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Queen of the Underground Economy

Dr Smelly Dube

Selfless commitment to helping others

10 Sure Ways to Raise Money for your Business

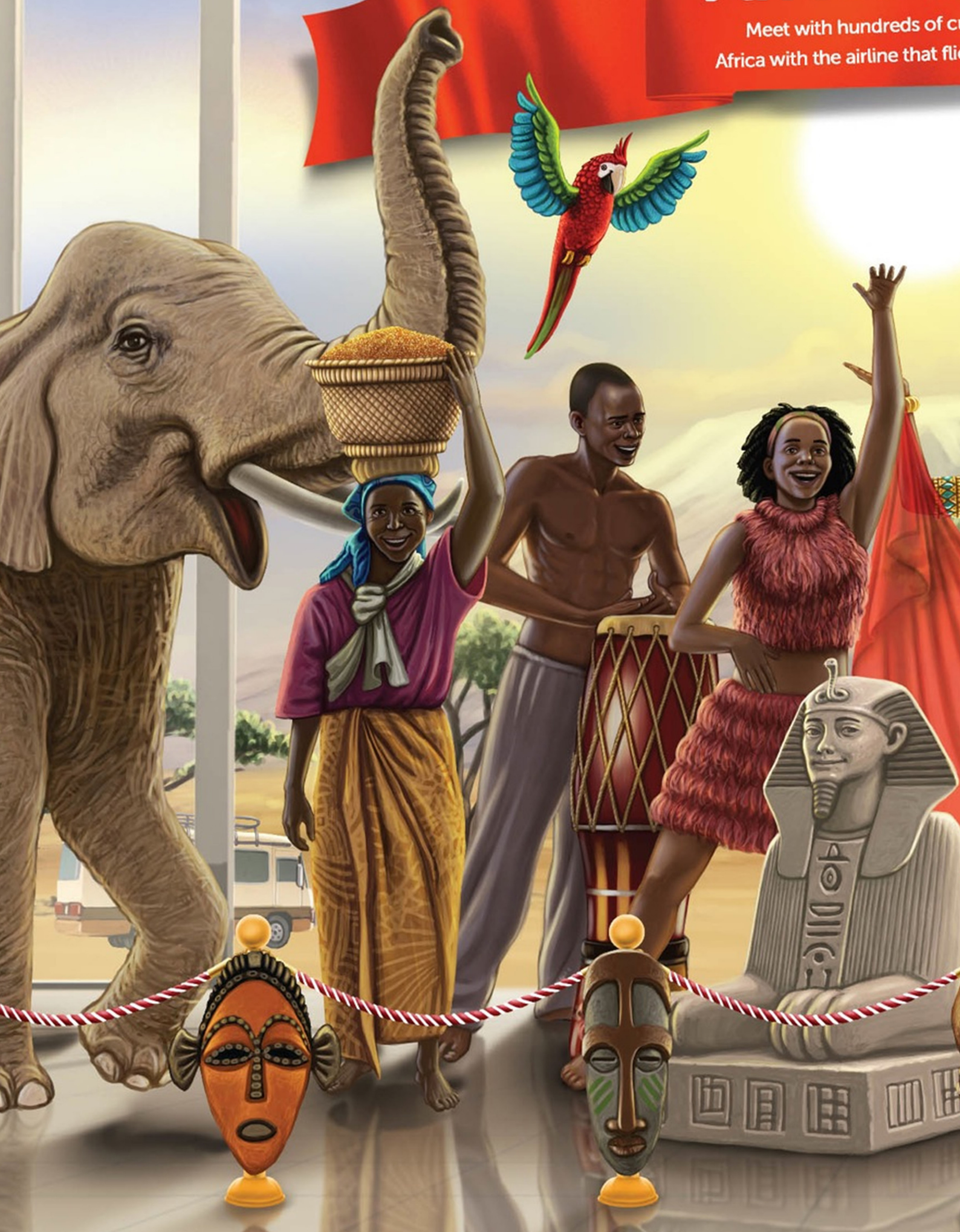
Meet Award Winning Business Doctor


DR. ANURAAG GUGLAANI

Business troubleshooter and Advisor to large multi-industry family businesses, and SME decision making teams

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Prime Minister of
Antigua and Barbuda



Mohammed Al Ali
CEO, Sheikh Ahmed Bin Obaid Al Maktoum
International Investment, UAE



VANESSA CAIXEIRO
The entrepreneur with a heart of Gold

LIFE IS SHORT, BREAK THE RULES

Life is too short to be wasted!

Sometimes in life, you make good choices and sometimes not as good. Sometimes you have to step out of your comfort zones; you have to break the rules because most rules are made by people with no authority, people who want to control and limit you from reaching your true potential. Ignore them, break their rules, and wave at them as you soar past them to greatness. This edition is all about those who broke existing norms to set new pace. They did not see light at the end of their tunnels, so they consider it an opportunity to create an opening for themselves. They set new rules, their rules and guess what, it's working well for them!

Every hour you are not going after your passion, making your dreams a reality or defining your purpose is an hour you can't get back. Is what you're doing right now, this day, this moment getting you closer to where you want to be? If not, readjust your focus. It's your future. Go get it! I understand that at some point in the various journeys we embark on in our lives to creating a new path, we get to a part where we feel like giving up. Sometimes we give up before we even start and other times we give up just before we are about to make that huge break-through that we have been putting so much efforts to achieve. Regardless of the past that hunt you, the mistakes that might have injured your confidence; press the reset button and forge ahead. We all face obstacles; how you deal with those obstacles defines who you are and determines how successful you will be. Confront your fears, face them, challenge them and dance with them till you overcome them. Think outside the box and be somebody no one thought you could be.

Time is an equal opportunity employer. Each human being has exactly the same number of hours and minutes every day. Rich people can't buy more hours. Scientists can't invent new minutes. And you can't save time to spend it on



another day. Even so, time is amazingly fair and forgiving. No matter how much time you've wasted in the past, you may still have an entire tomorrow to redeem it. So my message for you today is: Learn the rules carefully so you can break properly.

Life Is Short, Break The Rules!!!

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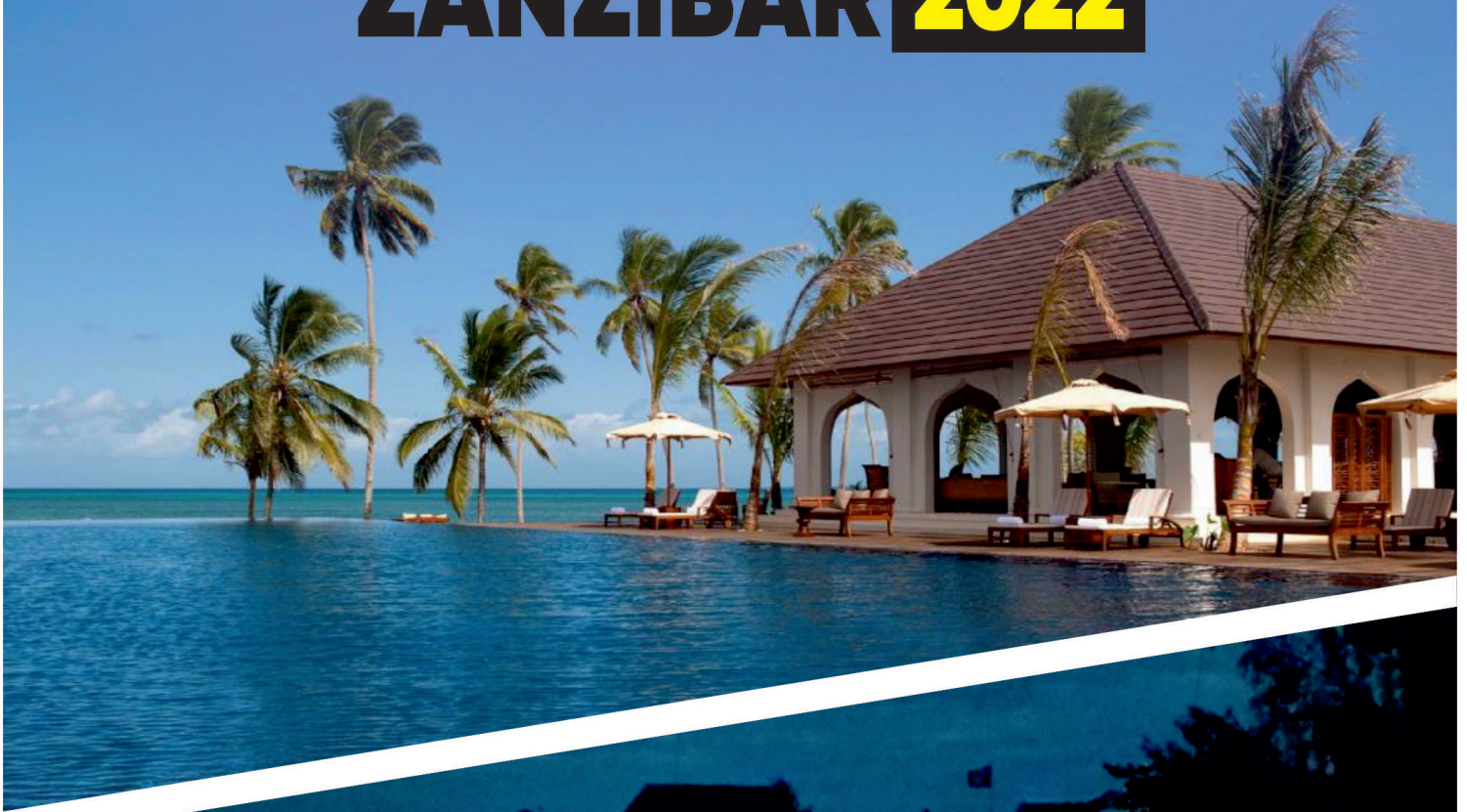
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EXCLUSIVE INTERVIEW

Hon. Ms. Maryvonne Pool

Honorary Consul of the Republic of Seychelles to Tanzania

...plotting the route to Africa's Prosperity

Ms. Maryvonne Pool is the official Honorary Consul of the Republic of Seychelles in the whole of the United Republic of Tanzania and the Board Chairperson of the Pan African Leadership and Entrepreneurship Development Center (PALEDEC). She is a Pan African passionate about Education, Healthy Living, and Trade. It's her dream to end inequality and see the people of Africa emancipated from various underlying systems that are root-caused by poverty through initiatives and empowering of the African woman. She has touched so many lives by providing access to safe and clean water to rural communities in need in Tanzania through her non-profit organization, The African Reflections Foundation (ARF) recognized in The United States and Tanzania.

Tell us the story of how you made your way to this role as Seychelles-Tanzania Consul-General.

As a Seychellois living in Tanzania since 1985 and venturing into entrepreneurship that advances the economy and creation of jobs for the people of Tanzania, I was already championing the good relationship between Seychelles and Tanzania, hence, the Seychelles Government recognized my efforts and saw that I was ready to lead their diplomatic ties as Honorary Consul in Tanzania. The whole notion of a Consul can be traced back to ancient Greek times when there was a need for persons to protect foreign traders. These people were known as Proxeni (Britannica, 2011). Over time, the concept of Consul evolved until the 17th Century brought about the commencement of diplomatic missions. Throughout the evolution of the 20th Century's rise of the industrial revolution and global trade, the



Institute of Consul gained importance yet again, resulting in the codification of Consular Laws under the 1963 Vienna Convention on Consular Relations. In the United Republic of Tanzania, the Honorary Consulate of the Republic of Seychelles was officially established on the 17th of January 1997 after His Excellency, former President, France Albert Rene of Seychelles wrote to the Tanzanian government on

the 19th of August 1996 commissioning Ms. Maryvonne Pool as the official Honorary Consul of the Republic of Seychelles in the whole of the United Republic of Tanzania. The recognition of this bilateral request was followed by an exequatur issued by the former Tanzanian Minister of Foreign Affairs, Honorable Jakaya Mrisho Kikwete on behalf of the former Tanzanian President, His Excellency, Benjamin William Mkapa, officially recognizing the Honorary Consul Maryvonne Pool and Consulate of Seychelles (Siniga 2019).

