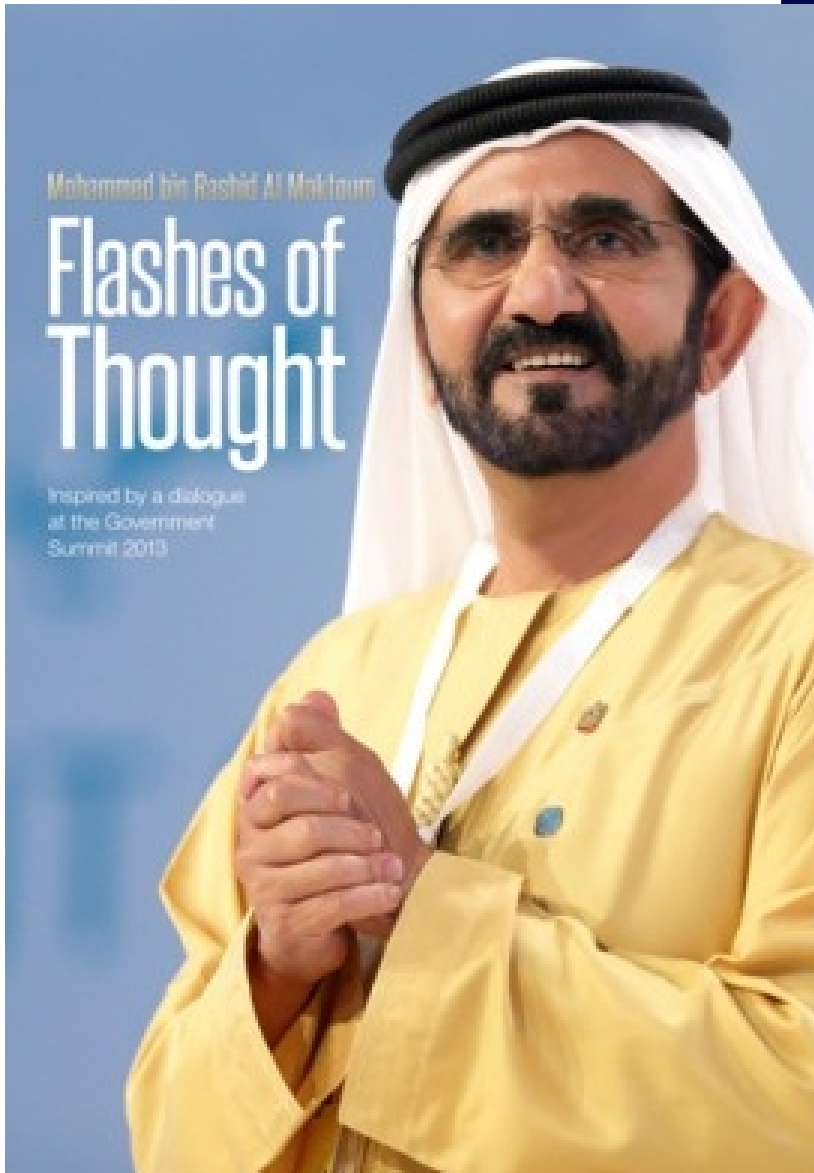
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Book Review



Flashes of Thought

by Sheikh Mohammed bin Rashid Al Maktoum

Vice President & Prime Minister of the United Arab Emirates (UAE), and Emir of Dubai.

I read Sheikh Mohammed's *Flashes of thought* because it is a diverse book that combines personal experiences with ideas about leadership and life from a successful Arab leader with many years of experience. It also claims to answer two great questions: How did UAE achieve high growth and vast development in such a short period of time? How did they develop a tourism industry in the 'hot desert' region with the biggest man-made island in the world? I'm pleased to share that Sheikh Mohammed, a true leader of the UAE, delivers clear and meaningful insights on how governments could make their services more effective, more efficient and more citizen-centric.

This book is very compelling, I must agree. While he shows how he transformed Dubai into a global city, in a concise and fascinating way, I noted many great points.

Positive energy and Positive thinking:

Sheikh's book does a better job than anything else I've read of articulating the importance of positive thinking and optimism. He wrote that if we see the world around us as filled with misfortune, troubles, worries and sadness, so it will be. However, if we see the world as abounding in opportunity, adventure, happiness, comfort and achievement, it will be that way. He adds by explaining that it is the mind and the way of thinking that creates our reality.

Conversely, he says, leaders should use their positive energy to raise the team's morale. It is the key to victory, just as low morale can spell defeat. Optimism and positivity reciprocates with achievement and creativity.

