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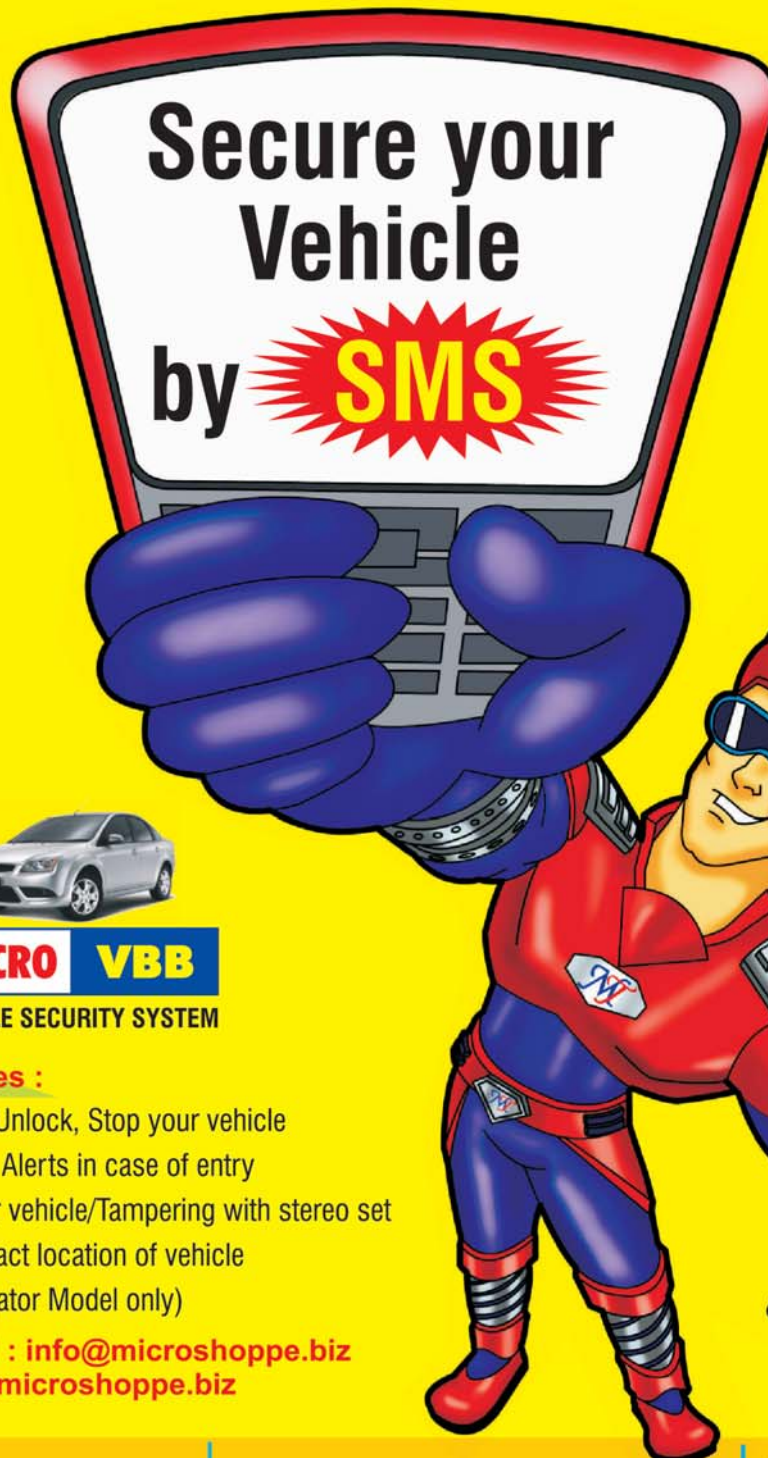
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various sources, which are considered to be reliable. Readers are however
requested to verify the facts before making business decisions using the same.



Dear Reader,

Africa - a continent synonymous with being a wild frontier is now the most sought after destination for investments.

Having travelled across this continent in the past decade, we have noticed the tremendous change being brought about by a vastly improved technology and an accelerating economic growth. We can indeed say with confidence - The future belongs to Africa!!

We are witnessing a surge of Indian businesses investing into Africa in all economic sectors. This has also got a big push from the Indian Government who stated that India is planning to make Africa one of its main economic partners. This brings to the table an extraordinary business opportunity for an 'Indian Entrepreneur' and 'an Indian Organisation' to carry on with trade and expansion.

In line with the above developing story, we at New Media are very excited to bring to you the latest issue of our quarterly bilingual (English & French) magazine- 'Indo-African Business'. This magazine was launched 8 years ago as a joint initiative of Export Import Bank (EXIM) and New Media, India's largest trade magazine publishing house covering more than 125 countries across the globe, to complement and supplement the "Focus Africa" Programme of the Ministry of Commerce, Govt. of India. New Media thus aims to be one of the key facilitators for 'Open Trade' between India & Africa.

As India is expected to sign the much-awaited preferential trade agreement (PTA) with South Africa Customs Union (SACU) by the first quarter of 2012, we expect greater access of each others' markets and easier movement of professionals. Keeping in sync with this very promising phase of the Indo-Africa Trade and Businesses with an increasing focus of Indian companies investing in Africa, the Indo-African Business team has researched on creating a unique collation on subjects intriguing business aspects thereby helping boost an 'irresistible need for business expansion in Africa'.

We are happy to inform that we have recently launched the most comprehensive website www.indoafricanbusiness.com which will act as your business intelligence to updates of the African Indexes, latest news and happenings, sectoral views, company updates, etc. You can also join us on social media networking platforms like Facebook, Twitter and LinkedIn.

We aim to connect with you directly on these platforms, interacting on deeper subjects. You can send in your views and opinions through these mediums.

With an altogether new focus on India-Africa Business, enjoy our latest issue.

Do write to us on satya@newmediacoom.biz with your thoughts !

Warm Regards,

Satya Swaroop

Managing Editor

Investing in Africa: The Next Big Growth Destination

The global investment paradigm is shifting from "should one invest in Africa" to "managing the risk of not being in Africa". With South Africa, now part of the BRICS group of countries, India is more than well positioned to take advantage of the array of opportunities on offer in Africa, a continent with a population of one billion, which include several thousands of Indian immigrants. Indian businesses are using the expatriate Indian network to tap the business opportunities in Africa.

Internet, innovative investors took full advantage of the lacuna to grow multinational mobile communication brands such as Celtel, which was taken over by Zain. Bharti Airtel subsequently bought the Africa operations of Zain. Another African success story is South African mobile phone operator MTN, which grew into a pan-Middle East and Africa player. Kenya Airways, Ethiopian Airlines, RwandAir and Air Namibia are growing airlines, purchasing several aircraft and introducing new

agriculture, real estate, tourism, construction, education and health care services. Infrastructure alone - in particular road and rail construction - is expected to attract billions of dollars per annum over the next 10 years to enable Africa to catch up. In agriculture, poor food security has seen many companies investing in innovative farming technologies and agro-processing. For instance, Rwanda benefited from the collaboration with Starbucks to assist coffee farmers.

The poor infrastructure in some of the African countries has meant an increasing preference for value-adding investments - that is, investment that brings benefits to the locals as opposed to extraction and export of raw material. However, countries such as China have successfully increased their presence in Africa through a careful alignment of their own interests with the challenges facing African governments. Most of China's FDI in Africa is led by state-owned enterprises, and involve an exchange of infrastructure development in return for mineral rights.

For all its challenges, Africa presents the most sustainable economic outlook for the future. It is not



The continent has grown steadily at about 5.6 per cent between 2001 and 2008, thanks to a combination of structural economic and political reforms, stable macroeconomic conditions and increased foreign direct investment, or FDI, inflows - which quadrupled from just over \$50 billion in 2003 to over \$200 billion in 2008 - mainly from emerging economies.

With less than 5 per cent of Africa's population having access to the

routes among African countries, and between Africa and Europe.

Other sectors ready for investment in Africa include infrastructure, energy,





surprising, therefore, that Ernst & Young's Africa Attractiveness Survey (March 2011) found that the continent's improved business environment had made it more attractive in the past three years.

These are some of the many reasons why it is important for growing businesses to be in Africa. Whereas China came into Africa via government intervention and led by state-owned enterprises, Indian private sector giants like Bharti Airtel, HCL and the Tata group have begun exploring opportunities in Africa proving the receptiveness of Africa to foreign investors. Things can only get better as the Indian government steps up trade relations with Africa.

What has worked in India must certainly work in Africa. It is a continent with a large population, spread over arable land, with little or no infrastructure, much like India was 20 years ago. A billion people slowly being economically emancipated, will be a big business opportunity - just as the India growth story over the last couple of decades provided a big opportunity for Indian entrepreneurs and corporate.