Since its inception and in realizing the rich history that Seychelles shares with Tanzania, the consulate under my leadership has been actively engaging with stakeholders to foster positive relations between the people of Seychelles and Tanzania.

What are your priorities as the Consul General in Tanzania and what are some of the things you want to accomplish during your time here?

The basic objective of establishing the Honorary Consulate of the Republic of Seychelles in Tanzania is to promote friendly relations between Seychelles and Tanzania. Since its inception and realizing the rich history Seychelles shares with Tanzania, the Consulate under my leadership has been actively engaging with stakeholders to foster positive relations between the people of Seychelles and Tanzania.

- To Protect in Tanzania; the rights and interests of the



State of Seychelles and its nationals, both individuals and corporate bodies within the limits permitted by International Law.

- Transmitting judicial and extrajudicial documents or executing letters by following the laws and regulations of Tanzania.
- To promote business and trade relations between Seychelles and Tanzania.
- Facilitation of Passports and documents to Seychelles nationals in Tanzania and coordinating Visas (if needed) and documents to foreign nationals in Tanzania traveling to Seychelles. In addition, the Consulate is also responsible for exercising;
- Communication and education to the Tanzanian public frequently on Seychelles-related matters and activities through mediums such as sending and answering emails, returning calls, writing and reviewing letters and documents, mailing educational material, and maintaining positive relations with the stakeholders.
- Representation of Seychelles at meetings and events such as diplomatic corps meetings, government

events, conferences, government and non-governmental receptions, and other stakeholder gatherings.

- Strategic planning and organizing of events to commemorate Seychellois national days, monitor information, - and keep Seychelles Government informed and the Tanzanian informed on Seychelles and its policies and opportunities (investment, employment, tourism, partnerships, etc.).

My key priorities are centered on Economic Diplomacy to advance trade and economic ties between Seychelles and Tanzania. I am also strategically coordinating Seychelles expert assistance

to the Revolutionary Government of Zanzibar on their Blue Economy Agenda under His Excellency, Dr. Hussein Mwinyi, the President of Zanzibar.

You are known and loved for not just sitting behind the desk; but being out there in the community, contributing to socio-economic development, especially in education and provision of portable clean water. Can you tell us what inspired that passion?

I am leading with a desire to make a long-lasting positive impact in the rural communities across Tanzania. My passion for people began at a young age and my greatest satisfaction has always been in serving people. I learned



to be selfless, empathetic, and love with no limits. Consequently, helping people has been a satisfaction within the deepest corners of my heart.

As inspired by my father, I was able to see him strive to reach out to many people and be of service, and through this, I began to put my dreams into action. Thus, after many initiatives and changing lives across Tanzania, I was deeply inspired to start a movement that ensured we create sustainable development in these rural communities. After founding my non-profit organization, The African Reflections Foundation (ARF) recognized in The United States and Tanzania, I strategically wanted to focus on providing access to safe and clean water to the rural communities in need.

The mission of my organization is centered on enabling communities to get access to clean water and quality education through the construction of water wells, the building, and the renovation of school infrastructure. We also work closely with sectors of livelihood through assisting farming groups with organic farming practices that earn them profits from their produce. And the health sector where we support hospitals with clean water and medical supplies. In addition, my organization works very closely with local government authorities, communities, and local leaders to provide deep solar-powered wells to combat the prevalent water crisis. These solar-powered wells are cost-effective, environmentally friendly, and long-lasting with low maintenance.

On facilitating access to quality education, my organization has spearheaded classroom renovations and built new classrooms and a school to promote a conducive learning environment for the students. That said, I highly believe I am one person who appreciates immersing myself in the projects that we undertake. I ensure every penny from our well-wishers goes into

the grassroots initiatives we work on because at the end of the day our beneficiaries are what matters most to me. I think I have been blessed to work well with local government officials and the rural communities, especially in Mkuranga District where our organization funds its key projects. I even have my little house there where I spend most of my time visiting and supervising our community development projects. I have made the village my heart.

From your unique vantage point as a diplomat, what do you see as the biggest challenges in ensuring that every child and young person has continuous access to quality education; and what are the priorities to meet those challenges?

The education sector is one of the largest development catalysts if used precisely. Collective responsibility and



multilateral approaches are essential instruments to ensure that the world leverages fruitfully on this sector. The 21st Century has resulted in a vast and speedy growth of technology, economies, and diversified social norms, which most have impacted the education systems. Even in recent years, we see the negative effects of the COVID pandemic on education. As a diplomat, I see the way forward in ensuring children and youth have access to quality education, only if countries agree to reform education policies to meet modern-day demands. By nations

investing in the education sector and inventing new ways of learning through the adoption of technology, e-learning, STEM, customizing syllabuses, investing in infrastructure, adding value to vocational training, and capacitating facilitators and youth then more young people will benefit through education as well as be equipped with the skills to meet modern-day demands such as the future of work and its competencies.



If you were to address the African Union (AU) and the Presidents of Countries within the Union, what are some of the key initiatives you would like the governments to put in place to empower women and start-ups?

African women make up a large percentage of the population and yet contribute significantly to economic growth despite being the largest food producers. Indeed, food security in Africa depends on women's participation in agricultural production. If Africa is to achieve economic growth, it must not only empower women to increase productivity especially by improving agricul-



tural implements, and supporting investment in adding value to crops but also by facilitating access to reliable markets.

The most important thing in its essence is to increase the industries that will add value to agricultural products. This will help lift women economically, build confidence and ultimately participate in decision-making levels. My belief in leadership is to ensure that the African woman is at the forefront, placed in an enabling environment,

and breaking all barriers to bring about equitable competition between men and women. We have seen and it is clear that when a woman gets a chance, the whole society benefits, and development is achieved as women are contributing directly to socio-economic development, and food security hence, stimulating economic growth. 50% of entrepreneurs and small and medium enterprises are women who are focused on developing and growing their businesses and are certainly dependent on their families and society as a whole. So of course, African leaders must take decisive action to reach out to rural African women and invest in infrastructure that will help them grow their economy and lift them out of poverty. I see my contributions as a leader through the Pan African Leadership and Entrepreneurship Development Center (PALEDEC) as ensuring the agenda of empowering women in rural Africa to access opportunities and enabling them to integrate their activities with development programs. As the regional organization will be able to influence regional development policy through policy dialogue, and pilot programs designed for women's economic empowerment.

How does the perception of the risk of investing in Africa differ from the reality of investing in Africa? What would you want to share with folks who are yet to enter the African market?

As an African living in Africa with experience in global





trade, what I can say is that the future of Africa is promising. According to the World Economic Forum (WEF), by 2030, over 40% of Africans will belong to the middle or upper classes, and there will be a higher demand for goods and services. In 2030, household consumption is expected to reach \$2.5 trillion, more than double the year 2015 at \$1.1 trillion. The African continent is incredibly rich in natural resources. It has huge, untapped reserves of natural gas and oil (10% of the world's reserves) and largely unexploited hydroelectric power.

It is home to vast gold, platinum, uranium, iron ore, copper, and diamond reserves. Currently, only 10% of Africa's arable land is being cultivated, yet it holds around 60% of the world's cultivable land (WEF, 2020). As such, Africa has become a magnet for Foreign Direct Investment (FDI). With some of the fastest-growing economies in the world, African nations are playing an increasingly significant role in the global economy. The population is young and rapidly growing, and household incomes and consumption are projected to rise. Digital and mobile access are rapidly increasing, the infrastructure gap is closing, and Africa is primed for mass industrialization.

Most African countries are working hard now to ensure the investment opportunities are well promoted, their policy is predictable and politically stable to attract foreign investors. I am confident that with business environment reforms being made across the continent, the prospect of investing across Africa's numerous and diverse countries is much different than it was in decades past.

Despite the wealth of opportunities, doing business in Africa continues to be associated with real and perceived risks. Institutional and infrastructure barriers, risk and reward imbalances, and high transaction costs can make it difficult for prospects across the world to find opportunities and close deals for investing in Africa.

Africa is a continent of 1.3 billion people with over 30% of the world's mineral supplies and the biggest precious mineral reserve on earth, yet, most countries within the continent are still battling poverty and under-development. What are we missing?

According to the World Bank, the International Poverty Line refers to those who have less than 1.25 US dollars a day to live, and thus live on the very edge of existence. Based on that measurement, poverty in Africa is so evi-

dent and initiatives to alleviate it are being implemented through local and international agencies. Everyone seems to have a pet explanation for this tragic phenomenon, citing pervasive corruption, dysfunctional democratic institutions, and justice systems, greedy multinational corporations, shady local and international elites - incompetent or ineffective international aid agencies. From my field perspective, I believe in the development of the people by the people using their resources to advance their livelihood through value addition, the opportunities are enormous on all levels i.e. individual and society at large. It is particularly vexing to the many international organizations, foreign governments, and private groups that have been trying since the era of independence to promote regional development, food production, education, better housing, health care, improved infrastructure, jobs, and economic growth. Although more than five decades have passed since the end of colonial times, African governments often still appear clueless when it comes to lifting their people from extreme poverty. Change can seem impossible. To eradicate poverty in Africa, political will, good governance, and resource management are needed so that everyone can be empowered to take advantage of oppor-

tunities. Building an inclusive economy is the only way for everyone to participate and decide to get out of poverty by working hard and maintaining patriotism.

What are some effective strategies or tips you wish to share with those who are still indecisive about investing in Africa?

As I said, the future of Africa is now and it's promising. It is more-than-ever-now investing in Africa made easy with strong economic growth, and predictable investment policy. Investing in Africa is viable. Just a tip to anyone aspiring to invest in Africa: Accept the uncertainty and gather knowledge. Investors in Africa must consider the geopolitical and economic uncertainties of the continent as well as a plethora of country and region-specific governance, compliance, and regulatory challenges when investing in the region. They must also contend with a critical lack of infrastructure and poor integration when transacting across borders of Africa.

To close deals on the continent, investors need access to the right information and data. The success of a transaction depends on having real knowledge instead of relying on market perception. For markets where there is a lack of



reliable data, having the right partners with global, regional, local and industry-specific knowledge is crucial. Investors usually do not mind a challenge, but they have no affinity for uncertainty.

Almost two years into the COVID-19 pandemic, more than half the world's students are still affected by partial or full school closures, and over 100 million additional children will fall below the minimum proficiency level in reading as a result of the health crisis. Prioritizing education recovery is crucial to avoiding a generational catastrophe.

As one of the strong stakeholders in Education, what do you think can be done to avoid this?

Africa has the youngest population in the world, and the billion-dollar market for digital learning and education technologies is on the rise. Locally developed e-learning solutions will be the future of education in Africa. There is a lot that technology can do to advance learning in Africa and make a great impact on the education sector.

Difficult times are times when creative minds and innovators bring positive results. We have witnessed the challenge of COVID-19 in the education sector and how children in rural areas lack access to education. However, I have learned how technology can be used as an enabler to support the provision of education in Africa and reach children where they are and within a short time, children can adapt quickly to the technology.

I recently invested through my foundation to launch a digital literacy initiative in the Mkuranga District at Kinene Primary school with some of our partners. The results of positive change have shown us great potential to use technology as a way to promote teaching and learning even though we believe that; "To transform education, digital solutions must remain what they are - a tool that can never replace a teacher".