The Victory sign:

Why should we express our happiness in the language of others? Why can't we have our own distinct personality and that we should take pride in our language and heritage? The victory sign is a symbolic gesture Sheikh came up with where he raises two-fingers V for victory and thumb finger for success. The three fingers express three things: success and victory. He added that creativity should be deliberate. It should be integral in everything we do. It should be intrinsic to our personality, if excellence is what we seek.

He makes a strong conclusion that if we accustom ourselves to creativity in small things, creativity on a large scale will follow. It is a way of thinking.

We shouldn't be a passive part of life. To be creative is to add something new to life, so that the products of our creativity can leave a legacy long after we are gone.

Number one:

When Sheikh was asked about his continued insistence on being number one, despite the difficulty in achieving the overall vision, he answered by saying 'Nobody remembers the runner up' He continued by saying: Who remembers the second person to climb Mount Everest or the second person to walk on the moon? - Nobody.

Sheikh adds that no one should be less than number one. Whoever convinces himself that he is not worthy of first position has doomed himself to failure from the very beginning. Your determination and energy is proportionate to your goal. Therefore, set a high goal for yourself and do not settle for anything less than the very best.

HE MAKES A STRONG CONCLUSION THAT IF WE ACCUSTOM OURSELVES TO CREATIVITY IN SMALL THINGS, CREATIVITY ON A LARGE SCALE WILL FOLLOW. IT IS A WAY OF THINKING.

I appreciated his thinking about always aiming for number one. One of the take-home messages was to: **Never doubt your ability, never underestimate your capacities, do not take your mind off your goal and always work towards the first position.**

He told his people "I want the tallest building that man has ever made with the greatest neighbourhood every known to man".

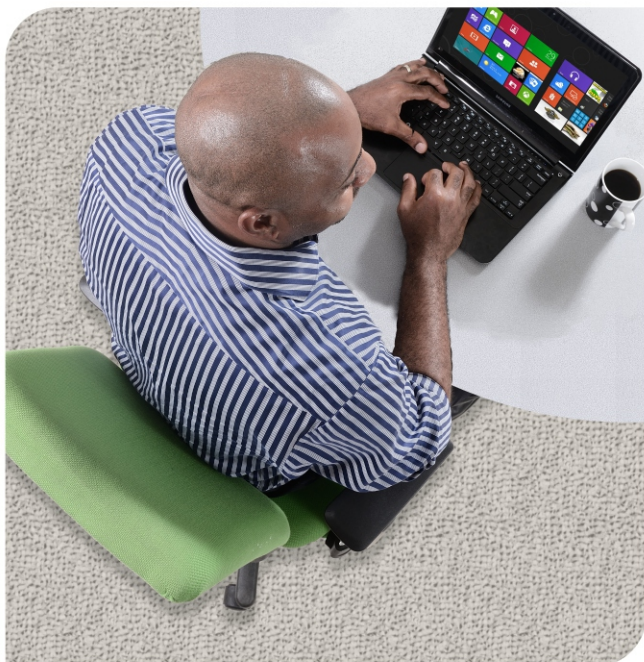
I'll share more insights in the next edition on how Sheikh oversaw the development of numerous economically transformational projects such as Emirates Airline, the creation of technology park and free economic zone Dubai Internet City, Dubai Media City, the Dubai International Finance Centre, the Palm Islands and the iconic Burj Al Arab hotel. He also drove the construction of Burj Khalifa, the tallest building in the world.

Flashes of Thought is a good read for everyone who wants to learn from the experience and idea of a successful leader and anyone who wants to understand how a nation can achieve sustainable well-being.



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4 Key Steps For Generating More Business Value From LinkedIn

Ayeni Ekundayo

Very few online users know the immense benefit that comes with connecting on LinkedIn apart from the primary notion of using it for building a standard and professional Personalised look for you and your business being the world's largest "professional" network. The Holy Grail is here, as there is more you can do with this platform.

If you're mainly interested in using LinkedIn to generate more business value, all of this is good news. With the recent deal with Microsoft Corp buying outrightly LinkedIn Corp for \$26.2 billion making it the largest achievement in its history, this will give room for new innovations and better features for existing user.

*Imagine a platform with over **433 million** professionals available for you to benefit from, this can help in building the much needed list for the brand you are selling to the world and to gather the clout around your business.*

The platform has also grown so big to a total number of 433 million members, this is an indication that LinkedIn is also a bankable social media platform and not only for building list of connections.

Here are few things that must be considered in getting more out of LINKEDIN

1. The Profile Must say it ALL

Create a profile that can easily help you sell your product or services within few seconds. It must be unique and fascinating.

2. Power of A Targeted List Of Connections

With LinkedIn's built-in search engine you can easily connect with people of like minds, and connect on a professional ground. Imagine a platform with over 433 million professionals available for you to benefit from, this can help in building the much needed list for the brand you are selling to the world and to gather the clout around your business.