India is expected to sign the much-awaited preferential trade agreement (PTA) with South Africa Customs Union

(SACU) by the first quarter of 2012. Both sides are currently engaged in active negotiations on seeking greater access of each others' markets and easier movement of professionals.

SACU consists of Botswana, Lesotho, Namibia, South Africa and Swaziland. Since 2007, negotiations have been on over having a PTA with the grouping. So far, around eight rounds of negotiations have taken place.

Under a PTA, the negotiating countries reduce their tariffs on a particular number of products from the level they maintain with countries that are not parties to the pact. Unlike free trade agreements (FTAs), a PTA does not slash or eliminate duties from a large number of tariff lines.



It could be expanded into an free trade agreement (FTA) depending on the progress of the PTA. Both parties have earlier set the target of achieving \$15 billion worth of bilateral trade by 2014 from around the present \$11.12 billion. This target is "attainable" with greater cooperation in the small and medium sector, information technology, infrastructure, rural development and handicrafts. ■

Exim Bank Extends US \$91-mln LOC to Help Ethiopian Sugar Industry

Export-Import Bank of India (Exim Bank) has, at the behest of Government of India, extended a Line of Credit (LOC) of US \$91 million to the Government of Ethiopia, which is the fourth tranche of the total credit commitment of US \$640 million for financing sugar industry rehabilitation in that country.

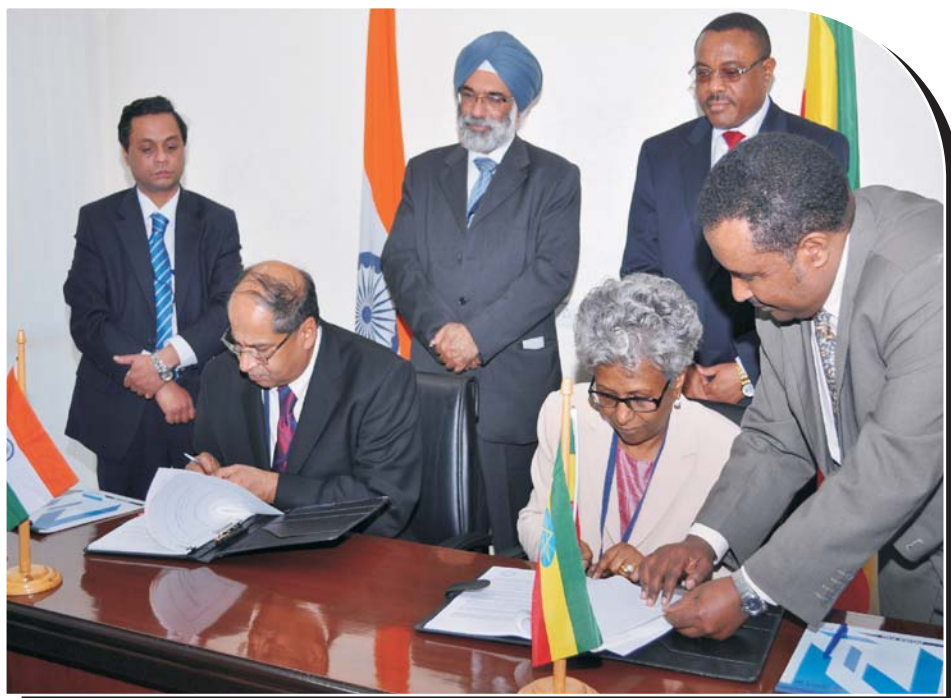
The LOC Agreement to this effect was signed in New Delhi on 18 February 2011 by Exim Bank Chairman & Managing Director T.C.A. Ranganathan and Ambassador of Ethiopia to India Ms. Genet Zewide, on behalf of the Government of Ethiopia, in the presence of Deputy Prime Minister of

Ethiopia, Hailemariam Desalegn and Gurjit Singh, Joint Secretary, Ministry of External Affairs, Government of India. Exim Bank had earlier extended three LOCs, aggregating US \$501.54 million to finance sugar industry rehabilitation in Ethiopia.

Exim Bank will reimburse 100 percent of contract value to the Indian exporters, linked to the progress of the project (s). The LOC will be used for financing at least 75 percent of total contract value through sourcing of goods and services from India. Ethiopia, located in Eastern Africa, has also been the recipient of an earlier Line of Credit of US \$65 million extended for

setting up an Electricity Transmission and Distribution Project in Ethiopia.

Exim Bank has now in place 135 Lines of Credit, covering over 71 countries in Africa, Asia, Latin America, Europe and the CIS, with credit commitments of over US \$6.58 billion, available for financing exports from India. Exim Bank's LOCs afford a risk-free, non-recourse export financing option to Indian exporters. Besides promoting India's exports, Exim Bank's LOCs enable demonstration of Indian expertise and project execution capabilities in emerging markets. ■



Exim Bank Chairman & Managing Director T.C.A. Ranganathan, (sitting left) signing a Line of Credit Agreement for \$91 million with Ms. Genet Zewide, Ambassador of Ethiopia to India (sitting right), in the presence of Deputy Prime Minister of Ethiopia Hailemariam Desalegn (standing second from right) and Gurjit Singh, Joint Secretary, Ministry of External Affairs, Government of India (standing second from left).

Ethiopia's Farm-Led Economic Growth Seeks India as Partner

Ethiopia and India have a relationship that dates back to more than 3000 years, both being ancient countries, where the Indian Ocean has always served as a great highway following the direction of the wind.

Even in modern times contact between the two peoples and countries has grown stronger due to the complementarities of their interests.

Ethiopia, with an economy witnessing double digit growth for the past six-seven years and India with one of the largest growing economy of the world, has wisely identified areas where they can support each other to further boost their economies.

Ethiopia needs foreign capital, technology and know how in order to further sustainable development. Based on the realistic perspective of the country, Ethiopia has designed a policy of agriculture-led industrialization. The agriculture sector in addition to being the food source, also serves as raw material to industries and a source of foreign currency through export.

Hence, the fast growth of agriculture not only serves for fast economic development but also help accelerate industrialization.

Ethiopia with a size of 1.12 million sq km has a wide range of unutilized land, even not inhabited as Ethiopians prefers to live and farm in the high lands leaving the lowlands abandoned.

Hence, attracting local and foreign investors to these lowland areas, with no doubt, is one means of boosting the agriculture product of the country.

The development of Ethiopia's economy at an amazing rate 'one of the top five fast growing economies' can not be materialized without using the unfairly abandoned available land of the total landmass of 73.4 million hectares, which is suitable for annual and perennial crop production, only 15 million hectares is cultivated so far.

The irrigation potential of the country is estimated to be around 4.3 million hectares of which less than a million hectares is utilized so far.

Agriculture accounts for 50 percent of the GDP, 83 percent of employment and 80 percent of foreign earnings. Ethiopia's agricultural partnership with any country means utilizing such recourses as mentioned above.

Hence the government of Ethiopia not only encourages both local and foreign investors to engage in agriculture but also provides various types of incentives to attract them so that they lease the land and produce what is needed in the market.

For this purpose, Ethiopia has established partnership with various countries including India in various fields which will further promote its development. In addition to trade and investment, India cooperates with Ethiopia in the field of manpower development, health, IT and so on.

In the field of investment, India is involved in the areas of textile, cement, agriculture, etc. So far about 500 Indian companies with about \$4.4 billion have invested in Ethiopia.

Since land cannot be bought or sold in Ethiopia, companies like Emami, Shapporji Pallonji, Ruchi Soya, Karuturi, BHO, OIA and other big Indian groups have leased lands for their investment on the basis of the law of the country.

India's External Affairs Minister S. M. Krishna, once said, "one of the main features of our continuing partnership lies in the sharing of best developmental experiences and practices, capacity building and human resource development".

Both India and Africa as victims of colonialism are consciously working in promoting their relation on the basis of mutual benefit and equality. Both do not have either historical record or intention to benefit more than the other. It is visionary, strategic and fair partnership that governs the relation between India and Ethiopia. ■



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THE NEW SPIRIT OF AFRICA

Financial Support by African Development Bank to IMF

The International Monetary Fund (IMF) and the African Development Bank (AfDB) signed an agreement recently for a contribution of US\$7.5 million by the AfDB to support IMF capacity building in Africa through the third phase of the Africa Regional Technical Assistance Centers (AFRITACs) Initiative.

