

PUBLISHER'S MESSAGE

Acceptance is a way to understand. We must bring more gratitude to our lives and try to bring the best out of them. We must take care of our mental health and move towards a normal and happy life by turning the negatives into positives.

Adapting to a new lifestyle might take time in the process of dealing with the present situation. The difficult part is dealing with our fears. In order to deal with any kind of situation, we must take care of our mental health. We are all aware of the importance of physical health, but we must not overlook the needs of mental health. We must maintain our non—negotiable biological necessities, such as eating healthy food, maintaining our sleep cycle, exercising, and keeping ourselves hydrated.

The truth is multidimensional, opinions are subjective and facts are objective. The transformation of energy cycles causes change. Change is always constant. We learn from four main sources: our family, teachers, friends, and experience. Most of the things we perceive exist in our minds and they are a reflection of our thought process. Our thoughts have the power to attract positivity if we choose to think positively. Try to be a conscious creator of your reality. We must go through the physical, mental, and spiritual realms.

We may read something inspirational, encouraging and feel better for a while, but often the change doesn't persist for many of us and it's hard to keep us well and happy. Any kind of content we consume daily has an impact on our bodies and subconscious minds, even if we choose to ignore it. Research literally demonstrates that reading has the ability to change your brain and to establish various patterns within it. In practice, reading allows us to gain new facts and skills that we may not have previously known. We must understand the power of focus to practice good habits. Maintaining consistency requires commitment and keeping the passion alive each day with the same intensity.

We want things to happen quickly, and we want our dreams to become a reality.

Everything we desire already exists; all we need to do is act on it. What we anticipate, we always attract.

A positive attitude is essential in business. A leader can't ever let his team know that he has any concerns as to how tedious a scenario seems. Keep in mind that you have chosen your business or profession because you like it. Therefore, be happy while you are working. There is nothing like a sense of humour that may generate a positive mindset, so be sure that you do not lose yours.

As a businessman, I've understood that staying positive is essential for moving forward and pushing through even when negative events occur. Positive thinking can help you change a bad situation into a good one in a much shorter period. This is how something good is made from something bad.

Wishing all business houses and our readers a great time ahead and a safe summer!