3. Tap Into the Unique Features on LinkedIn

There are exceptional features such as Lynda, Slide Share, LinkedIn Job search, Pulse - which you can explore to build your brand and also create a niche for yourself in the midst of stiff competitors in your industry. On slide share you can share your professional opinions in your field with this, you can also become a force to reckon with.

4. Magic of Interaction/communication

One aspect most people underestimate on LinkedIn is the area of engaging another connection in an official conversation. Often times users forget the rule of communication on LinkedIn compared to other platforms like Facebook, Instagram, twitter.... Remember you are conversing with CEOs, HRs and MDs of different companies around the world, the first impression matters a lot. Try to avoid informality on this platform, all ideas, thoughts, and messages must have this as a guiding model.



NATURE GETAWAYS FROM THE LAGOS MADNESS.

Yes. Our Lagos is a fun place to be, balanced to the teeth, having its insanity as well as its lucid times, or in this case, locations. There are a couple of getaways from the crazy that Lagos can be, where you can absorb the serenity of nature, and more and more of these are being developed, meeting the needs of tourism and therapy.

The Lekki Conservation Centre is one of them and it's just a short drive from Chevron toll gate. It has been in existence since the very early nineties, till date. It is a nature hub for wildlife, cool and clear pools, singing birds and the likes.

Another of nature's therapy to a noisy and busy mind is **Eleko Beach**. Eleko beach is further down from Lekki Conservation Centre. It's the next beach spot to relax these days. There's an art market within and a Hut can be rented for a whole day. Talk about escapism!

First off, when you hear that something good can still come out of Nazareth, it is when it comes to this particular place. The innovative thinking turned reality, that colonial prisons could harbour beauty, is one irony, asides its name- **Freedom Park**, having been developed on a land of bondage and captivity. Freedom Park is bursting with all sorts of activities so adventurous your mind will travel far away from whether or not the economy is low, or the danfo guy that scratched your car and still insulted you for it. Travel in time. Enjoy good food, art and history.

Planning a getaway to **Tarkwa Bay** is not an old school thing to do. It's still live over there. Getting there is easily an adventure of its own- on water! Tarkwa Bay has an over a decade lighthouse, the beach, the views and some other side attractions of evolved bliss.

Of course, **Whispering Palms** is not left out

The Lekki Conservation Centre *Tarkwa Bay* **Free- dom Park** Whispering Palms Eleko Beach.

of the options for nature's soothing music to internal turbulence. It is sited on a Lagoon, with beautiful walkways within, an ambience rather heavenly with a soft background music of humming and chirping. With good food both local and oriental, work or a pressing emergency seems the only thing that will peel you off of the island and back to our Lagos reality.



Onyinye Obieniu (@alexobienu)

African Disruptors: **MoringaConnect**

The accidental story of the Miracle Tree, the MIT aerospace engineer, the Harvard development expert, and the many talented Ghanaian farmers.



When Kwami Williams and Emily Cunningham enrolled at MIT and Harvard respectively, neither of them thought they would be running a fully integrated international agribusiness that served thousands of Ghanaian farmers and counted Aveda (Estee Lauder's natural brand) and Birchbox as customers. Kwami was well on his way to becoming an aerospace engineer at NASA while Emily was preparing to tackle international development issues the conventional route, by working for organizations like the World Bank or the United Nations, but a trip to Ghana changed everything for them.

While in Ghana, they were exposed to the following realities: 64 percent of Ghanaians were farmers, most of whom lived a precarious life, earning less than \$65 per month; many of these farmers were some of the most hardworking and most persistent people they had ever met; the farmers, while hardworking and industrious, had no access to resources such as fertilizer, education, seeds which would increase their productivity; those that did have access to these resources had no access to dependable markets to sell their products; and perhaps most striking of all, aid organizations had planted hundreds of moringa trees, referred to locally as the "never-die tree" or the "miracle tree." So, confronted with a level of poverty they had only read about but never quite experienced, and aware of the abundance of the miracle tree and the value it held, they decided to found MoringaConnect. MoringaConnect is a vertically integrated supply chain for moringa based food products sold in Ghana (Minga Foods) and moringa based beauty products sold globally (True Moringa). The company's business model is an example of the kind of innovation that African entrepreneurs must adopt and that African governments must support in order to create markets, jobs, and wealth for the hundreds of millions of African citizens struggling to make a living.