“The IMF's regional centers are widely considered as models for effective capacity building in Africa, and we are delighted to take our cooperation with the African Development Bank to a new level,” Nemat Shafik, Deputy Managing Director of the IMF said after signing the agreement at a ceremony in Washington D.C. during the IMF's Annual Meetings. “The AfDB has been a strategic partner and leading donor since the inception of the AFRITAC Initiative in 2002 and has become a pivotal partner in its implementation. The AfDB's renewed and increased contribution marks a new stage in the AfDB's support to the AFRITACs and facilitates the expansion of the initiative. We are grateful for the AfDB's continued support and look forward to further strengthening our cooperation,” Ms. Shafik said.

The AFRITACs assist recipient countries in their efforts to strengthen financial governance and build effective institutions. The areas in which AFRITACs are providing assistance are critical to strengthening public finances and reducing poverty, including debt and revenue management, and tax reform. They also support regional integration and



provide a platform for donor coordination.

The AfDB has been supporting the AFRITACs initiative since its inception. The Bank contributed a total of US\$6 million to three AFRITACs between 2002 and 2009. This included US\$3 million for the first phase (2002-05), which established two pilot centers in East and West Africa, and US\$3 million to cover their second phase (2006-09) as well as the establishment of AFRITAC Central.

“The global economic and financial crises as well as continued vulnerabilities of African countries make the policy advice and technical assistance provided through the AFRITACs even more relevant today,” said Mr. Aloysius Uche Ordu, Vice President, Country and Regional Programs at the AfDB, after signing the agreement. “By contributing to the new phase of the AFRITACs Initiative, the AfDB sets the stage for enhanced support to Africa's efforts to improve macroeconomic and financial

management and governance through the provision of well targeted technical assistance and the building of institutional capacities”.

Background Information

Demand for IMF technical assistance has risen in light of the global economic and financial crisis and also because countries are seeking to strengthen their institutions. At the same time, the Fund is moving forward with a broad range of measures to respond more effectively to its members' needs to deal with emerging challenges in the global economy. To meet this rising demand as well as better coordinate assistance delivery, the IMF seeks to strengthen its partnerships with donors by engaging them on a broader, longer-term, and more strategic basis. As a part of these efforts, the IMF is expanding its network of Regional Technical Assistance Centers. It now has four centers in Africa, plus centers in the Pacific, Middle East, Central America and the Caribbean.

The Africa Regional Technical Assistance Centers (AFRITACs) are part of the IMF's Africa Capacity-Building Initiative launched in May 2002. Responding to calls from African leaders, the initiative promotes strengthening the capacity of African countries to design and implement their poverty-reducing strategies, as well as to improve the coordination of technical assistance. As part of the initiative, four centers have been established in Africa. AFRITAC East was opened in Dar Es

Salaam, Tanzania, in 2002, and serves seven countries in East Africa. AFRITAC West was opened in Bamako, Mali, in 2003, and serves 10 countries in Francophone West Africa. AFRITAC Central was opened in Libreville, Gabon, in 2007, and serves nine countries in Central Africa. AFRITAC South started operations in June 2011 in Mauritius and covers 13 countries in Southern Africa and the Indian Ocean. Work is in progress to open a regional center in Ghana to

cover non-Francophone countries in West Africa (AFRITAC West 2), which will complete coverage of all sub-Saharan countries through AFRITACs.

Complementing the regional perspective of the regional centers, topical trust funds provide technical assistance globally on specialized topics. A successful topical trust fund on Anti-Money Laundering/Combating the Financing of Terrorism

was launched in May 2009. New topical trust funds on Managing Natural Resource Wealth, and on Tax Policy and Administration were launched in May 2011. Responding to the recent crisis, further topical trust funds are envisaged, including on debt management, training in Africa and financial statistics.

Source:
International Monetary Fund (IMF) ■

Diplomatic Appointments



CAMEROON

BENOÎT-PIERRE LARAMÉE

Benoît-Pierre Laramée, (BSc [Applied Science], École Polytechnique de Montréal, 1979; DESS [Oil Companies Management], HEC Montréal, Master's degree [Project Management], Université du Québec à Montréal, 1990), the newly appointed High Commissioner to the Republic of Cameroon joined the City of Montréal after nearly 10 years in the oil business, working nationally and internationally as a geophysicist. In 1996, at the Centre for International Studies and Cooperation, he was appointed Regional Director for Guinea. In 1998, he was assigned to Bamako, Mali, where he served as Regional Director for West Africa until 2000. He was transferred the same year to the Canadian International Development Agency (CIDA) office in Port-au-Prince, Haiti, where he held two different director positions. In 2004, he returned to Ottawa to become manager of CIDA's Results-Based Management Unit, a position he held until 2007, at which time he was appointed Senior Departmental Assistant in the Office of the Minister. Since 2008, he has been Director of the Geographic Programs Branch at CIDA. He and his spouse, Christiane Giroux, have two sons, Christophe, and Pierre-Guillaume. Mr. Laramée succeeds Jean-Carol Pelletier. ■



BURKINA FASO

IVAN ROBERTS

Ivan Roberts (BA [Economics], Queen's University, 1979) began working with the Canadian International Development Agency in 1989, in the International Humanitarian Affairs Division, after 10 years of experience in advisory and officer positions with various government organizations, including the Bank of Canada, Agriculture Canada, Supply and Services Canada and, Industry Canada. In Canada, he served as senior analyst in the Andes Program from 1994 to 1998, as Manager of the Nigeria Program from 2001 to 2004 and as Director of the Gulf of Guinea Program from 2004 to 2008. Abroad, he served as First Secretary in Harare from 1991 to 1994, as Head of Aid and Counselor (Cooperation) in Lima from 1998 to 2001 and as Director of the Senegal Program and Counselor (Cooperation) in Dakar from 2008 to 2011. He is married to France Leclair. Mr. Roberts succeeds Jules Savaria. ■

COMVIVA: Simplifying Life In Africa



Indo- African Business speaks with Mayank Sharma, Vice President for Africa Region, Comviva

With a consistent jump Y-on-Y revenues of MPESA, how do you see the Mobile Industry of Africa?

The mobile market in Africa has penetrated across all socio-economic segments. Mobile communication has enriched the lives of millions in the continent; the total number of mobile connections in Africa overtook Western Europe during the last quarter of 2010. This means Africa experienced a rise in connections by

twenty percent in that period of time. At the same time, the Average Revenue Per User (ARPU) declined by more than three percent in Africa. Africa will continue to face great challenges in the future, but will always rise to meet them by providing solutions that meet the unique requirements. Africa leads the way in the pre-paid mobile business model.

In countries near and far, mobile financial services is helping achieve financial inclusion. Africa is an



excellent example of how mobile financial services can help ordinary citizens, whether urban labourers or rural farmers, access a plethora of

financial services at a nominal cost at any given time. Other developing nations such as Bangladesh and Cambodia have also set themselves firmly on the path to financial inclusion through the mobile.

Mobile money transfers in Africa will exceed US\$200 billion by 2015, representing almost 8% of Africa's nominal GDP. With more than US\$325 billion remitted in 2010, up 6% despite the challenging economic environment, international money transfers are vital to emerging market economies. Furthermore, the World Bank estimates that this will increase to US\$374 billion by 2012 and will be narrowly second only to foreign direct investments for cash injected into developing markets.

A new study in Nigeria also found the wider mobile market has stagnated in terms of service efficiency in the last couple of years. Going forward, will mobile banking prove to be the innovation, efficiency and profit frontiers of the mobile technology industry?

Payment and transaction methods are constantly evolving - from the physical exchange of bank notes and coins, to written cheques, and credit and debit cards. How we make payments and carry out transactions is



also changing. Whilst many people still perform transactions in person, carrying out transactions over the phone or via the web is becoming increasingly popular in Nigeria. Today, people want convenience and the mobile phone is proving to be one of the greatest providers of convenience to many people.

Near field communication (NFC) also known as proximity payments have shown enormous potential in the mobile payment sector to replace traditional means of payments such as physical cash, credit cards, checks etc. This technology permits customers to purchase goods in-store by waving an NFC enabled handset in front of a contactless reader and entering a password. The total transaction takes a mere fraction of the time required for the typical cash or credit card transaction. NFC is also being used to transfer money between phones and swap information just by tapping the respective handsets together.

The other frontier for innovation includes:

Transition from personal financial service to a broader payment mechanism - The aim is to evolve from a 'personal finance' tool and extend the services that can be purchased via Mobile Wallet, such as transport and entertainment tickets,

as well as to extend this to B2B transactions, such as salary payments, loan payments.

Provide Greater Interoperability -

Mobile money services are currently not possible outside a single network. In future, various vendors will need to interoperate. The service will also need to integrate with banks and ATMs, enabling the transfer of money via a bank account or a mobile wallet.