Therefore, I urge the continental policymakers to act urgently to address these challenges. The COVID-19 crisis

has led to a sharper focus on the potential of technology in delivering education. Even as the evidence so far remains mixed, this global pandemic has led to the widespread adoption of technology as the default option. Distance learning was launched in several countries, with both students, teachers, and administrators essentially having to learn on the go.

Permit us to use this medium to congratulate you on your recent appointment as Board Chairperson of the Pan African Leadership and Entrepreneurship Develop-



ment Center (PALEDEC). What do you hope to achieve in this position, and what are your top priorities?

I am honored to be appointed the new Board Chairperson of PALEDEC. I have always been interested in the sustainable growth of Africa at large and I look forward to working with PALEDEC and partners to transform African Sustainable and Green Investment, promote Blue Economy, Community Development, Regional Peace, and address Regional development challenges in the space of education, innovation as well as women and girls. I believe the PALEDEC Board plays a pivotal role in guiding the partnership and ensuring that Pan African Investment (PAI) remains at the center of the regional

and global agenda to enhance fair, equal, and sustainable development in Africa. The Board committee and I will continue to build strong partnerships with the diaspora and African leaders to address the alleviation of poverty in the continent and achieve sustainable development. As the Board Chair, I would like to thank the Founder, the Committee, and the outgoing Board Chairperson of PALEDEC for their trust in me. I am looking forward to my engagement in deepening the African diaspora relations, promoting the blue economy, and rebranding Africa as the continent of endless growth potential.

Let us move to your recently published book titled, “Village Heart”, in which you described the challenges and accomplishments of bringing potable water to Tanzania’s rural population in Mkuranga District. What inspired the book and what key lesson can we pick from it?

I have written the book as a way to share my efforts through the African Reflections Foundation (ARF), to also show the opportunity to various stakeholders who aim to help solve water and education challenges in rural areas to join hands and deliver just and equitable development investment in a not-for-profit sector. The most important thing is to show the opportunity to help push development forward. As things stand, the book will help show people a better life to see their value and touch to help others and this has been my calling in community development.

What is the most misunderstood thing about you?

I am a Tanzanian; I love to work hard and bring positive results. As a leader, I believe in sustainable development for all people regardless of where they are and what they have, or their background. That is why I am investing heavily in improving access to education as a way to help more people find the possibility of achieving their goals. My heart for giving and helping others makes many people think I am a donor. The truth is that I strive to share with others what God has given me. I would like to take this opportunity to call upon other people who might be interested to join me through my foundation to reach those, who are far from the opportunity and unable to meet their needs. I think my contribution will touch and change the lives of many and in doing so, I face many challenges. Not only do I not see challenges, but I have also learned to match them and find solutions by working hard and building a network of like-minded people to achieve my goals.

If you could “trade shoes” for one month with anyone, who would it be and why?



I believe I am right where I am supposed to be. The heavens have blessed me to become a bridge that advances rural communities on the journey that fights against poverty. I, Maryvonne, I’m changing the narrative and misconceptions on our great continent, Africa. I am a Pan African woman, who is striving to end inequality and see the people of Africa emancipated from various underlying systems that are root-caused by poverty. I wouldn’t trade my passion and my being for anything, for, I am charting my path and I believe in collaboration and leaving a positive legacy that will inspire many others to take initiatives that will take Africa to its well-deserved prosperity.



10 Sure Ways to Raise Money for your Business

1. Personal investment

When starting a business, your first investor should be yourself—either with your own cash or with collateral on your assets. This proves to investors and bankers that you have a long-term commitment to your project and that you are ready to take risks.

2. Family Support

This is money loaned by a spouse, parents, family or friends. Investors and bankers consider this as “patient capital,” which is money that will be repaid later as your business profits increase. When borrowing love money, you should be aware that: Family and friends rarely have much capital. They may want to have equity in your business. A business relationship with family or friends should never be taken lightly.

3. Venture capital

The first thing to keep in mind is that venture capital is not necessarily for all entrepreneurs. Right from the start,

you should be aware that venture capitalists are looking for technology-driven businesses and companies with high-growth potential in sectors such as information technology, communications and biotechnology.

Venture capitalists take an equity position in the company to help it carry out a promising but higher risk project. This involves giving up some ownership or equity in your business to an external party. Venture capitalists also expect a healthy return on their investment, often generated when the business starts selling shares to the public. Be sure to look for investors who bring relevant experience and knowledge to your business.

4. Angels

Angel investors provide capital for a business start-up in exchange for convertible debt or ownership equity. Many of the biggest tech companies today, like Google and Yahoo, were funded by “angels.” Looking for a way to raise money for a business that already shows signs of growth? Angel investors are a favorable option.

Angels are generally wealthy individuals or retired compa-

ny executives who invest directly in small firms owned by others. They are often leaders in their own field who not only contribute their experience and network of contacts but also their technical and/or management knowledge. Angels tend to finance the early stages of the business with investments in the order of \$25,000 to \$100,000. Institutional venture capitalists prefer larger investments, in the order of \$1,000,000. In exchange for risking their money, they reserve the right to supervise the company's management practices. In concrete terms, this often involves a seat on the board of directors and an assurance of transparency.

Angels tend to keep a low profile. To meet them, you have to contact specialized associations or search websites on angels.

5. Government grants and subsidies

Government agencies provide financing such as grants and subsidies that may be available to your business. The Canada Business Network website provides a comprehensive listing of various government programs at the federal and provincial level.

Criteria

Getting grants can be tough. There may be strong competition and the criteria for awards are often stringent. Generally, most grants require you to match the funds you are being given and this amount varies greatly, depending on the granter. For example, a research grant may require you to find only 40% of the total cost.

Generally, you will need to provide:

A detailed project description

An explanation of the benefits of your project

A detailed work plan with full costs

Details of relevant experience and background on key managers

Completed application forms when appropriate

Most reviewers will assess your proposal based on the following criteria:

Significance

Approach

Innovation

Assessment of expertise

Need for the grant

Some of the problem areas where candidates fail to get grants include:

The research/work is not relevant

Ineligible geographic location

Applicants fail to communicate the relevance of their ideas

The proposal does not provide a strong rationale

The research plan is unfocused

There is an unrealistic amount of work

Funds are not matched

6. Bank loans

Bank loans are the most commonly used source of funding for small and medium-sized businesses. Consider the fact that all banks offer different advantages, whether it's personalized service or customized repayment. It's a good idea to shop around and find the bank that meets your specific needs. In general, you should know bankers are looking for companies with a sound track record and that have excellent credit. A good idea is not enough; it has to be backed up with a solid business plan. Start-up loans will also typically require a personal guarantee from the entrepreneurs.

7. Crowdfunding

If you have strong convictions about an idea, use the power of the internet to raise the funds you need. Crowdfunding sites like GoFundMe have become increasingly popular with inventors, entrepreneurs, and the general public in recent years. They're easy to set up, and if you can communicate your passion in your fundraiser description, you may be able to generate support from people all over the world. Moreover, you can ask friends and family to contribute to your crowdfunding efforts or borrow from them directly. People you know are often the best and safest way to raise money. Not only will they be more open to your proposal, but they have also likely seen your effort and dedication.

8. Contests

Business contests are a great way to get funding because the prize money comes with very few conditions, if any at all. Contests usually encourage creative businesses or social enterprises to take part.

9. Product pre-sales

Borrow a page from big names in tech and offer customers the option to pre-order products before they launch or hit the shelves. Not only does this raise the money needed to fulfill these orders, but it also offers companies a way to gauge the demand for their product.

10. Under 30 Entrepreneurship Academy and Seed Investment

Under 30 EISA is an initiative of PALEDEC to support young African entrepreneurs who are 30 years and under. It's a free learning platform designed to provide the knowledge, expertise and resources to ideation, early-stage and established entrepreneurs and business owners who aim to start or grow a product- or service-based business. Participants will receive dedicated workshops, hands-on mentorship and funding to help their business thrive. Qualified participants can receive from \$500 to \$5000. Visit www.paledec.org for details

Credit: Gofundme; BDC & PALEDEC



EXCLUSIVE INTERVIEW

DR. ANURAAG GUGLAANI

Business troubleshooter and Advisor to large multi-industry family businesses, and SME decision making teams

Dr. Anuraag Guglaani is a Senior Partner at the 17th Largest Global Auditing, Accounting and Consulting Network, UHY, which originated in the UK and is spread in over 100 countries in the world with 8,500 professionals. A well-schooled and well-traveled expert, who envisions and implements strategic goals while undertaking Transformation, Intelligent Automation, Technology Governance, Risk, and Compliance frameworks to create well-governed organizations. As a Business Doctor, he has successfully diagnosed and healed large multi-industry family businesses, turning them around from loss or low profitability to market leadership status. From this enlightening interview with FBI Africa, Guglaani shares in detail his inspiring success stories. It's certainly a must-read.

fighter pilots wear gravity suits, and dress up in flying overalls with flying helmets and Ray-ban aviator glasses - it was just natural to develop a fascination for that profession. It was indeed my passion to fly at top speed – multiple times the speed of sound and enjoy the thrill!!

The movie Top Gun featuring Tom Cruise was exactly how I envisioned my flying career to be and to achieve that, I prepared hard to get selected for one of the toughest Military academies in the world, considered no less than the Sandhurst or WestPoint training academies.

A rigorous selection process, starting with a merit-based written exam, which hundreds and thousands of aspirants would undertake but only about 1000 selected, followed by five days of exhaustive Service Selection Board Interview processes, testing every aspect from Physical to Mental Strength, Adaptability, Communication, Team and Leadership Skills followed by a Pilot Aptitude Battery test, which can only be appeared once in a lifetime and if failed, then one could never fly for the Air Force. And if one managed to clear all these, then, a final stringent medical exam to eventually lead to your being selected as one of the 60 Air Force Officer Cadets. After which you will undergo a 3-year rigorous training before passing out as an Armed Forces Officer and eventually graduating from the air force academy as a fighter pilot.

Well at that stage, I didn't know that I was destined for a very different career and having spent all those years at the academy and undergone a massive personal transformation exercise, wherein I was trained to lead by example and become a leader who can motivate his team to give their life for their country, without having any control over giv-

Your career part was heading towards becoming a fighter aircraft pilot, having graduated from the prestigious National Defense Academy, but today, you are a Partner at the 16th Largest Global Auditing, Accounting, and Consulting firm. Do you mind leading us through the transitory period?

Well, my father flew for the Air Force and my upbringing has been in the community of Air force pilots, living right next to airfields, where fighter Jets would be taking off, landing, and engaging in Dog fights (simulated attacks) and conducting aerobatic exercises all the time. Seeing the

ing increments or bonuses or promotions as all that was driven through the official system. This grooming gave me a definite edge in the civil world over others, who were not fortunate enough to have gone through such a molding opportunity in College or University.

My initial upbringing in the Defense Force environment, wherein as kids, we were often relocated from one place to another because of my father's postings to new stations every three years, where we had to make new friends all over again and settle into new schools, new environment, etc., also helped immensely in harnessing some lifesaving adaptability skills.

This highly adaptive nature coupled with the mental and physical strength imparted during the academy, where Nothing is impossible was drilled into our DNA, really enhanced my risk-taking and leadership abilities, which I believe is the key reason for me having had a differentiated approach in the business world leading to an extremely successful professional career.

During my career span, I have always had the privilege of being in Top management and C-Level positions for very large and diversified family business groups across the Middle East region, while managing and growing businesses across the 23 countries in the Middle East, Africa, and South Asia region.