Kirit Sobti

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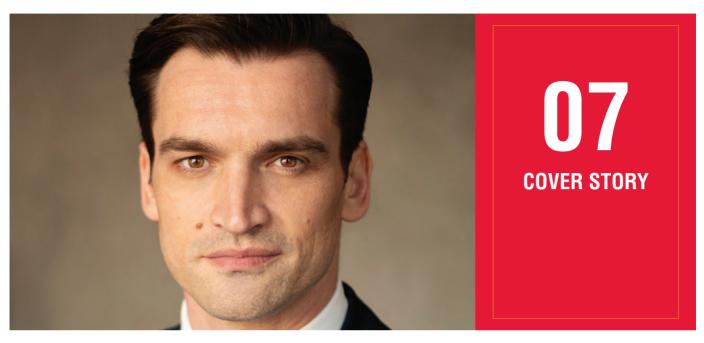
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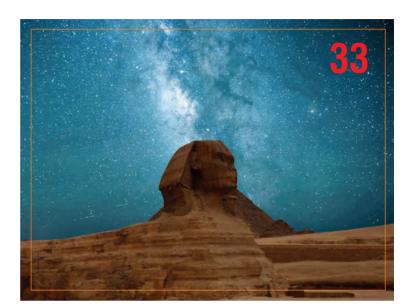
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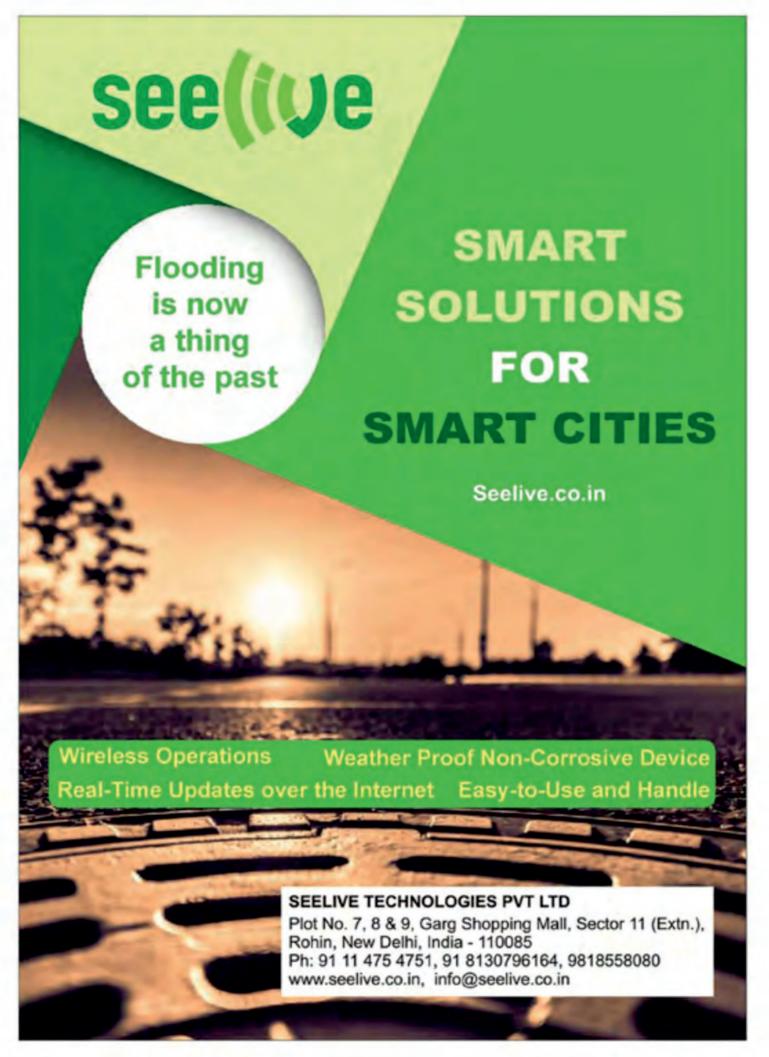
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EQUITABLE, SAFE & EFFICIENT VACCINES, ON A GLOBAL LEVEL

DR. ANDREI BACIU

was appointed Secretary of State within the Ministry of Health of Romania in December 2019.

As Secretary of State, he was a part of the coordination team of COVID-19 response in Romania, being actively involved in the decision making process during the pandemic response. Currently, he is in charge with the coordination of the national vaccination campaign roll out, acting as Vice-President of the National Committee for Vaccination against Covid-19.

He is a specialist doctor on cardiovascular surgery with international working experience. He is a member of the National Liberal Party for the past six years and acts as Secretary General of the National Health Committee.

Romania, along with the rest of the European Union member states, started the vaccination campaign against Covid-19 at the end of 2020. It was clear for us that the vaccination campaign is of a complexity without precedent and it's success can save lives and stop the spread of the virus. At that point, Romania was facing a significant vaccine hesitancy phenomenon. Strong leadership that inspires trust was needed.

The first step was to generate a

vaccination strategy. Since vaccine doses were limited we had to prioritize. The strategic objectives were based on ethical and medical core principles. Thus, we defined three main vaccinations stages: first stage-medical staff, second stage-elderly population, chronically ill patients, critical sector and last stage – the general population.

At the same time, a national communication campaign has started. Full transparency and responsibility govern all our communication actions. Complete transparency is essential in building trust between population and authorities on such a complex vaccination campaign. Not to mention the impact of the fake news machinery. As such, doctors with great reputations played a central role in communicating the benefits of the vaccination. A top priority was keeping the medical staff well informed, by using specific, "tailor-made" communication tools, in order to ensure a high degree of vaccination rate of the employees from the medical field. This was the first important victory against the fake news "pandemic".