Mobile Wallet to Physical Wallet -

The vision is for the mobile wallet to act as a physical wallet. With the ongoing work in achieving interoperability/uniformity of near field communication, biometric security and regulations, this goal is achievable. Comviva, the provider of mobility financial services platform, is building technology-based solutions to achieve these objectives. Research and development is given high priority at Comviva. We are constantly evolving our products and closely working with service providers to provide innovative solution to capture the market needs.

In the last few years, absence of a legal or regulatory framework has ensured that mobile banking is untapped in Nigeria. But provisional licenses were granted recently.

What is your expectation of the kind of adoption story we are likely to see in the country once operational licenses are given and roll out of services begin in a matter of months?

There will be a steep uptake of use of mobile banking. 2011 could be the year that Nigeria really breaks through in terms of mobile money. Nigeria provides a unique proposition where we have both numbers and potential of volume transactions and mobile money could really take off in a big way.

While some Mobile Network Operators (MNOs) are rolling out solutions independently, we have also seen some partnerships between the MNOs and the banks. With particular consideration of Nigeria, what core service principle should the market in Africa adopt? Should we be seeing competition between the banks and MNOs or some sort of openness and synergies that will also encourage successful services like MobiquityTM mobile



financial solution easily access the market with its proven services?

We believe that all stakeholders - banks, network operators and regulators - should join hands to expand the adoption of mobile money. Everybody in the ecosystem have to play an important role relevant to their strengths. Banks have the know-how; telcos have the reach.

Mobile banking is sold on financial inclusion of the unbanked and under-banked. Quite ironically, I could argue that on this premise, people who already feel satisfied by their level of access to financial services are excluded from mobile banking. How outrageous have I sounded on that, and not forgetting the challenge of change and concern about security which might daunt mobile banking penetration?

Africa, home to over 800 million people is still grappling with a significant unbanked population even among the urban population across cities, semi urban and rural

communities. Regulators, innovators, technologists, financial services providers, international developmental organizations and governments are rallying round this significant dilemma of banking the unbanked African.

Extending mobile communication and mobile financial services to underserved segments requires a cost-effective solution that overcomes barriers to service deployment and service uptake. For service providers, hurdles include the cost of enabling connectivity and prepaid top-up, as well as the cost of extending financial services via traditional models, such as the physical bank branch. For end users, obstacles include the affordability of a handset and availability of low denomination.

Besides low cost of infrastructure and transactions, convenience is the hallmark of mobile financial services. While money transfer remains the core, MNOs and banks that are offering mobile financial services are also adding lifestyle services such as bill payments, etc. The well-banked people you are referring to are discovering that they can make many small financial transactions anywhere, anytime. The convenience encountered balances the fear of security risk which is further mitigated

by the small value of these transactions.

What is at the core of Comviva strategy for the African market where the best known success story of mobile banking originates, and competition is proving quite high?

Comviva, with a continuous focus on improving user-friendliness via constant innovation, continues to extend its business in Africa. By building on its existing presence and new regional headquarters in Nairobi, we are looking forward to serving our customers and responding faster to market opportunities. Our vision is to enrich the lives of over a billion people with mobile solutions beyond VAS - and Africa will play a critical role in enabling Comviva to achieve this vision. We believe that mobile financial services which include consumer accounts information, updates, alerts, bill payments, person to person transactions and remittances will be used by a majority of the population. Comviva is committed to work toward this vision by continuous innovation and adaptation. ■



Comviva has transformed the way people think of money

From playing games to paying bills, from web browsing to chatting... the mobile phone is swiftly becoming a single window for a range of services. Comviva's mobiquity™ platform transforms the mobile phone into a secure, convenient, cash-free and card-free financial transaction medium. It provides convenience to the banked consumer while extending financial services to the unbanked. Deployed by over 40 service providers, mobiquity™ simplifies financial transactions for more than 200 million consumers globally. This is just one instance of how Comviva enables its clients to go beyond boundaries, seek new frontiers and make a positive impact on the lives of close to a billion consumers.

So, if you are looking to push the realms of possibility and explore uncharted territories, do contact us. Let's explore together.

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Carry Cash in Your Mobile: Airtel Money

Airtel Ghana extends its innovative mobile services to its customers in Africa by launching a virtual money platform that allows you to send virtual money to other accounts, transfer money, pay bills, pay for goods and services and much more. Airtel Money is a new-age mobile commerce solution that allows you to use your mobile phone as a mobile wallet.

With access to Airtel Money, through a mobile phone, one can also deposit and withdraw cash. Airtel Money was designed in a way that everyone, even those without bank accounts can carry out transactions sitting at home.

Airtel Money has partnered with a number of organizations to allow convenient ways of paying bills, contributing to investments, making deposits and withdrawals.

So, how does Airtel Money work ?

To put virtual money into your Airtel Money account, you need to go to an Airtel Money agent and buy virtual money. Airtel Money services are only available on the Airtel network, so you will need to acquire an Airtel line. To fetch a new account, you can go to the nearest Airtel walk-in outlet, partner bank or authorized Airtel Money agent with a valid photo ID.

Your money is considered safe with Airtel Money. However, you may not

earn interests on your deposits with Airtel money. Every transaction carried out uses very high encryption standard that adheres to the highest banking security standards and your password.

Amongst the many advantages of carrying out transactions by not stepping out in Africa, Airtel guarantees separate records for Airtime account and your Airtel Money account.

- Airtel also launched the "Airtel Cash Mania" competition this year whereby GHS 2000 was given away every day for 90 days with a promised reward at the end of the stipulated time.
- To promote mobile banking services across Africa, Ecobank Transnational Incorporated and Bharti Airtel has recently signed an MoU (Memorandum of Understanding).

This agreement is aimed to facilitate the development of innovative mobile financial services focused both on serving the unbanked and under-banked and contributing to the economic development of the 14

African countries in which they jointly operate.

Bharti Airtel's Chief Executive Officer, (International) and Joint Managing Director, Manoj Kohli said:

"Partnering with Ecobank to bring mobile financial services to all corners of Africa further demonstrates Airtel's



commitment to Africa and supports the concept of borderless mobile telecoms services across the continent."

Commenting on the development, Ecobank's Group Chief Executive officer, Arnold Ekpe, explained that the agreement combines the distribution capabilities of "Africa's

largest indigenous banking group, present in 32 countries across the continent and a world class telecoms operator committed to offering pioneering mobile services in Africa."



27 pc South African Women Hold Senior Executive Posts

South African women occupy 27 percent of senior management positions in the local workforce, according to recent findings in the Grant Thornton International Business Report.

The South African average is way above the global level of 20 percent. Although the latter was 24 percent in 2009, it dipped to its lowest since 2004 in the most recent results.

This was revealed on International Women's Day, which was celebrated on 8 March 2011.

The survey for the report was conducted at private businesses and governments in 39 countries in both developing and developed countries.

Jeanette Hern, partner and head of corporate finance at Grant Thornton, said: "The fact that South Africa outperforms the global average can be attributed to the emphasis placed by the government on gender equality and employment equity.

"However, while the South African government holds an impressive record with many women in senior positions, the private sector business community still has a long way to go, particularly in the roles that women play."

April Mackenzie, global head of Public Policy and External

Affairs at Grant Thornton, added: "It is disappointing to see that the global proportion of women in senior management has shown no sign of growth, reverting instead to 2004 levels."

Although South Africa's percentage of women in senior positions shows how government policies on gender equality and employment equity have worked, the private sector still has fewer women in senior positions at 23 percent compared to the global average of 38 percent.

"We can't afford to be complacent by relying on the fact that we are outperforming our global counterparts. The recent economic crisis has highlighted the need for businesses to be flexible and open to change in order to survive. The different perspective that women can bring is so important in our ever-changing and complex world," said Hern.

Grant Thornton International commissioned an independent market research agency, Experian Business Strategies, to conduct the survey.

The accounting and consulting firm is independently owned and managed, providing assurance, tax and specialist advisory services to privately held businesses and public entities.

The research was made through telephonic, postal, face-to-face, and a mixture of face-to-face and telephonic interviews.

The respondents targeted by the survey were those in the positions of CEO, MD, chairpersons or other senior executives.

The percentages of the respondents came from the following industries: 25 percent manufacturing; 25 percent services, 15 percent retail and 10 percent construction. The remaining 25 percent was spread across other industries.

The survey found that Thailand had the most women in senior management positions with 45 percent, followed by Georgia (40 percent), Russia (36 percent), Hong Kong and the Philippines (both 35 percent).

India, the United Arab Emirates and Japan had the lowest number of women in senior



Jeanette Hern



April Mackenzie

positions, all with less than 10 percent.

Women were found to be more successful in getting senior positions in Thailand, Hong Kong, Greece, Belgium and Botswana. The percentage of women in senior positions in these countries grew by

7.0 percent since 2009.