I have never shied away from a change of country or product/service line or profession as my risk-taking ability and eye for spotting an opportunity and further leading a team to show them the vision and motivate them to implement the change, has always been a proven success model for me. I was always brought in at the top position to bring in complete organizational transformation and business turnaround and having done that over and over again for about 20 years, I found that there are several family businesses, needing such assistance from an external transformation leader, who can walk the talk and bring in the desired change, as it was relatively difficult for such businesses to hire the best of the talents and neither the leadership team is professionally qualified to lead change. That's when I decided to get into the space of Consulting to help



these businesses, structure them and take a leap toward creating a highly profitable, well-governed, professional, and sustainable growth model.

You are well-known as a Business Doctor and Governance guru, who has been instrumental in transforming several large family businesses across the GCC region through advisory and implementation of Strategic initiatives, Governance framework, and Technology adoption. What will you tell anybody who says this is the wrong time to invest or start a business?

Yes, you are right, as I have always been brought in to resolve the key business problems of large-scale businesses, which started from scratch about two to three decades



ago like startups. Problems being faced by these businesses after several years of existence could be any - be it low profits/loss-making/huge inventories and obsolete/sizeable receivables and overdue situation, poor people management structure, lack of effective strategy and change management culture, poor governance framework, lack of technology adoption, etc. and almost every assignment required for me to take the entire organization through a massive transformation journey in my indigenous style. The requirement always was about a Business Doctor, who could understand the pain area, diagnose the root cause, and further cure it by walking the talk and bringing visible changes with a clear return on investments.

My learnings and experience amassed over the years were a great help to Chairmen and C-levels of such organizations, where they truly needed the services of a “BUSINESS DOCTOR” to diagnose and cure the ailments, which were eating up the organization inside out and prevent it from becoming a high growth, lean, efficient, process-oriented and performance-driven business.

Now coming to your question of the right time to start/invest in a business, the reason I gave you the above background of established businesses was that, irrespective of the number of years for which an organization has existed, it has to undergo a natural evolution process and will constantly face several challenges and hurdles, which are



nothing but opportunities of transformation and growth and if such occurrences bother a “would be” entrepreneur, then they should never think of starting a business in the first place. In essence, an organization has to go through a STARTUP phase, multiple times during the business life cycle.

However, if someone has the risk-taking ability, an eye for spotting an opportunity, and a knack for cashing in on that opportunity by developing an effective people management and leadership skills, then there is never a bad time to start or invest in a business, as we will all have to go through the ups and downs of business lifecycle at some stage or the other.

You have also helped several organizations create an efficient, lean, and well-governed structure through the adoption of intelligent automation and futuristic technologies, governed through technology governance and risk framework, in an industry sustained by innovation, and uncertainties. What makes you stick out from the pack?

Well, I have always been a firm believer that the success of any technology adoption is purely dependent on Humans and not the technology advancement alone. On so many occasions, I have witnessed businesses investing heavily in several innovative and expensive technologies, but failing to utilize even a minor percentage of the same. The key reason for that is the failure of the entire requirement gathering and decision-making process coupled with getting the buy-in, change management, and implementation process throughout the organization. I always work with people and emphasize that the adoption of technology is to support the human beings in improving their efficiency, productivity, and decision-making processes, thus, it is essential to first identify what gaps exist for each function and the value add that a particular technology solution will bring to the table. This requires a massive buy-in from each team member and therefore a mindset change needs to be created.

Secondly, businesses being pushed by aggressive technology salespeople, end up adopting these technologies but fail to create a risk management framework around the same, leaving them vulnerable to hackers and cyber security breaches. Several businesses and more so the SME and family businesses have often been hacked and made to pay ransom for getting the access back to their data. Such organizations fail to realize the importance of creating a tech-

nology governance framework and protecting themselves from this biggest business risk - THE TECHNOLOGY RISK and end up facing financial and reputational loss.

It is proven that 80% of the cyber-attacks take place due to human error and thus once again, the emphasis on working with people and guiding, coaching, mentoring, leading, motivating, and getting their buy-in, are my core focus areas, and this ability to work with people and mold them to bring out the best of their capabilities, is what separates me from the pack.

You have been a co-founder of a successful fintech startup, while hand-holding several startups for their market entry and growth strategy. How do you, as an investor, identify startups with high-growth potential? What should startups focus on to convince investors?

It is ironic to note that established businesses with several years of demonstrated track record as well as audited financials, albeit going through challenging times, find it extremely difficult to secure financial support from banks and financial institutions, whereas a startup, with no past track record or experience of running a business or demonstrated results, secure funding, just by making the right pitch. This is despite the proven fact that 90-95% of the startups fail. The question arises as to why people still invest in these startups, given such high failure rates.

This is because the founders of these startups are NOT BUSINESS OWNERS but ENTREPRENEURS!

What is the difference between a Business Owner and an Entrepreneur?

Well, a business owner is driving revenue and profitability while an entrepreneur drives change and disruption. An entrepreneur is a visionary trying to make a difference in the lives of people and it is with that conviction that they present a Strategy of growth, which appeals to investors. However, 90% of the successful startups become successful because of the induction of an experienced co-founder/C-level team, which is brought in to fill the skill and experience gaps of the founder and who can take away the burden of the day-to-day operational hurdles from the founder so that he/she can focus on innovation and futuristic vision.

This is what I did successfully as a co-founder for the Tech startup in which I was involved and that is why it is the team behind the startup that matters to me most.

I strongly evaluate people because ideas could fail or require alteration at any stage, however, a well-selected, coordinated, and cohesive team can collectively overcome any of such challenges and define a new path when required. Human beings can create miracles and thus for me it's always PEOPLE, PEOPLE, and PEOPLE!

As a follow-up to the above question, you have been a judge for several startup contests; what we can learn from your various investment experiences?

Well, for me, the first step is the validation of an idea and the Genuity of the same. When I assess a startup, I do it with a mindset of not only judging or investing in the same but rather being an integral part of the team itself in bringing the idea to light. Thus, I ask several questions, which could help me form an informed opinion as to if I was going to run the show and own complete responsibility for its success. Asking the right questions is extremely important, followed by validation of the project by doing an external market analysis of the assumptions given by the founding team - ascertaining the conviction of the team along with their openness to change, level of adaptability, risk-taking ability, the capability of accepting failure, understanding as to why they are getting into this business - short term/long term/quick exit, etc. And lastly, glancing through the financials to look at underlying assumptions that may have been miscalculated or certain risks, which may not have been accounted for, or future trends and assumptions that may not have been captured. I do a deep dive into the internal and external analysis as well as in people and financials and everything I do is not to find faults but rather to add value to the founding team, which they may eventually build into their overall business model.

What achievements or experiences over the past five years stand out most for you?

Having gained a quarter of a century's expertise and skill in taking family businesses from scratch/loss-making to high growth/profit trajectory and building them into multi-geographical businesses by leading large teams and bringing the best out of them was itself a cluster of many success stories.

However, my leap five years back into the Strategy and Transformation consulting plus technology governance and auditing space, is where my recent success stories come from. I can proudly state that I have helped several family businesses operating in multiple business segments

transform their organizations into lean, process-driven, agile, market-intelligent, motivated teams, clear strategy, and high growth/profit-generating businesses.

On the technology side, I have helped organizations create a well-governed technology adoption process for ERP, Cloud, Warehouse Management Systems, Client Relationship Management Systems, Intelligent Automation, AI, Machine Learning, Data Analytics, Fraud Prevention, and Mitigation of technology risks.

On the people front, the key areas that I have turned around are the Talent acquisition and retention process, Supply chain and Procurement efficiency, Management Information Systems reporting processes, Team building, and Management team development.

And lastly, on the leadership level, I have coached and transformed several business owners and leaders in creating a paradigm shift in their management style; created, inducted, and coached their successors into family businesses so they can blend in easily, and helped CFO's transition into CEOs and CEOs transition into Board member.

Almost two years into the COVID-19 pandemic, more than half the world's economies have crumbled. Many people have lost their jobs or seen their incomes cut. Unemployment rates have increased across major economies, and poverty and crime rates are shooting up. What major takeaways would you offer organizations, and government leaders to get back on their feet?

Well, that is not how I see things have shaped up. You may call me blind, but I tend to always look at the positives that get created out of every challenge that is thrown across to mankind.

The world has become more resilient, and people have learned to value life a little more than earlier. New jobs have been created and employers have learned that businesses can be managed differently and successfully and that employees can be trusted much more than they believed. Several sectors and industries have registered massive growths and their best years ever and new job opportunities have got created. People have had time to learn several new skills and spend better quality time with families and understood the importance of human connection.

Governments have learned the importance of becoming self-sufficient and doing resource planning for the future. Businesses have understood the essence of Geographical and Industry diversification for risk mitigation and reduction of dependency on just one area. And if there is anyone who is yet to learn, then they can read this interview and learn from the same.

Permit us to use this medium to congratulate you on your recent appointments as Vice Chairman of a major Academic institute as well as Board Member of a large family business group. What do you hope to achieve in

- I aspire to have these organizations use a blend of Emotional and Artificial Intelligence derived from Human beings and Machines so that they can fill each other's gaps and together become a considerable force to reckon with.
- I work towards bringing the best out of people - especially the traits that they didn't think they would have ever possessed.
- I create the center of excellence for change in every entity so that they can constantly benchmark themselves



these positions, and what are your top priorities?

I love working with People and my top priority is to create an effective working relationship between both sides, be it Students: Teachers, Employees: Employers, Board Members: Managers or Chairman: Successors, etc.

- I aim to ensure that I can help these institutions run profitably and constantly grow so that they can continue to hire more people and contribute to improving the livelihood of many.

and stay upbeat and ahead of the competition.

- I strive to create excellent examples of well-governed, high-performing, and resilient organizations.

Africa is a continent of 1.3 billion people with more than 30% of the world's mineral suppliers and the biggest precious mineral reserve on earth, yet, most countries within the continent are still battling poverty and under-development. What are we missing?

Africa is the continent of the future. Africa is rising and it is transitioning. Six out of the world's ten most growing economies come out of Africa. Africa's asset is its growing, vibrant, resourceful, and youthful population, and equipping them with critical skills is going to create a success story. Building entrepreneurship capabilities in the youth right from education onwards, and further mentoring them through incubators can foster the business environment.

infrastructure?

Lack of good governance and effective leadership creates an element of mistrust and transparency, and this is what keeps the Foreign Direct Investment (FDI) or Institutional funding to flow in. Having said that, the perception gap is closing and serious investors are eyeing the massive opportunities arising in Africa. Better accountability and responsibility by the leadership will play a major role in continuing to instill the desired confidence.



An entrepreneur is a disruptor, who can create jobs for many and once this startup culture is worked upon, there will automatically be a huge boost to economic growth and betterment of status for all. Lots of people have not been most optimistic about the investment ecosystem in Africa. In your opinion, what are some effective strategies for mobilizing investments in African

2021 was not only the year of the pandemic, but a lot of things became more obvious. What obvious thing did you take from 2021?

I believe that the pandemic has been instrumental in making people, businesses and governments realize the obvious law of nature - Anything that goes up has to come down and give way to new entrants. We have seen this happening

every couple of years, reasons could be different but the pandemic acted as a catalyst in reinforcing the essence of those beliefs in a hard-hitting manner.

We did learn that Technology adoption is not an option but a necessity and it is even more important to create a parallel risk mitigation framework around the same. We learned that businesses need to be leaner and have proper cash flow management along with keeping reserves for unknown incidental happen-

ings. We learned that health takes precedent over everything else. We learned that it is possible to work remotely and remain effective in our delivery. We learned the value of a blended approach, where Humans plus Machines can work together to bring out the best efficiency and productivity. We learned that Family and Friends matter and improve our skills in identifying the true from the fake. We learned the value of work-life balance and the results thereof. We learned to appreciate nature and not to take things for granted. And many other learnings.