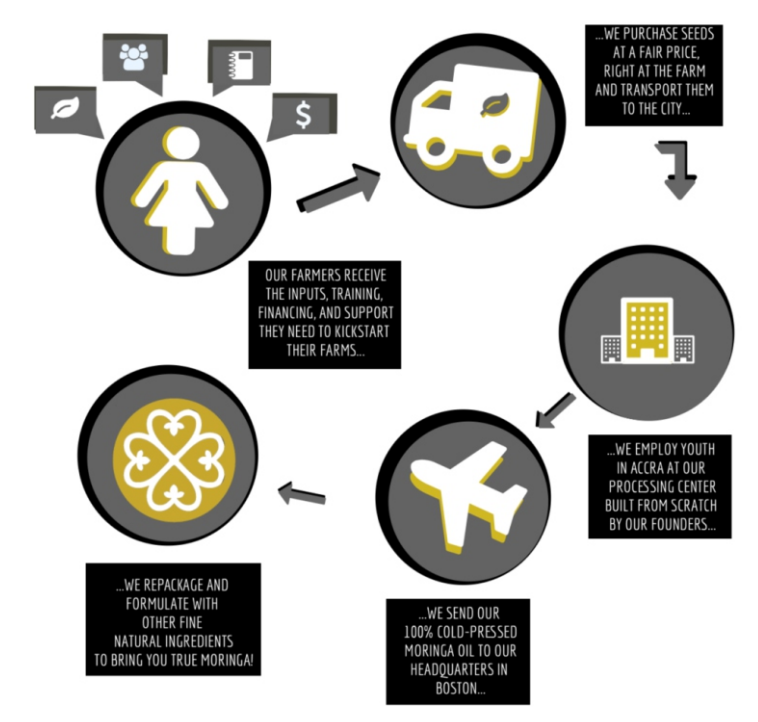
The MoringaConnect Business Model

MoringaConnect used one of the theories that Harvard Business School professor, Clayton Christensen, developed called jobs-to-be-done to figure out exactly how to serve the farmers. On Kwami's second trip to Ghana, he had co-designed a human-powered machine that processed the seeds from the moringa tree into oil and was looking to get feedback from farmers about how best to disseminate the technology. The farmers were excited to see that they could process moringa seeds but quickly added, "When are you going to bring the motorized version so we can all gather our seeds together for processing? When will you give us the inputs and guarantee a market for us so we know that our hard work will not be vain?"

Listen to Kwami and Emily's Harvard Business School's Disruptive Voice Podcast here for more details on the story.

So, instead of simply providing a machine, Kwami and Emily began thinking about how to build a market for a product they knew little to nothing about. So it is with innovations that create markets. At the onset, the entrepreneur typically has to create an integrated business model which encompasses multiple components of the solution's value chain. MoringaConnect did three things to create a market for both the farmers and its product in Ghana. The company provided financing and education to the farmers; added value to the farmer's harvests in-country; and finally, created partnerships with both local and global companies to sell the processed products. Consider how this differs from simply planting the trees (like the aid organizations did) or Kwami and Emily's original idea of simply providing a processing machine to the farmers. It is significantly more difficult. But it is also significantly more impactful.

Figure 1 MoringaConnect Business Model



MoringaConnect Update

In just three years, MoringaConnect has engaged more than 2,000 farming families across ten regions in Ghana, providing them nutrition workshops on how to integrate the nutrient dense moringa leaves into their everyday meals. The company also provides agricultural inputs and technical training to boost farmer productivity which has resulted in over \$400k in new income from the farmers' moringa harvest, representing a 5-10x increase in income for farmers.

MoringaConnect is currently scaling their operations in Ghana and expanding their distribution of True Moringa in the USA and Moringa Foods in Ghana. They are raising \$800K, of which they have closed \$550K, to fuel this growth. MoringaConnect is a far cry from aerospace engineering and economics, yet their work could yield galactic returns. Both Kwami and Emily have done so elegantly, what many struggle to do:

assume the risk of developing innovative business models that create prosperity for many, in the face of enticing "Harvard and MIT type" job prospects.

In the 2015, the United States African Development Foundation (USADF) awarded MoringaConnect the African Impact Award at the Global Entrepreneurship Summit in Nairobi, Kenya. As a display of humility, Kwami gave the award to his mother for her unwavering support through this arduous entrepreneurial journey.

Beyond MoringaConnect... Why this is important?

The simple truth is this, Until our rocket scientists and economists pull up their sleeves and create businesses that cater to the average person in Africa, true development simply will not happen. Until our presidents and prime ministers consider policies that ensure productive employment for the average person in Africa, inclusive economic growth will continue to be elusive. But most of all, until we all change our mindsets about the capabilities of Africans, progress will continue to be slow. Africans need markets; Africa needs market-creating innovations; and Africa needs disruptors like Kwami and Emily.

Authors:

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