The percentage of women in senior positions can be broken down into the following departments: 22 percent finance; 20 percent human resources; 9.0 percent marketing and 9.0 percent sales.

Globally, 8.0 percent of women in senior positions are CEOs. Asian economies boast the most women CEOs, with Thailand having 30 percent, mainland China 19 percent, Taiwan 18 percent and Vietnam 16 percent. ■

India's Sonalika Group Plans Two Tractor Units in Africa

New Delhi-based International Tractors Ltd (ITL), an arm of the Sonalika Group, is planning to set up two assembly facilities for tractors in South and East Africa, as it intends to double its turnover from exports to Rs 800 crore by 2014. The group is also exploring options to join hands or acquire a local company to set up its base in Europe. The company is likely to take a decision on it in the next three months.

Rajeev Wahi, President (International Business), Sonalika Tractors, said recently, "We are firming plans to increase our level of exports from 10 percent to 20 percent. Besides Africa, we are also looking at expanding operations in Europe, Latin America and China."

The expansion programmes would be carried out in the next three years. Sonalika Tractors, which recently set up an assembly line in Cameroon and shipped 1,000 tractors to the country, is bullish on the African market.

"There is a lot of potential in the African market. We will set up five centres in the continent, which will cater to about 40 countries. Our plants are already operational in Egypt and Cameroon; a third is being set up in Algeria. Besides, two more units are proposed in South and East Africa," Wahi said. Each facility would produce 2,000 units a year on a single-shift basis.

The company is looking at tapping the markets in Peru, Chile, Brazil, Surinam and Ecuador from its base plant in Argentina. It has plans to acquire companies for expanding in the European market.



Wahi said, "We have very aggressive plans for Europe. In the next three months, we will decide on the final details."

During this financial year, the company plans to sell 6,000 units in the overseas markets. ITL, which clocked a turnover of Rs 1,500 crore last financial year, sold 34,000 units in 2009-10 and is targeting to sell 50,000 units in this financial year, with a revenue of about Rs 2,000 crore. ■



India's Largest Manufacturer of Construction Equipment



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Doing Business as an SME in Africa

Small to medium size enterprises (SMEs) have the potential to turn around the country's economy provided adequate funding, sound infrastructure and effective institutional structures are put in place. Globally, SMEs are being hailed for their pivotal role in promoting grassroots economic growth and equitable sustainable development.

South Africa and India are notable examples of countries with vibrant SME sectors.



The Indian SME sector has grown over the last 60 years to become one of the most powerful sub-economic sectors.

SMEs have a greater tolerance for hedging risks and the potential to reap substantial rewards in niche markets. As small business entities, they are very flexible and move fast to adapt to any environment.

Most of the SME's in Africa currently are in dire need of government and private sector assistance to secure more funding.

In recognition of the immense potential that the sector has, the Ministry of Small and Medium

Enterprises and Co-operative Development has been on a drive to ensure that all businesses in the sector are registered. Absence of a secondary stock exchange for SMEs to help raise working capital and allow participation of other investors has also made expansion of such firms difficult.

Plans to establish a secondary stock market for SMEs in Africa have been on the cards for the last couple of years but the stock market authorities and the government have not been able to conclude on the size of businesses that should be classified as SMEs.

Under the leadership of its Chairman, Hans Falkena, the Task Group of the Policy Board for Financial Services and Regulation, has analysed and developed a supply side regulatory views for the SME's in South Africa.

The Task Group covered the following areas in its review:

The profile of South African SMEs and their contribution to the South African economy

SME's Access to equity capital and debt

Access to banks and other non-banking financial institutions

The Task Group has identified a number of areas in which intervention is likely to have a positive effect on SMEs' access to finance.

Equity finance is important for young, high growth and potentially high-risk enterprises. SMEs' participation in the country's venture capital and private equity has been limited to date. This is because of the insufficiently developed "exit options" and weak IPO markets.

In the USA and EU countries, SMEs contribute over 60% in employment, 40-60% to Gross Domestic Product (GDP) and 30-60% to exports.

Countries such as India, Indonesia, China, Malaysia, Japan and South Korea, SME's contribute between 70-90% in employment and an estimated 40% contribution to their respective GDPs.

In Africa, the SMEs sector in economic powerhouses such as South Africa, Egypt, Nigeria and Kenya, is estimated to contribute over 70% in employment and 30-40% contribution to GDP. ■





Why do Most SMEs Remain SMEs Their Entire Life Cycle?

Gaurav Shah

Group MD & CEO - DeGroup, CMD & CIO - IndiaSocial Fund

India has been the talk of the world markets for quite a few years now from an economic growth perspective. It is a no brainer that the SMEs play an extremely important role in driving this growth for any economy and India is no different. The Indian landscape boasts of having more than 30 million SMEs and more than 60 million people being employed by them. Currently, the SMEs contribute to more than 20% to the GDP. These basic numbers are just to understand how important the segment is, especially for India.

Obviously, a growth spurt in the SME segment will provide a booster dose to the growth of our overall economy. However, most SMEs have remained SMEs through their entire life-cycle, which is a pressing issue, if India has to sustain the economic growth in the coming 2 decades.

The two logical sides are the policy makers and the entrepreneurs themselves.

Policy makers are working hard to create reforms that may be suitable, however, the real thrust hasn't been given as yet to the SME segment. They are still busy tweaking the law to benefit only a few. However, we cannot completely blame them since they have done a commendable job in significantly opening up the economy in the last 2 decades.

After having interacted with more than 2000 Indian entrepreneurs in the last 4-5 years, there have been some key observations that I would like to share. There are two parts to these key observations, the entrepreneurs' mindset and the entrepreneurs' wherewithal; the mindset being a much bigger issue.

The Mindset:

First of all, let's understand that entrepreneurship is for doers and not just thinkers or dreamers. A dream is a dream without action and doesn't lead anywhere. So the first lesson is to come out of the building and act. This is especially true for aspiring entrepreneurs and the first generation start-ups.

A lot of new start-ups / ideas remain on the shelf or in the jazzy business plans. Nothing is done about those ideas in the hope that someone will fund them. But a logical question, "Why should someone fund you when you are not willing to act on your own ideas?" This is precisely the reason why only 1 in about 800-1000 start-ups gets funded. Investors also like people who act, simply because they are the ones who create results and returns, both. This is a 'mindset' or a 'will' issue. If you have the will, you will create the necessary wherewithal anyways. The only advice is, "Get out of the building and start building your business before even thinking about

investors. If you build a good business, money will anyways find you."

On the SME front, the entrepreneurs have already acted on the opportunity and have created a platform for the new generation to take off. Here is where the mindset issues are prevalent. Most SMEs show rigidity in the mindsets and their ways of doing business.

One thing that most SMEs ignore in today's times is their business model. There is a huge block in learning somewhere. This is often proven by their "know it all" attitude. The truth is it's not the fittest or the strongest or the most intellectual who win the game but the one most responsive to change. With the advent of technology, the dynamics of doing business are changing by the minute today. If SMEs do not adapt their business models to these changing demands, they will often remain where they are. The key lies in change and fluidity in the business models. Change in the way one thinks, one learns, one adapts and one acts.

The Wherewithal:

Most of these businesses often have traditional or old economy thought-process driven business heads that often are not in a position to visualize the new and global markets that are available today and their ever changing dynamics. Ultimately, you

are what you think you are.

The most important question now is how can SMEs then begin the process of scaling up?

The simple answer is to revalidate the thought leadership and the current business model. These are the two most critical aspects that need engineering. What one can do is to create a pictographic representation of their business, which would give a clear bird's eye view. This essentially will help one understand where exactly the engineering would be required in order to scale upwards.

With the availability of technology that simplifies global communication, the markets are far bigger and closer now than they ever were. SMEs know this fact; however, they feel that the exercise of reaching that far for a customer is resource hungry, which is not true. There are just about a

million tools available today which make this process cost efficient and within reach. What needs to be understood is the fact that it is people who ultimately drive business everywhere and it takes effective networking to reach out to newer markets.

The other extremely critical thing would be to hire a mentor, who one can trust, who has the necessary expertise and who would give genuinely real and practical advice. This would most often reduce the agony of late unhappy realizations.

Essentially you need a mentor to answer a few very critical questions like these and more:

- How do I introduce a product/service with no budget?
- How do I entice new markets and customers without a big marketing budget?

• How do I determine whether there's really a market demand for my product/services?

• What kind of people should I hire: young, old, unproven, proven, cheap, expensive, etc.?

• How do I get them to leave their current jobs without throwing a lot of money at them?

• How do I tell my partner/friend that he can't be CXO just because he is a co-founder?

Finally, have the humility to share a fraction of your success with others. Very few people say, "We are what we are, because of our mentors, employees and every other stakeholder."