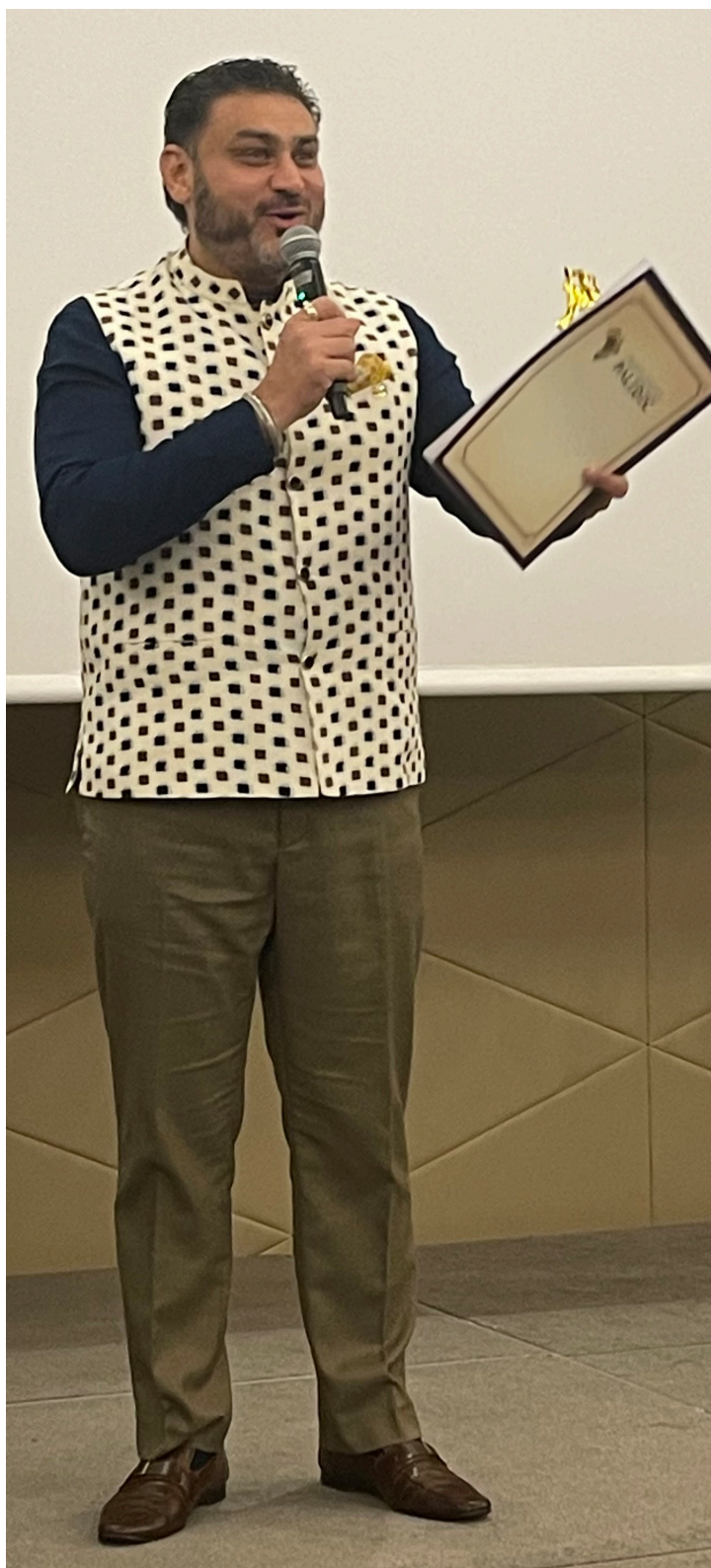
You were recently awarded one of the top Pan African Change Makers of 2021 in Turkey, what does this honor mean to you?

It means a lot to be awarded the honor of being the “TOP CHANGE MAKER” two years in a row - both in 2020 as well as 2021.

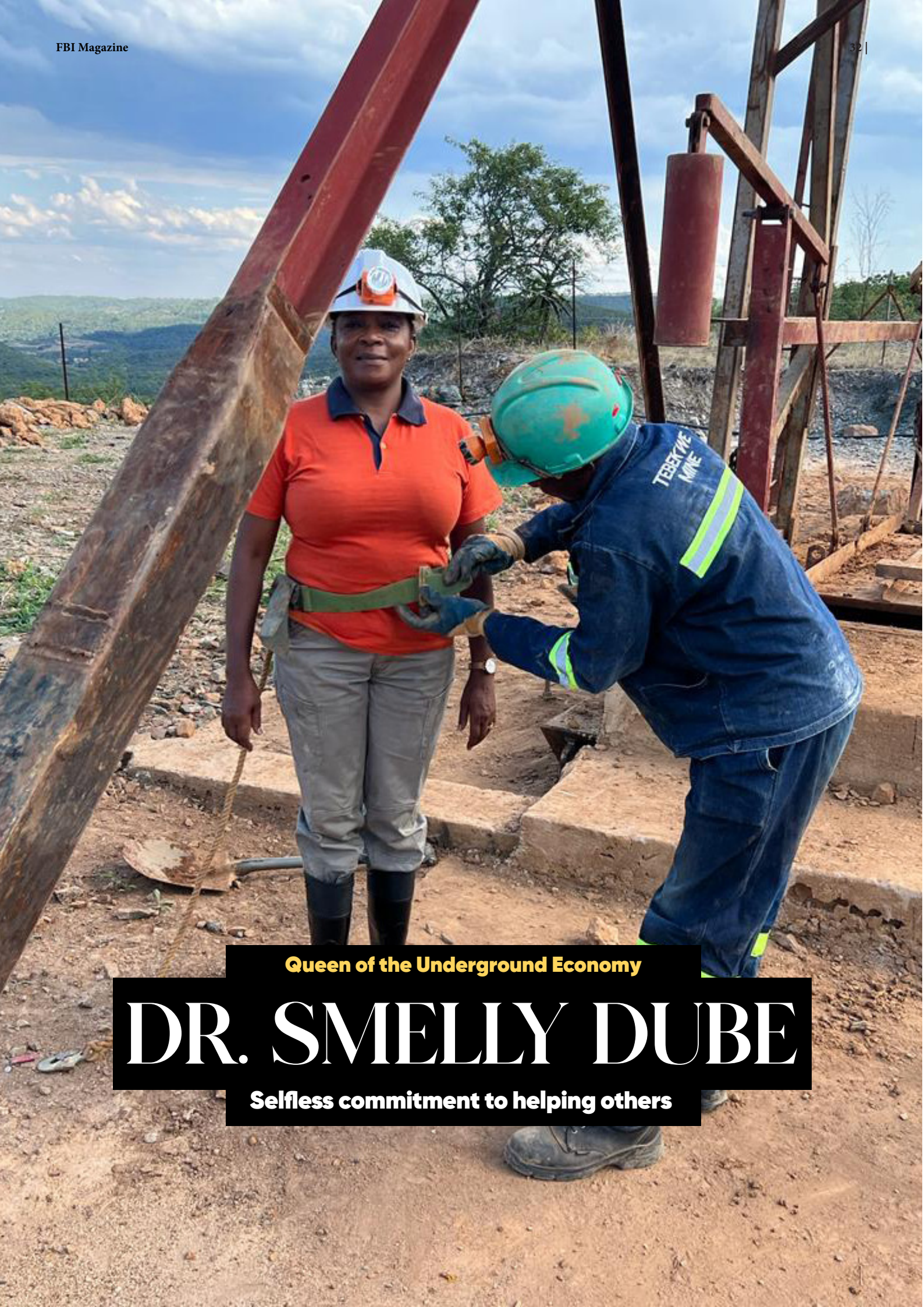
I am glad that I could contribute to bringing about a desirable change to the economy as well as the livelihood of the people in a continent that I firmly believe in as a land of immense opportunities. I am bless-

ed to have a strong alliance and good networking relationship with several African brothers and sisters across many countries.

For 2022, I have laid down several plans to further invest my time and resources in building Africa and enhancing cross-border expansion from the Middle East and South Asia region, into the African con-



continent. As I work closely with several large family business groups across the region, I play a crucial role in advising and handholding them to enter into Joint Ventures, Mergers, Acquisitions, Startup Investment opportunities as well as Geographical Expansion into desirable countries from emerging economies and I remain committed to enhancing the footprint of such investments into Africa.



Queen of the Underground Economy

DR. SMELLY DUBE

Selfless commitment to helping others

It is no longer news the lengths determined women can go in achieving what they have set out to do. In our world today, some women are breaking barriers, taking up seemingly difficult tasks, and excelling in the same even in the face of prevailing gender disparity issues staring them right in the face. While most businesswomen will be more comfortable venturing into the beauty, fashion and design, baking, cookery, and other similar industries, Mrs. Smelly Dube believes she is made for the industry that is not only challenging but demanding. The construction industry is a place traditionally viewed by many as a preserve for the men's folk, but Dube has a different belief, which she has proved beyond words that whatever a woman sets her mind to do, she EXCELS. Refusing to accept or submit to male chauvinistic ranting, she has risen to the occasion, challenging male dominance in the construction industry in Zimbabwe.

The multiple-award winner and philanthropist, through her company established in 2007 with the main focus on land development has since developed a construction department with about 100 houses built in Shurugwi Magakoosha Project, later ventured into motor spares under the subsidiary Rivervalley Motors and Spares - providing genuine ex-Japan motor spares to Zimbabwe and again ventured into pharmaceuticals to empower locals to have access to healthy lives.

In her words, "I have over 21 business corporates but I have now realized that without investing in things that can make us all healthy there will be no significance in doing business. I am hopeful that this new business line will not only give me profit but go a long way in promoting healthy lives for our people especially those that live in rural areas like Shurugwi".

With tenacity to continue working hard on her business acumen, she has invested immensely in properties and mining in an expansion that has seen her receive great respect among women. She keeps looking for ways to make a difference in her society. Through her humanitarian services in the Midlands, she has helped needy children and women willing to rise and venture into business and these have inspired lots of women.

The Chief Executive Officer (CEO) of River Valley Properties; a private Property Development and Construction Industry based in Zimbabwe, though from a humble beginning, has risen to a world-acclaimed business pundit, gracing many international award stages while bagging prestigious awards in recognition of her leadership skills and her ability to stand out as a distinct woman in the male-dominated field.

Among her numerous awards and recognitions are:

- 2014 Businesswoman of the Year in the construction category at the National Women Enterprise Conference Awards ceremony held in Harare, which happens to be her 8th award at national and provincial levels.

- Zimbabwe Chamber of Commerce (ZNCC) Businessperson of the Year second runner-up 2014
- ZNCC Businesswoman of the Year 2014, Midlands Chapter
- ZNCC Corporate Responsibility Woman of the Year 2014
- ZNCC Businesswoman of the Year 2013 (Midlands Chapter)
- ZNCC Woman in Enterprise Businessperson of the Year second runner-up 2013 (National)
- ZNCC Businessperson of the Year 2012 (Midlands Chapter)
- The Outstanding Leader In Business Award at the inaugural CEOs network Awards Ceremony held in Harare
- Winner, Women's Business and Leadership Awards held in Harare
- The Lifetime Achievement Awards, Philanthropist of the Year, and Philanthropic Organisation of the Year gong
- The Outstanding Leader in Business Award at the inaugural Chief Executive Officers' network awards in the capital, Harare
- Best Private Developer, Zimbabwe CEOs Leadership Appreciation Awards respectively held in Harare.
- In 2019, Award in Excellence, Leadership, and Enterprise at the African Achievers Awards held in the United Kingdom.

The Awards keep coming...