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Tata Chemicals Limited Invests INR 1,300 crore in an Upcoming Urea Venture in Africa

India's leading fertilizer manufacturer Tata Chemicals Limited (TCL) is investing over INR 1,300 crore to buy a 5.10 percent stake in an upcoming urea plant in Africa. The plant which is being built by Oram International, a Singapore based agri-food processing company in collaboration with the Republic of Gabon is expected to have a manufacturing capacity of around 2,200 metric tonnes of ammonia and 3,850 metric tonnes of urea per day.

TCL is handling project management during construction and will also take care of operations and maintenance till the plant is ready in the next three years.

The unit is strategically located near Gabon's main seaport and is expected to carry out effective material handling to target markets in Africa, North America, Latin America and India. Infact, upto 25 percent of the production from this plant would be reserved for sales in India, subject to de-regulation in India as urea is a substantial part of

Indian imports.

The plant is also expected to be one of the lower cost, urea manufacturing facilities globally. The government of Gabon has given a 10-year tax holiday after commencement of commercial production and a 10 percent concessional tax rate thereafter. TCL already has a significant presence in Kenya, South Africa and Morocco and this project is also in line with their focus to partner in the growth and development of Africa. ■

South Africa Reviews its Flagship Disaster Management Law

By Sanne Boswijk



The National Disaster Management Centre (NDMC) of South Africa is currently spearheading a review of South Africa's comprehensive Disaster Management Act of 2002. Although this instrument is famous for its incorporation of clauses on disaster risk reduction (DRR), its implementation has posed significant challenges, particularly at the level of local municipalities. The purpose of the review is to tackle these challenges by establishing the legal facilities for maximizing the effect of DRR legislation for communities at the municipality level. As noted by Ann Bruwer, Executive Manager of Disaster Management Legislation, Policy and Compliance Management at the NDMC: "The South African legal framework not only outlines the organization and structure of disaster management in response to disasters, but includes the institutional responsibilities concerning preparedness for emergencies and in reducing the risk of disaster. It is crucial that issues of disaster risk

reduction, community participation and the link to climate change are adequately provided for in our reviewed legislation."

At the request of the NDMC, the IFRC and the South African Red Cross have joined a roundtable of experts providing input to the review. This coordinated effort is timely, as the IFRC, in close cooperation with the South African Red Cross Society,

is currently conducting a research project with the University of Witwatersrand into the effect of the Disaster Management Act at the community level in South Africa. Like the NDMC, the researchers concluded that, although there are pockets of excellence, implementation of the South African Disaster Management Act has not yet had the desired effect on the disaster preparedness of local municipalities.

A draft bill including amendments to the Disaster Management Act is expected to be presented to Parliament in 2012.

Country Projects: Mozambique

Mozambique is a country which is highly vulnerable to natural disasters, particularly floods. The IFRC has been working together with the Mozambique Red Cross Society to advocate for the development of clearly defined and formalized



Disaster Management

national coordination mechanisms for disaster preparedness and response, and the adoption of the IDRL Guidelines into national legislation.

Country Projects: Namibia



Working in conjunction with the Namibian Red Cross Society and Namibian national authorities, the IFRC is planning to conduct a new technical assistance project to assist the government in assessing its preparedness for international disaster assistance.

Country Projects: Uganda

Since 1998, the Red Cross has been part of the development of Uganda's national disaster management policy. In more recent years, the IFRC has become actively involved in supporting the Uganda Red Cross Society in its efforts to further the country's legal preparedness for

international disaster response.

Visitors can view host of the various IFRC's - International Federation of Red Cross and Red Crescent Societies ongoing humanitarian work around

the globe. Broadcast journalists and media outlets can preview and download a range of B-Roll in broadcast quality (MPEG2) along with press releases and images in the 'For Journalists' section.

The following voluntary organizations have been involved in providing assistance and uplifting the downtrodden of this vibrant continent.

They are -

Angola Red Cross
Baphalali Swaziland Red Cross Society
Red Crescent Society of Benin
Botswana Red Cross Society
Burkinabe Red Cross

Society
Burundi Red Cross
Cameroon Red Cross Society
Red Cross of Cape Verde
Central African Red Cross Society
Red Cross of Chad
Comoros Red Crescent
Red Cross of the Democratic Republic of the Congo
Congoles Red Cross
Red Cross Society of Côte d'Ivoire
Red Crescent Society of Djibouti
Red Cross of Equatorial Guinea
Red Cross Society of Eritrea
Ethiopian Red Cross Society
Gabonese Red Cross Society
Gambia Red Cross Society
Ghana Red Cross Society
Red Cross Society of Guinea
Red Cross Society of Guinea-Bissau
Kenya Red Cross Society
Lesotho Red Cross Society
Liberian Red Cross Society
Malagasy Red Cross Society
Malawi Red Cross Society
Mali Red Cross
Mauritanian Red Crescent
Mauritius Red Cross Society
Mozambique Red Cross Society
Namibia Red Cross
Red Cross Society of Niger
Nigerian Red Cross Society
Rwandan Red Cross
Sao Tome and Principe Red Cross
Senegalese Red Cross Society
Seychelles Red Cross Society
Sierra Leone Red Cross Society
Somali Red Crescent Society
South African Red Cross Society
South Sudan
Sudanese Red Crescent
Tanzania Red Cross National Society
Togolese Red Cross
Uganda Red Cross Society
Zambia Red Cross Society
Zimbabwe Red Cross Society
Reference: www.ifrc.org

For more information, visit
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Green Cross Launches Hygiene Training in Ghana to Mark Global Handwashing Day

Green Cross International marked Global Handwashing Day on October 15, 2011 by helping hundreds of students in Ghana learn how to practice safe hygiene and, in turn, protect their health.

Green Cross's school-based programme, being launched for the first time in the remote northern region town of Makango, is part of the network's Smart Water for Green Schools initiative, which is providing safe drinking water to tens of thousands of people in communities across the African nation of Ghana. Along with the hygiene education programme, a new mechanized borehole was installed to provide water to the rural community.

"By teaching children the basics of hygiene and sanitation, we are able to protect their health," says Mubarick Masawudu, President of Green Cross's national organization in Ghana. "Diarrhoea, respiratory infections and other water-borne diseases can be prevented by the practice of good hygiene and sanitation."

In Ghana, diarrhoea is responsible for 25% of deaths of children under five years of age. Each year, this age group suffer from three to five incidents of diarrhoea and respiratory infections. Nine million episodes of diseases could be prevented annually just by washing hands with soap.

Safe drinking water and hygiene practices are keys to preventing such illnesses. At least 16 communities or 26,000 people across Ghana now have access to safe water as a result of the Green Cross network's Smart Water for Green Schools programme that was launched last year. The programme is building water systems in at least six more villages in Ghana's Volta Region. As part of the programme, some communities such as Makango, had latrines and educational materials provided to them.



"The Smart Water for Green Schools programme has already made a real difference to people's lives by securing water in their communities," said Marie-Laure Vercambre, Green Cross International's Water Programme Director. "We mark Global Handwashing Day by launching educational materials for schools that

responded to the hygiene challenge."

Green Cross is equipping teachers with materials to educate children on the benefits of sanitation, washing hands and making water safe for drinking.

The Smart Water for Green Schools initiative has had other positive spin-offs. By locating water systems in communities and installing latrines in schools, student enrolment, particularly of girls, has risen sharply since they now have access to improved facilities and can collect water for their families closer to home. They no longer have to walk long distances to fetch water which previously often prevented them from attending classes.

Green Cross International, founded by Mikhail Gorbachev, former President of the erstwhile Soviet Union, is an independent non-profit and non-governmental organization working to address the inter-connected global challenges of security, poverty eradication and environmental degradation through a combination of high-level advocacy and local projects. GCI is headquartered in Geneva and has a growing network of national organizations in over 30 countries. ■

Hemp Could Provide Mass Housing in South Africa

South Africa's construction industry has taken another step forward. High up on a hill overlooking the sea in Noordhoek, Western Cape, stands the House that Hemp Built.

The first of its kind in South Africa, the building was constructed almost entirely with materials that could be grown on a few hectares of land within months.

The house belongs to Tony Budden, co-owner of hemp company Hemporium, who has been exploring and showcasing the product in South Africa since founding his company in

1996. He's been working on his remarkable home since 2005 and his idea has finally become concrete - or rather, 'hemcrete'.

The house was conceived as a prototype for future projects in South Africa. Housing is one of the government's most pressing challenges, and building with hemp (*Cannabis sativa*) could make housing projects more affordable and more sustainable.

In four months, one hectare of hemp can produce enough material for a strong and well insulated home that's

suitable for the government's Reconstruction and Development Programme (RDP).