Her philanthropic works include:

- Donation of groceries to widows of ex-combatants, orphans, and the underprivileged in Midlands and Gomonzi respectively
- During the COVID-19 pandemic lockdown, through her company, she supported many vulnerable families, giving food handouts as well as renovating clinics that were used as Covid-19 isolation centers.
- Developing more than 50, 000 houses in Gweru, Shurugwi, and Zvishavane.
- Clearing drainage and rehabilitating roads in the Woodlands and Hertfordshire suburbs in Gweru as well as complementing Gweru City Council in making drains ahead of the rainy season to curb the problem of flooding that hit the city last year
- She partnered with the Council to rehabilitate the problematic Gweru-Lower Gweru Road, which experienced flooding during the last rainy season.
- She also partnered with the City of Gweru and the Department of Civil Protection to assist families affected by flash floods.
- She donated to widows of war veterans in various wards in the Shurugwi District

Speaking about her company, River Valley Properties, she said, "We are a company driven by the need to improve people's livelihoods."

Weight and Obesity

10 Things Doctors Want You to Know



Tips from Obesity Medicine Doctors for Losing Weight
 Medically Reviewed By William C. Lloyd III, MD, FACS
 Written By Lorna Collier

Obesity is at epidemic levels, say bariatric medicine doctors (specialists who help you lose weight). Being overweight or obese is linked to many serious illnesses, such as heart disease, diabetes, certain cancers, and Alzheimer's disease. But as we all know, it can be very hard to lose and keep off excess weight. Obesity medicine doctors use diet, exercise, lifestyle changes, and medication to help patients get and stay healthy. (They don't perform bariatric surgery, but occasionally refer patients for it.) We asked three leading bariatric medicine specialists for their top tips—advice you can use to help beat obesity.

1. "Exercise doesn't help you lose weight."

"The vast majority of people who come to me say the biggest reason they're struggling with their weight is because

they don't exercise enough," says Angela Fitch, MD, associate director of the Massachusetts General Hospital Weight Center in Boston. But, she says, "Exercise does not produce a lot of weight loss," according to research. It can even cause you to eat more because you're so hungry afterward. "One of the best-kept secrets is that exercise can get in the way of weight loss," says Wendy Scinta, MD, president of the Obesity Medicine Association and a family practitioner in upstate New York.

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2. "Working out can help you maintain weight loss."

Exercise may not help with getting pounds off, but it can help them stay off, says Dr. Fitch. "What the data has shown recently is the biggest reason to exercise is to maintain your weight loss." Dr. Fitch points out that after age 30, "We start to lose muscle mass every day if we're not doing something physically active. Muscle mass is responsible for how many

calories you burn at rest.” She recommends including regular strength training—which can be done with weights or “body strength” exercises like lunges, squats, planking and push-ups.

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3. “Weight loss drugs can make a big difference.”

“The newest data coming out shows that medication is really helpful to get people where they need to be,” says Dr. Fitch. “They are going to be 4 to 6 times more successful with medication than they would be without it.” Today’s drug arsenal offers many options for people to fight cravings and suppress appetite, but often need to be taken long-term so the weight stays off, says Dr. Fitch. She recommends them for people who have an obese BMI of 30, or a BMI of 27 if they also have at least two obesity-related conditions (like diabetes).

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4. “Understanding why you overeat is key to treatment.”

“Each person is going to have a different reason they are overweight,” says Craig Primack, MD, an obesity medicine specialist in Arizona. Often there’s an emotional component to overeating, he says, such as loneliness, boredom, stress, depression or fatigue. Knowing why someone overeats helps doctors tailor obesity treatment, he says, which can include medication, behavioral and nutritional counseling, and behavioral or lifestyle changes. Dr. Fitch compares obesity to cancer: “We have different types of cancer and they’re not treated all the same—obesity is quite similar.”

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5. “Diets aren’t one-size-fits-all.”

“Your friend may have gone on this one particular diet and lost weight, but the same diet or plan may not work for you,” says Dr. Primack. One reason is that more than 200 different genes (including 20 major ones) affect the likelihood of you being overweight, he says, so it’s unlikely you have the same genetic underpinnings for your obesity as someone else. This means what works for your friend might not work for you. Dr. Primack thinks that in the near future, people will be able to get genetic testing to find personalized treatments for their obesity.

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6. “Getting enough sleep helps you lose weight.”

“Sleep is a huge part of weight loss,” says Dr. Primack. When you don’t sleep enough, sleep hormones go awry: ghrelin, which makes you feel hungry, goes up, while leptin, which tells you you’re full, goes down. Your metabolism also slows. “Even when you are doing all the things you should be doing—like dieting and exercising—if you’re not sleeping, it doesn’t give you as much benefit,” he says. Dr. Primack recommends melatonin (1 to 2 milligrams taken 7 hours before sleep) and turning off screens at least an hour before you turn in for the night.

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7. “Consider high-protein, low-carb diets and fasting.”

“The general philosophy behind most diets nowadays is lower carbs,” says Dr. Primack. “I don’t like very low carbohydrates, but [rather] lower carbs and higher protein.” Dr. Scinta says she tries to work with what patients like to eat; sometimes she recommends ketogenic or paleo diets. “Those are my faves,” she says. Intermittent fasting also “is very healthy for you,” says Dr. Scinta, and can be an especially good plan for breakfast-skippers. With intermittent fasting, you eat only during an eight-hour period in the day, and fast the remaining 16 hours, ingesting only liquids like black coffee (no cream), tea and water.

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8. “Low-calorie meal-replacement diets cause fast weight loss.”

Dr. Scinta says she sometimes puts patients more than 50 pounds overweight on total meal replacement plans (usually only 800 to 1,000 calories per day in the form of shakes, bars and soups). The products she uses “are very specially formulated so you can get all the nutrients in,” and cause fast weight loss, she says, which motivates people to continue. Dr. Fitch says such replacement programs should be directed by a physician, but if people want to buy the occasional shake or bar, to pick ones with “at least 15 grams of protein and less than 10 grams of carbs.”

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9. “Artificial sweeteners are O.K.”

While some research shows artificial sweeteners can cause people to gain weight, Dr. Scinta says she hasn’t seen this with her patients and that the data is mixed. “I think it can be a very good tool in weight loss, especially if you’re doing something like the ketogenic diet where people just want to have something kind of sweet in there,” she says. “Fat and protein can be kind of boring after a while, so if you can throw a little Stevia in your yogurt, it can make it more enticing.”

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10. “Use the ‘20-minute’ rule to manage cravings.”

“Cravings last about 20 minutes, so if you can get past 20 minutes, it will go away,” says Dr. Primack. “We think of it as a wave, starting out low from when hunger is first perceptible to when it goes away.” He suggests setting an alarm for 20 minutes after your craving hits. Tell yourself that if you’re still hungry after that point, you can eat something. Dr. Fitch also suggests taking a walk or doing other exercise when cravings hit. Or, try drinking water. “Sometimes you’re actually thirsty and not hungry, but you don’t recognize it,” she says.

Credits: Healthgrades



Karima Rhanem

Making Africa the Home we want

She is without doubt Mrs. Communication. Based on her more than 20 years of experience in communication and outreach, Karima Rhanem, CEO of Africa My Home and president of the International Center for Diplomacy, has perfectly used her storytelling power and digital media skills to portray a new narrative of Africa in the media and raise the public opinion about the opportunities the continent has.

Seeing Africa as a land of opportunities, Karima Rhanem has been restlessly defending issues relating to youth and women and is implementing several programs to strengthen their capacities and empower them to own their local solutions, using innovation and technology to solve Africa's development challenges. Her exemplary work made her one of the top influential young leaders of the African continent with more than 34 national, continental, and international awards and honors.

She has been ranked as TOP 100 Women CEO in Africa and Top 30, 50, and 100 Most Influential Young Leaders in Africa, in addition to being appointed Humanitarian Ambassador to the World Habitat Ambassadors' Foundation and selected personality of the Year and a Woman of Substance by several organizations.

"I believe, it is high time to change global perceptions about Africa. The transformation witnessed in the continent in the last decades can't be ignored. Africans have managed to shape their destiny by reconsidering their global partnerships and repositioning, bringing an added value to their resources and embracing sovereign decisions of their development and democracies with progressively decreased foreign interference", Karima Rhanem said.

The covid19 pandemic has been a great lesson to the world and in particular the African Continent. With the world's global fight for food security, water shortage, climate change and its impact on migration, war and refugees problem, fuel prices increase, and the pandemic, it has become a necessity more than ever to ensure national self-sufficiency to reduce foreign economic, political and cultural influences, as well as to promote in-country social cohesion and peace.

While she thinks that an "open economy is important by encouraging free trade through regional economic blocs and the African Continental Free Trade Agreement, national self-sufficiency is also significant in promoting sovereign decisions, alleviating human suffering, preventing social unrest, and avoiding political embarrassment."

"The race over the wheat crisis during the Russia-Ukraine war is a good example as many African countries depend today on these two countries' supply chains," she emphasized. Karima Rhanem believed though that the diversification of economic partnerships, based on innovative alternatives for economies highly dependent on Agriculture, may reduce vulnerability stemming from over-reliance on other countries for key supplies.

Karima Rhanem rolled up her sleeves to raise women's and youth's opinions about the opportunities of the continent. She believes women and youth are the drivers of change in the continent.

"Women are progressively gaining positions in the

African society by holding senior-level positions and participating in decision-making processes equally with their male counterparts. African women are also the most entrepreneurial in the world. When it comes to youth, they form more than 60% of the continent population. However, both are the most vulnerable to all types of crisis,” Karima Rhanem outlined her choice for working on gender equality and youth policies in the continent.

She believes that by including women and youth in the decision-making process, making them recognize Africa as an opportunity, rather than a threat, African governments would be better positioned to face the current challenges and further boost much-needed positive trends.

“We need to continue our advocacy for gender equality so that nobody would be left behind. Africa is rich by its natural resources, but it is richer through its human capital if properly invest in”, she added.

She thinks raising capacity is key, especially since the world is undergoing a rapid digital transformation.

Digitization has made life easier for millions of African citizens, especially in terms of access to services through mobile technology. Yet, a considerable number of Africans do not yet benefit from several services as certain regions or towns and villages do not always have the necessary infrastructure or connectivity and many of its inhabitants have no purchasing



power to acquire smartphones or tablets.

It is then that she worked with different Pan-African organizations to advocate for inclusive digital policies and to reach as many young men and women as possible to benefit from different capacity-building programs, especially during the pandemic. Karima worked on streamlining efforts and adopted the competency-based approach in addition to coaching and learning by doing in most of her projects and initiatives. She also contributed to launching online academies raising capacity on digitalization with the participation of African experts in branding and e-reputation, artificial intelligence, cybersecurity, remote work and e-learning tools, e-leadership and e-advocacy, digital diplomacy, and Civic Tech.

She has also assisted Women and youth-led organizations in adapting the principle of in-kind crowdfunding by focusing on the exchange of expert services through the development of strategic partnerships with other organizations to mitigate the impact of lack of funding.

Karima Rhanem also partnered with several platforms with a focus on digitalization to empower youth to Shopify their talents online. She has assisted several youths to monetize their creations and connect them to online opportunities, especially in this period of crisis where thousands of young people have lost their jobs. The objective has been to transfer knowledge and know-how of young talents by offering them paid opportunities, enabling them



to build their online reputation and branding while gaining money from home. For her, it is an effective way of thinking outside of the box to help young people to create instead of just waiting for a job. She considered it an important step towards entrepreneurship.

“I believe that is just a perfect for women who have no job or lost their job due to the crisis. Most of them are working in the informal sector, and many of them are producing handicrafts as a matter of example but have no clue how to market their products online,”

she explained

With the growth of the e-commerce industry, Kari-ma Rhanem thinks it is important to empower these women to enter these digital markets, raise their capacity in digitalization, e-marketing, and market competition. “They no longer need mediators or a fixed office. We need to teach them how to be more independent, produce from home, and sell online, and with experience, they will learn how to grow their business,” She added.

She thinks that “many of these women are already entrepreneurs, yet without a legal status, governments need to pass on legislation to protect these women, provide with a legal formal status and ensure they have their own social security protection in addition to programs and policies to assist them in their transition from informal to formal sector,” she emphasized.





Karima Rhanem has devoted more than two decades to volunteering actions in her country Morocco and the rest of the African countries. She has advocated for rural girls' right to basic education and volunteered to assist women victims of violence and discrimination and provided counseling to women living with AIDS. She spared no efforts to tour the most marginalized areas in Morocco and other parts of Africa to engage in humanitarian assistance to youth, migrants, women, and vulnerable groups.

She also harnessed the opportunity of the increase of socially engaged internet users to contribute to many important e-advocacy campaigns including petitions to change the situation of youth, women, and vulnerable groups through policy and legislative change.



Karima Rhanem is the CEO of Africa My Home and president of the International Center for Diplomacy. She is also Senior Managing editor at the New Africa Magazine. She has worked as managing editor at Morocco Times, communication expert at USAID/Morocco, and Advocacy specialist at Counterpart International. She has a BA in communications, MA in Governance and Public Policy, and MA in journalism. She is fluent in Arabic, French, and English. She also speaks average Spanish and basic Turkish

10 Reasons Why you should invest in Africa now

BI AFRICA CONTRIBUTOR

Article written by BI Africa contributor: Olayinka Sodiq

African countries with growing economies are integral to global economic development. Are you searching for reasons to invest in the African continent? Consider the reasons below, including flexible policies, availability of raw materials, and unsaturated markets in Africa.

1. High Investment Rate

According to the United Nations, Africa is a prosperous region. And now is the best time to invest here. The United Nations report disclosed that the region recorded 11.4% growth in foreign investment returns between 2006 and 2011. But available data show that Africa's foreign direct investment (FDI) flows dropped 16% in 2020 due to the effects of the pandemic.

But things are gradually looking good again. DW reported that Africa's economic output recorded a 3.5% growth in 2021. The ease of Covid-19 restrictions and

commodity price rebound are factors behind the recovery. With many African countries recovering from the global pandemic, the region is ripe for investments.

2. Availability of Raw Materials

A report by the United Nations Environment Programme show that Africa is rich in natural resources and raw materials. The report further disclosed that the continent is home to 40% of the world's gold and 30% of mineral reserves. According to Aljazeera, Africa holds a strategic position with oil and natural resources on the global map. Africa has also been described as the fastest-growing continent for foreign direct investment, ideal for investors. With raw materials like uranium, diamonds, petroleum, iron, and gold in Africa, investors can benefit from it.

3. Flexible Government Policies

In light of the steady inflow of foreign direct invest-

ment into the continent, African governments are making flexible policies to encourage more inflows. For example, the Egyptian Government recently adopted a new investment law to facilitate private investment growth in the country.

4. Poor Infrastructure in Africa presents opportunities for investors

According to Brookings Institute, Africa's poor infrastructure has adverse effects on economic stability and growth. Investors can benefit from the region with inadequate power supply, poor roads, and undependable airports. And they can do this by leveraging

5. Relative Political Stability private and public partnerships in poor infrastructural areas.

According to a recent report by The Global Economy, the political stability index in Africa stands at -2.5 weak and 2.5 strong. The report revealed an average based on 53 countries at -0.68 points, making the region's political environment relative. With countries like Mauritius, Botswana, Cape Verde, Namibia, and Seychelles taking the lead, investors can leverage the relative political stability in Africa to make fortunes. While many African countries need to improve their political environment and leadership, the region indeed remains a hotspot for investments.

6. Flourishing Entertainment Industry

Available data on Billboard indicates that the African entertainment industry is now on the world stage. The report further regarded Africa as a significant player in the entertainment industry globally. Investors can benefit from a host of entertainment industry power players traveling to Africa for December festivals. Africa has renowned artists with credibility from cinema to music, making the continent ideal for a wise and strategic investor.

7. Consumer Increased Demand

Available report by World Data Lab describes Africa as a growing middle class. Data from the European Commission's knowledge for policy also discussed the importance of the middle class in emerging economies such as Africa. The data disclosed that business models targeting consumers at the bottom of the income pyramid should consider emerging economies. Investors with consumer-oriented business models should consider Africa in order to benefit from the growing middle class. According to Brookings Institute, the continent presents exciting retail and distribution businesses opportunities.

8. Untapped Markets

According to The Guardian Nigeria, Africa's untapped resources has the potential to turn around its economy. The business world can therefore benefit from Africa's unsaturated markets and underused human and natural resources. The continent has over 800 trillion cubic feet of natural gas, with Nigeria, Algeria, and Senegal taking the lead. The report predicted the continent natural gas expansion by 80% in 2035. Data made available by Energy, Capital & Power show that Africa is richly endowed with natural resources.

9. Potential Workforce

According to Cities Alliance, Africa has a large population of youths, making it a potential workforce benefit for investors. The report further disclosed that over 60% of the continent's population is below 25. The World Economic Forum describes Africa's youthful population as an opportunity for significant economic transformation and growth. For example, Worldometer ranks Nigeria as the most populous African country with over 206 million population. Investors can benefit from the population to build a large workforce for rewarding opportunities.

10. Digital Acceptance

A recent digital adoption analysis by Intelligent CIO revealed that Africa has the highest adoption rate than other regions globally. Higher digital adoption rates unlock enormous economic potential for investors in the continent. Africa offers rewarding opportunities for digital software and hardware businesses. The continent is home to bright minds skilled in data analytics, programming, content, mobile, and search engine marketing. Emerging technology businesses can improve the stability and security of many African countries.

Conclusion

Now that you know the reasons to invest in Africa consider the Government and laws of the land. Never assume that countries in Africa are the same as they differ in values, ethics, and orientation. Instead of investing with uncertainty, gather knowledge and develop strategies with realistic goals. Beware of corruption, policies, governance, and regional trade issues.

About the author

Olayinka Sodiq is a qualified writer with technical, analytical and copywriting experience gained from 5 years of both in-house and freelancing gigs. He is versed in finance, investments, technology, blockchain, mergers & acquisitions, bankruptcy, etc.

Her Majesty Queen Nadia Harihiri

Call for World Peace to all Humanity.

Let us look at the World with an omnipresent vision, without making any judgment, hatred, anger, or revenge spirit because what is done had to be done and we are all responsible for the history of humanity. In our World today, everywhere there is suffering, violence, crying, shouting, complaints, famines, no potable water, psychological disturbances, manipulation, fears, crimes of all kinds, disrespect for human rights, war, destruction, death, global warming, even nature complains about us. Do we really want to continue living like this?

Why not make our earth a marvelous paradise? Yes, it is possible. We are capable of it as long as we can uphold peace, forgiveness, respect, and love within us and we can humbly extend that to others, creating then a better and wonderful world for global families. Why blindly invest in the production of destructive weapons? It is aimed at growing corporate profits – underneath blood money – causing wars, hatred, and bitterness, continuing destruction of life only to satisfy our ego and acquire more wealth at the expense of others.

What shall will we take from Earth with us when we are called to the other side or when our mission here on earth ends? The only



It is our fears, our prejudices, our faults, our hatred, our racism, our gossip, our perversities, our complexes, and our ignorance that we must fight and not our brothers, sisters, children, fathers, and mothers around the world. We act as if our body was immortal on this earth which was kind enough to welcome us as privileged guests. Our barbaric acts far exceed the aggressiveness of certain wild animals, we are not even able to respect the fauna and flora, our oxygen.

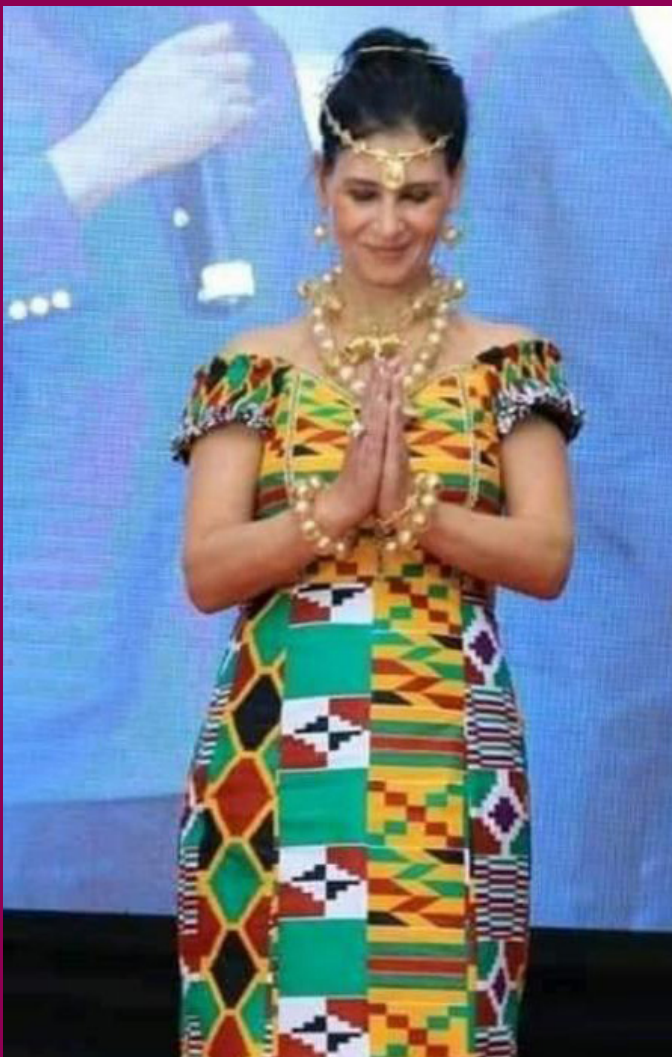
The covid19 plunged us all into a planetary lockdown, we lost our loved ones there, and we continue to suffer from it. This situation should serve us as a lesson and bring us closer to avoiding starvation and the gradual collapse of all World economies and finance. What if for once in the history of humanity we lay down our arms, destabilize our ego, and invest together in world peace, giving our family, The Humanity, a chance to live in harmony, respect, health, joy, abundance, and

security for all. Let us forget the past and our differences, forgive even our deepest wounds, and fight together against poverty, child labor, ill-treatment of women and children, all crimes, and the world imbalance of the ecosystem.

May the strongest reach out to the weakest, the richest share with the poor, and the most educated teach those who have not had the opportunity to receive teachings. Let's invest in High-quality free education for all to prepare our children for the supreme knowledge and International peace.

Only peace and peace education bring prosperity to a country; there is no secret, that a country at peace is a balanced country, healthy, wealthy, and successful. Let us celebrate in the future the tragedy of Covid19 as a Sacred International Day of Planetary Lockdown to allow nature to rest from us and breathe. We will remember how United we were in "One body" against the COVID19.

Yes, we are created equal! Our color, language, religion, social level, and skills are not our identity. We always identify ourselves with appearance and our ig-



norance plunges us into chaos. We are Life that makes the body vibrate. We are Spirit living a bodily experience and not a body having a Spiritual Experience. The human body is only our external form, our appearance, our ego which always wants to possess more and more, directed by our intelligence which believes that everything is subordinate to it, going so far as to forget that only consciousness is the master on board.