After harvesting the first crop, materials for another house could be grown on the same land.

Ideal Eco-building Material

Hemp is increasingly being recognized as an ideal eco-building material, especially in Europe and Britain, where authorities are using hemp in pilot homes in their housing and eco-estates.





When Budden started the project, his major challenge was to find a local contractor who had experience in building with hemp. The solution presented itself when he was approached by green architect Erwin van der Weerd, who was pioneering a new modular building system for which he wanted to use hemp.

At his Stellenbosch factory, Van der Weerd constructed panels for the hemp house's walls and transported them to Noordhoek, where it took a few days to assemble the house out of what looked like Lego blocks for grownups.

Modular building is much faster than the conventional process and could be effective in an RDP housing project, because all the work that requires technical expertise could be performed at a central location. Houses could be churned out at speed, and would go a long way towards reducing the current housing backlog without affecting quality and safety.

Apart from its wooden frame, the House that Hemp Built is constructed mostly from the renewable plant. As far as possible, the panels' inside posts are made of reclaimed wood. Inside the panels are two layers of hemp insulation, and in addition to this, the walls are strengthened with hempcrete. This is a mixture of lime, water and hemp stalks, a by-product of

the textile industry.

Hempcrete continues to strengthen as it gets older and harder, and the spaces between the stalks create additional insulation. The walls are plastered with hemp screed which is similar in formula but with more lime and some sand.

Some walls in the house are made from hemp chipboard, for which Budden negotiated with Chinese suppliers to develop a board that used an eco-binder instead of formaldehyde. These pioneer technologies are not cheap, and with the imported materials, the costs of the hemp house are comparable to a conventional building of the same size.

Contentious Issue

Currently, South African legislation doesn't distinguish between tetra hydrocannabinol containing marijuana and industrial hemp, which is cultivated for maximum fibre and minimal amounts of the psychoactive compound.

This makes it illegal to grow the plant privately in the country, but Budden has received interest and offers of support from numerous governmental and non-governmental bodies.

South Africa has been running hemp pilot projects since 1998 and the latest trials are located in the Eastern Cape.

Because the country presents ideal conditions for growing excellent quality hemp, the momentum for its industrial use is increasing.

If the hemp project proves successful and large-scale cultivation goes ahead, it could change the lives of millions of South Africans. Thousands of jobs will be created in all sectors of the industry, from cultivation to beneficiation, and nutritious hemp seeds could provide poor people with essential omega oils mostly found in fish.

Economies of scale will make hemp building highly economical. It is estimated that over the next five years the global hemp industry could grow to be worth as much as R6.9billion (US\$1.1-billion).

When the finishing touches are completed in a few weeks' time, Budden will move into his new house, but his mission to cultivate awareness about hemp and sustainability is far from over.

"You don't have to change everything about your life to be green," he said. "It's about how you use the resources that you have. Food must be nutritious and clothing must be strong. It's about moving away from mass consumer culture towards conscious consumer culture." ■

AfricaCom Awards 2011



Recognizing and Rewarding Excellence in the African Telecommunications Market

The AfricaCom Awards 2011 was held at CTICC Cape Town, South Africa on November 9 & 10, 2011. This is the 4th Annual Gala celebrating the triumphs and innovations of Africa's telecom markets, an event beyond and above other events.

This gala which was held in an exciting new venue witnessed new categories, new case studies from entrants, and more. The 11 prestigious awards were announced to an audience of 300 of Africa's most influential telcos at a sumptuous evening of fine dining and entertainment.

Heartiest congratulations to the 2011 AfricaCom winners and the shortlisted nominees:

Best Network Improvement: MTN



MTN South Africa's LTE pilot had the objectives of enabling the South African public to experience this new technology's capabilities, to internally gain first-hand experience of the technology, as well as to understand how it performs in a live environment.

Best New Service: Orange-Surf & Pay



Offering the first hassle-free billing solution for small businesses in Uganda and Kenya, this service allows small business customers to charge end users for connecting to the internet. It also makes it possible for neighbours to share the cost of an internet connection. It will also help create new opportunities and new sources of

income for small businesses, as well as increasing the internet penetration rate in Africa. This service is a revolution in Uganda and Kenya.

Best Cost Efficiency Initiative for Africa: Helios Towers Africa



Pioneering sale/leaseback model for telecoms infrastructure across Africa-a model that saw significant development in 2010/2011.

Rural Telecoms Award: Ericsson-Rural Netco



A high speed, shared broadband network aspiring to provide an affordable service and enable ICT development in rural regions. It is the first wholesale company set-up to cater rural areas.

Best Backhaul Solution for Africa: Huawei



Technologies

Building IP backhaul in South Africa with low-cost, high-quality services, and improving the end users experience.

Customer Service Excellence Awards: Gateway



Communications- Customer Service

One of the things Gateway strives to do is avoid faults before they happen by analysing incidents trends and monitoring customer networks in real time.

Best Marketing Campaign: MTN South Africa



MTN re-launched MTN Zone with a fresh marketing campaign in October 2011. This successful campaign utilised television, radio, print, out-of-home, digital, direct marketing mediums as well as below-the-line brand activations. With this campaign, MTN also attracted existing customers onto the MTN Zone price plan as well as new subscribers to its network.

Satellite Service Provider of the Year: SkyVision



SkyVision prides itself on having now reached a point where it is able to provide a diverse range of satellite connectivity solutions to meet any demand, expectation and company need. During 2011 alone, it increased its satellite capacity over Africa via various satellites, enabling it to support growing demand for its ever-increasing portfolio of services and today, it delivers the most progressive SLA in the market.

Best ICT Solution Provider for Enterprise markets in Africa: Safaricom - 'Tele Justice' using Telepresence Technology



Aiming to help the efficiency and accuracy of the judging process in Kenya. Cutting travelling where possible is very important to all businesses, but where court hearings are important and complex a

reliable solution was imperative. This pilot successfully enabled the judges seated in Nairobi to hear and rule on cases in Mombasa (500km away) in real time over high-res video conferencing. The solution is unique and utilizes Safaricom's high capacity national fibre links to carry real-time, high-res video-based communications.

Best Pan African Initiative: Seacom & Main One



The partnering of SEACOM and Main One changed communications on the West and East coasts of Africa. SEACOM and Main One joined to provide cost-effective services, intended to stimulate direct West to East coast connections. Through this partnership, SEACOM and Main One have managed to extend their individual cable systems to the opposite coasts of Africa. The joint solution is a first of its kind in Africa.

Changing Lives Award: Safaricom



M-PESA Pay Bill Service used for a nationwide fund-raising initiative in response to the worst drought facing Northern Kenya in decades. The objective was to raise 500 million Kenyan Shillings in 4 weeks (approx US\$5 million) to feed 4 million Kenyans facing starvation. In four weeks, the amount raised was three times more than what Kenya Red Cross Society had been able to raise in six months globally. Within those four weeks, close to 300,000 needy Kenyans received emergency food and water averting impending disaster. ■



African Union Conference of Ministers of Sport

The 4th Session of the African Union Conference of Ministers of Sport (CAMS4) was held at the African Union Commission Headquarters, Addis Ababa, Ethiopia from October 17- 21, 2011

The theme for the session was: Consolidating Africa's Renaissance Through Sport.

CAMS4 was organised in two phases: Experts from October 17 and 18 and Ministerial from October 20 and 21.

Conducted by the Department of Social Affairs of the African Union Commission (AUC), the objective of the Conference of African Ministers of Sport (CAMS4) primarily focussed on the future Architecture for African Sport.

The agenda of the Conference included:

- Report of the H.E. the AU



Commission Chairperson on the implementation of the Decisions of the 3rd Session of the AU Conference of Ministers of Sport

- Consideration of the Report of the AU Commission on the new Architecture for African Sport, and Dissolution of the Supreme Council for Sport in Africa (SCSA)
- Briefings presented on, inter alia, the 2011 All Africa Games,

preparations for the bidding of the 2015 All Africa Games and the 2012 Sport Programme of the AU Commission, for information and support purposes.

Background:

At the 3rd Session of the AU Conference of Ministers of Sport (CAMS3), the Ministers of Sport called for the following actions

- A new Architecture for African Sports (consisting on this Ministerial Conference and its Bureau, and a Sport Advisory Board with Technical Committees)
- The Commission should conduct further studies regarding the integration of the Supreme Council for Sport (SCSA) into the Commission
- Dissolution of SCSA to be concluded after the Maputo 2011 All Africa Games
- Urged Member States to pay their contributions and arrears to SCSA in order for SCSA to fulfil its financial obligations before its dissolution
- The resolutions of the Third Session of the AU Conference of Ministers of Sport were subsequently endorsed by the Executive Council decision EX.CL/543 (XVI) of January 2010.
- The theme of the CAMS4 "Consolidating Africa's



Renaissance through Sport” was developed out of the growing evidence and recognition that well designed sport-based initiatives that incorporate the best values of sport, can be cross-cutting, powerful, practical, low-cost but high impact tools for sustainable development.