Intelligence is limited and disintegrates with the brain as we age. Only consciousness is our reality. Yes, we are all equal. Yes, we all have a strong ability to think, feel and desire; Our thoughts and emotions have power and our power is found in our freedom of thought and the faith that drives it. If together we develop positive thoughts of peace, harmony, and love, we will surely cultivate the sweetness and honey of our common destiny. Everything is a form of consciousness and we reap what we sow!!

Operationalisation of SADC Counter Terrorism Center



A Needed Regional solution for Peace and Stability in the Southern Africa Region

Violent extremist ideologies and terrorism have become a serious concern for the progress of the Southern Africa region as far as regional economic integration efforts are concerned. In January 2021, African Continental Free Trade Area (AfCFTA) became fully operational to allow free movement of people, goods, and services among Africa countries. According to UNCTAD, the AfCFTA is expected to offer a mega-market of 52.3% or \$34.6 billion in 2022 of intra-African trade that will be boosted once import duties and non-tariff barriers are eliminated.

However, with the current situation of the threats of insurgency and violent extremism posed in Cabo Delgado Province in Mozambique which also threatens

peace and stability of other neighbouring countries in the SADC region, its likely for the entire bloc to face setbacks that will prevent it from benefitting from the free movement of people, goods and services. This is due to the strict security measures that will need to be put in place as a result of retaliating and containing the threats of the insurgents' attacks.

So far, the conflict has left at least 2,000 civilians dead and displaced 670,000 more in recent years, as noted by humanitarian groups. Therefore, instead of the SADC Member States focusing their efforts on attaining the regional development plans as well as global and continental blueprints such as Agenda 2030 and Agenda 2063, they are forced to direct more resourc-

es towards peacemaking and peacekeeping efforts as well as providing humanitarian support to refugees or displaced innocent citizens. As a result, the implementation of development initiatives in the SADC region will significantly slow down and affects socio-economic development at large.

For instance, according to the SADC Secretariat, on 16th July 2021, the instruments of authority for the deployment of the SADC Standby Force to Mozambique were presented as a step towards addressing terrorism and violent extremism in Cabo Delgado. This is a major step considering the complex nature of the problem which goes beyond the territorial borders of Mozambique hence pushing for both national and regional solutions integrating soft and hard power interventions that are resource-intensive.

Consequently, to prevent future unnecessary military intervention in the region, the Member States have to work together in building sustainable peace by ad-

combat terrorism in the region has come at the right time where the need to promote a peaceful and secure Africa is needed more than ever and should be welcomed by all stakeholders.

In a nutshell, there is a major nexus between development and peace, hence having an institution such as a Regional Counter-Terrorism Centre will be a big win for the SADC regional efforts on counter-terrorism and violent extremism. It will also help the Member States to coordinate and enhance their individual and collective capacity to conduct defensive, offensive, also preparing short-term and long-term solutions to combat terrorism and its root causes.

Addressing the root causes of terrorism will offer room for the Member States to be able to easily contain the problem by preventing new recruitment as well as preventing financial and non-financial resources from getting into terrorist organisations cells. These efforts will blow up terrorist organisations' plans to expand



dress early warning signs of any terrorism threats before they escalate into a major conflict affecting thousands of people in the region. That is why the recent move by the Member States to operationalise the Regional Counter-Terrorism Centre to prevent and

and conduct big operations in the region and reassure our regional and continental aspiration to silence the guns.

6th Edition of the Pan African Investment and Humanitarian Summit



Amidst the Pandemic, the 6th edition of the Pan African Investment and Humanitarian Summit which hosted delegates from over 29 countries was held at Sheraton Hotel, Istanbul, Turkey from November 25th to 27th, 2021 under the theme, Stronger Together: Strategic Partnership for a Prosperous Africa.

The Summit is an annual event conceived by PALEDEC to identify pertinent issues in Africa with a view to providing a holistic, innovative and multi-dimensional approach to sustainable development in Africa. The event draws the attention of policy makers and highly recognized leaders in various sectors of industry, government, business and humanity from different countries to discuss sustainable opportunities to promote and facilitate international trade and Foreign direct investment in Africa.







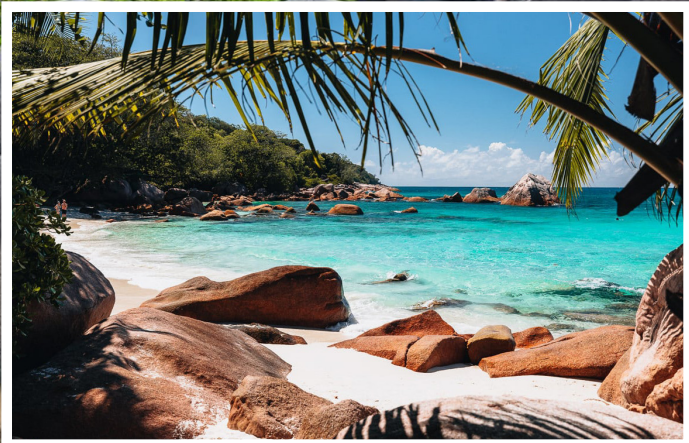


10 PLACES TO SEE IN SEYCHELLES



Anse Intendance, Mahé

One of Mahé's most beautiful beaches, this small and secluded crescent of sand on the island's south coast is a favorite surfing spot thanks to its frequent big swells and wild waves. The lack of a protective reef makes swimming a little rough when tradewinds blow from the southeast, but sunbathers, beachcombers, and photographers will enjoy this picturesque, palm-framed strand at any time of year. Turtles nest along the powdery shores here



Anse Lazio, Praslin

On the north shore of Praslin Island, Anse Lazio (Chevalier Bay) is one of the island’s most picturesque beaches. You have to hike over a hill to access the beach, but it’s worth the effort. Flanked by rounded granite boulders, this long stretch of soft blond sand merges with crystal clear waters in dreamy shades of blue. Takamaka trees and coconut palms fringe the beach providing patches of shade for relaxing, and hungry bathers can refuel at restaurants on both ends of the beach. The best time to visit is during the early morning or late afternoon when most of the tour buses have left.



Baie Lazare, Mahé

The pretty village of Baie Lazare on Mahé was named after 18th-century French explorer Lazare Picault, who landed here when the French government sent him to explore the islands. One of the area’s main tourist attractions is the neo-Gothic Baie Lazare Church, dedicated to St. Francis of Assisi, which provides a panoramic view of the area. The stunning beaches of Anse Soleil and Petite Anse are favorites, with their striking azure water and dazzling white sand.



La Digue Island

The fourth largest island in the archipelago, La Digue is a haven for nature lovers and those seeking a glimpse of traditional island life; bicycles and oxcarts are popular modes of transport. Stunning white-sand beaches and granite rock outcrops rim the coast, and beach connoisseurs will find one of the planet’s most picturesque stretches of sand and sea here, Anse Source D’Argent. You do need to pay to access the beach at the nearby L’Union Estate, where your admission includes a tour through this old copra factory and vanilla plantation. Another sightseeing attraction is the Veuve Nature Reserve, home to the endangered black paradise flycatcher, also called “the widow” because of its streaming black tail feathers. Diving and rock climbing are also popular things to do on the island, and hikers will enjoy La Pass to Grand Anse Trail, which threads past French colonial houses through woodlands and marsh areas to gorgeous Grand Anse beach.



Silhouette Island

In a marine park, 30 kilometers off Mahé's west coast, mountainous Silhouette Island is renowned for its rich biodiversity. It's the only other island in the Seychelles besides Mahé with a mist forest, which cloaks the 731-meter peak of Mont Dauban. The third largest of the granitic islands, Silhouette Island has a rugged terrain that has helped preserve its natural beauty. The park protects more than 2,000 species, including birds, geckos, chameleons, turtles, and skinks. Visitors will find caves to explore; beaches with wonderful swimming and snorkeling opportunities; and diverse flora and fauna such as carnivorous pitcher plants, coco de mer palms, millipedes, slugs, and snails. To get to the island, you can catch a 45-minute ferry operated by the Hilton Seychelles Labriz Resort & Spa from the Bel Ombre jetty on Mahe. Alternatively, you can arrive by private boat transfer or a scenic 15-minute helicopter flight.

Curieuse Island Day Trip

Once known as Île Rouge due to its russet-toned earth, Curieuse Island is now home to a breeding program for giant tortoises, which roam freely around the sandy coves. Curieuse is the only place besides Praslin where the coco de mer palm grows naturally. The island was also once a leper colony, and you can explore the ruins of the leprosarium on the south shore as well as the doctor's house, a preserved national monument. Most of the island is covered with takamaka and casuarina trees, which shade the white-sand beaches. Curieuse Island is accessible by boat tours from Praslin Island.



Morne Seychellois National Park

The largest national park in the Seychelles, Morne Seychellois National Park covers more than 20 percent of the area of Mahé and is a haven for nature lovers and hikers. Within its lush borders lies the mountain chain named after its highest point, Morne Seychellois, which reaches a height of 905 meters and overlooks the capital of Victoria. Hiking trails ascend into the park from the village of Danzil, passing tea plantations and offering spectacular views of the southwest coast of Mahé from the mountain slopes. The moderate Morne Blanc hike is one of the most popular trails and offers spectacular views from its summit. Walking west through the park, hikers will reach the Baie Ternay and Port Launay Marine Parks. To the northwest lies the hamlet of Bel Ombre and the isolated beach at Anse Major.



Victoria, Mahé:

Named Port Victoria in honor of the British queen after her coronation, the small capital of the Seychelles on the island of Mahé is the only seaport in the country. It's easy to see the main sites here in a day. One of the main tourist attractions is the Seychelles National Botanical Gardens. Established almost a century ago, the gardens encompass 15 acres of native and exotic plants as well as flying foxes, giant tortoises, and an orchid garden. In the city, modern buildings of concrete and glass have sprouted up in recent years and the few remaining colonial buildings lie around Freedom Square. The most prominent historical structure is the clock tower. Erected in 1903, it was modeled on Little Ben, a small version of Big Ben in London. Overlooking the square, St. Paul's Cathedral is built on the site of the first church of the Seychelles, which was destroyed by a freak cyclone in 1862. Shoppers head to Sir Selwyn Clarke Market, where locals sell fish, fresh fruits, and vegetables, and the many craft shops offer souvenirs ranging from ship models to pearl jewelry. For an overview of the flora and fauna of the Seychelles, visit the Natural History Museum, which also displays a few historical artifacts.



Bird Island

Once known as Îles aux Vaches for the dugongs (sea cows) in the area, Bird Island harbors a population of migratory sooty terns, which swells to 1,500,000 birds during the May to October breeding season. Birders and photographers can climb raised observation platforms for clear views of the nests. Other species on the island include fairy and noddy terns, cardinals, ground doves, mynas, crested terns, and plovers. Giant land tortoises are also in residence, and the nearby Seychelles Bank is renowned for its big-game fishing. The only accommodation on the island is the Bird Island Lodge, a no frills eco-lodge, and you can access the island via a 30-minute flight from Mahé.



Aldabra Atoll

A UNESCO World Heritage Site, Aldabra is the world's largest raised coral atoll. The central lagoon fills and empties twice a day through four channels, revealing mushroom-shaped pinnacles known as champignons. Tiger sharks and manta rays often prowl the shallows, and the atoll is home to thousands of birds, including the white-throated rail (the only flightless bird in the Indian Ocean). Also on view are lesser and great frigatebirds, red-footed boobies, dimorphic egrets (found only here and in Madagascar), Aldabra sacred ibis, greater flamingos, and the malagasy kestrel. In addition to its rich avian life, Aldabra is the habitat of 200,000 giant land tortoises - five times as many as the Galapagos.



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FOR BUSINESS IN AFRICA

**Karima
Rhanem**

Making
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want.



**Weight
&
Obesity**

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Maryvonne Pool

Honorary Consul of the Republic of Seychelles to Tanzania

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