Conference Ministers of Sport was highly interactive and constructive as the earlier sessions

- Approval of a new Architecture for African Sport
- Approval of the composition of the Sports Advisory Board and its Technical Committees

AU Commission, AU Organs, International and Continental Sport Organisations, International Organisations and Agencies and Regional Economic Communities taking active part in the 5 day meet.

Source
African Union Commission (AUC) ■

Outcome of the Conference:

- The 4th Session of the AU

The conference witnessed Ministers-in-Charge of Sport and Experts, Officials from AU Member States, the

Mahindra & Mahindra to come up with Assembly Plants in African Countries

India's leading tractor manufacturer Mahindra & Mahindra plans to set up assembly plants in South Africa, Kenya, Ethiopia and Zambia, Tunisia, and Morocco. The auto giant already has satellite plants in Gambia, Tchad, Mali, Ghana and Nigeria for manufacturing farm equipments.

These facilities will now be used to assemble three-wheelers, light commercial vehicles and utility vehicles to drive volumes in a fast-growing economy in South Africa with rising disposable incomes.

M&M currently has a presence in 24

out of the 53 African countries and is amongst the few in the world to have set up tractor assembly facilities in Africa. M&M plans to increase penetration in Africa by also bringing in their three-wheelers, LCVs and Bolero in the market. ■

India's SAIL to set up Steel Plant in South Africa

Indian steel manufacturer, Steel Authority of India Limited (SAIL) signed a memorandum of understanding (MoU) with Africa's mining group, Afriplam Resources, for constructing a USD 2.94 billion steel plant in South Africa.

The teams are currently identifying a site for the mill that is expected to

produce up to 5 million tonnes of steel per annum. SAIL has also reported plans to construct steel manufacturing facilities in Indonesia, Mongolia and Oman, with an approximate investment of USD 12 billion in each plant.

The Afriplam Resources venture is expected to generate 3,000 to 4,000

jobs in South Africa. The parties also agreed to establish a South African based distribution and trading facility to enable ease of access to the products manufactured by SAIL. ■

46^E ASSEMBLEE DES GOUVERNEURS DE LA BANQUE AFRICAINE DE DEVELOPPEMENT:

La BAD prône la croissance pour tous en AFRIQUE

Pochi Tamba NSOH

Le groupe de la Banque Africaine de Développement (BAD) a tenu ses assemblées annuelles 2011 Lisbonne au Portugal, avec la participation des ministres des finances, des gouverneurs des banques centrales et les grands dirigeants d'entreprises des 77 pays membres de l'institution. L'évènement marque la 46^e assemblée annuelle des gouverneurs de la Banque Africaine de développement et la 37^e assemblée annuelle des gouverneurs du Fonds Africain de Développement.

Au cœur des travaux, le thème vers



un programme pour une croissance pour tous en Afrique, la BAD a ainsi pris un virage dans sa politique de soutien au développement, une orientation qui est surtout la conséquence de la révolution arabe, car la BAD a noté que la cause des soulèvements dans les pays arabes était la mauvaise redistribution et pour cela le mot d'ordre sera la croissance

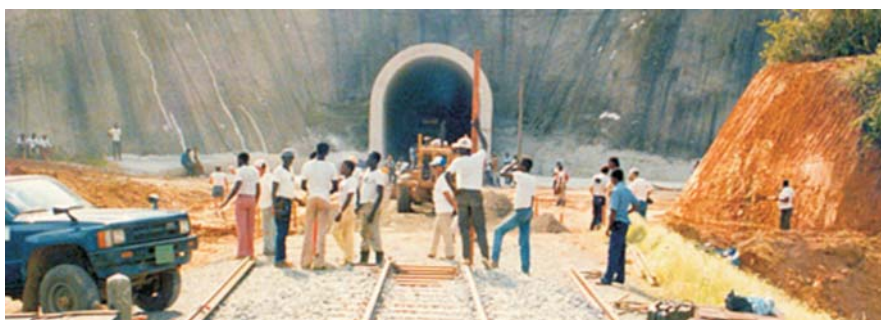


pour tous, qui est la recherche d'une croissance forte seule susceptible de favoriser le développement économique du pays et de relever le niveau de vie, mais aussi et surtout une croissance forte dont les fruits seront mieux repartis. D'où la question de la problématique de la réparation des biens, agricoles en passant par les infrastructures et la recherche de la compétitivité. La notion de croissance inclusive est souvent revenue, ce terme signifie que bien que la croissance est existante, elle n'est pas suffisante; car on a trouvé des cas où un pays peut avoir une bonne croissance mais sans que cette croissance n'aille au bénéfice de toutes

les populations, particulièrement aux populations nécessiteuses. A Lisbonne les plénipotentiaires de la BAD ont proposé des stratégies de redistribution des fruits de l'effort de tous

En effet, l'Afrique a une croissance forte et soutenue depuis plusieurs années autour de 5% en dehors de quelques pays parmi lesquels le Cameroun. Le taux de croissance de cette économie reste faible autour de 0% depuis l'atteinte du point de décision de l'initiative PPTE en 2000, inférieur aux 5% moyens de l'Afrique durant la même période; mais l'action du gouvernement camerounais malgré ce taux bas est de se rassurer que tous les camerounais bénéficient du fruit de cette croissance retrouvée. Ainsi la hausse fiscale reste maintenant pour aider le secteur privé et les salaires du secteur public ont été revalorisés en 2008, des recrutements massifs sont faits la fonction publique.

L'autre centre d'intérêt concerne le lien entre la compétitivité de





l'économie et les infrastructures. elle entre en droite ligne du contenu du document de stratégie pour la croissance et l'emploi, le port en eaux profondes de Kribi en étaient la dernière illustration, et enfin la problématique de la gestion des changements climatiques. Les enjeux financiers sont importants pour le Cameroun, compte-tenu de sa position géographique et des besoins de son économie. On peut donc constater qu'entre l'agenda 2011 de la BAD et les besoins de l'économie nationale, c'est pratiquement les mêmes cibles.

Pourquoi la BAD a-t-elle décidé en 2011 de mettre en œuvre ce type de programme? Cela part d'un constat généralement partagé, de plus en plus de pays africains ont de bonnes politiques. Un renouveau est constaté, et il y'a une croissance de plus en plus forte, mais on note malheureusement en même temps que cette croissance

ne se retrouve pas toujours en terme d'emploi, en terme d'amélioration des conditions de vie comme en Tunisie où le gouverneur pour la Tunisie, le ministre tunisien de l'économie a pris le cas de son pays où bien qu'il y'ait des acquis sociaux importants; le taux de chômage est extrêmement élevé, il devient donc urgent de repenser la notion de croissance. Non que cette croissance ne soit pas bonne, mais parce qu'elle n'est pas suffisante pour penser au développement, d'où l'importance de la notion de croissance inclusive. Une notion qui n'entraînera pas vraiment une révision de la politique camerounaise qui compte tout simplement travailler en matière d'infrastructures, d'agriculture pour booster la croissance; mais la question qui demeure c'est celle de savoir si cette croissance touche effectivement toute les populations.

La BAD encourage aussi l'Etat

camerounais aller vers des projets intégrateurs c'est-à-dire des projets qui renforcent l'intégration dans la sous-région d'Afrique Centrale; c'est pour cela qu'elle intervient au Cameroun deux niveaux: tout d'abord sur le plan national, le Cameroun a un portefeuille qui tourne autour de 350 milliards et dans un second temps, l'Etat camerounais a des projets qui bien que concernant le Cameroun, sont des projets qui sont logés au niveau de la CEMAC et au niveau de la CEEAC. Il s'agit de la construction des routes (exemple la route de KATCHOUM) et le barrage de MEVELE qui peut avoir des implications dans la sous-région d'Afrique centrale.

Les conclusions auxquelles les assises vont aboutir sont d'abord une amélioration de l'intégration au niveau de la sous-région, car cette dernière reste dans le peloton de queue en Afrique et ces Etats comptent sur la BAD pour les aider développer un certain nombre d'infrastructures qui vont permettre de renforcer cette intégration. Et le Cameroun quant lui par satisfait car il va désormais être membre du comité permanent du conseil des gouverneurs de la fin de ces travaux jusqu'en 2014. Pour ce qui est des autres conclusions retenir de ces assises, la BAD se donne 3 ans pour revenir son siège en Côte d'Ivoire, les prochaines assemblées se tiendront en 2012 en Tanzanie. ■





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