Subsequently, two important benefits emerged. First, the general perception

towards vaccines has improved since the medical community got vaccinated. Second, based on the preexisting trust relationship between patients and doctors/pharmacists/dentists/nurses, the vaccination dialogue between them enhanced even more the positive perception towards the vaccination. A significant part of the population realized that vaccination is our single and best shot

In the first couple of months, the dynamics of the campaign depended exclusively on the limited number of doses Romania had access to. As the doses gradually increased, so did the vaccinations center we have opened. Up until the end of the month of May, Romania had around 1.000 vaccination centers. Thousands of general practitioners joined the vaccination efforts. This defined our main approach so far, the paradigm where people moved towards the vaccination centers. Presently, anybody can get vaccinated at any vaccination center without any prior reservation.

At this point, one out of four Romanians have gained immunity following vaccination; as a matter of fact,



from now on we will strive to increase the vaccination rate by focusing on a pragmatic approach, going forward to those who wanted to get vaccinated but did not initiate the process so far. Even this preliminary vaccination rate had impacted the transmission rate of the virus, which declined significantly. Just another proof, if needed, that vaccines work. And are the only solutions we've got to end this grey chapter of our lives.

Starting with 15th of May some of the most important epidemiological social restrictions had been lifted off. The relaxation of restriction measures continued with a second phase at the beginning of June. Following these important changes, people's mobility had already increased. The cultural and sport environment opened up again.

The vaccination campaign will, therefore, focus on such areas of concentration by opening vaccination centers near subways, highways, train stations and bus stops in order to increase the accessibility to vaccination. Additionally, museums, theaters and sports arenas are opening vaccination centers. We have to make vaccination an easy choice.

Half of the Romanian population inhabits the rural areas. This requires a different approach, ever since April this year, we have deployed mobile teams/mobile centers traveling from village to village to provide direct and immediate access to vaccination to everybody. A strong partnership with local authorities and leaders is essential for overcoming the immunization challenge in the rural area. We all have a role to play in this vaccination campaign, it's a responsibility for all of us.

So far, regarding the vaccination with the full regimen, Romania has managed to be and stay at the top of European countries according to the European level and amongst the top 20 countries at a global level. However, the hardest part in reaching herd immunity is yet to come. Moving forward, only a team effort will manage to terminate the transmission of the virus. Romania is actina in solidarity and unity, and as such, has already donated more than 300.000 vaccine doses to the Republic of Moldavia. As a part of the European Union, we will continue to support the international efforts, by providing vaccines to other countries and regions that need it. Team Europe already announced that it aims at donating at least 100 million doses to low- and middle-income countries by the end of 2021. We have to keep in mind that nobody is safe until everyone is safe. Therefore, we have to identify together global solutions for this global problem - the Covid-19 pandemic. Africa - the second largest continent is facing other types of risks and challenges. Together with Team Europe, the United States announced that it will donate 80 million doses. COVAX and the World Health Organization are supporting the vaccination campaign in several countries in Africa. Still, so far, an unacceptable small percentage of doses of Covid -19 vaccine has reached Africa. Financial resources are, of course, something to consider but it cannot represent a "dealbreaker" in such an existential crisis.

At the point where vaccine supply is an issue, prioritization is the key. Getting vaccines to high-risk people should be a top priority. The beautiful continent of Africa is a place of contrasts. The efficiency of Covid-19 vaccination campaign will, most likely, be very diverse. To overcome this disadvantage, it is essential to act in UNITY.

The global health vaccination campaign is the greatest moral test of our times. We have only one top priority: equitable access to safe and efficient vaccines, on a global level. We need to continue our work together to leave no one behind.

Interviewee:

DR. ANDREI BACIU

Secretary of State within the Ministry of Health of Romania

Interviewer:

ATLANTA MAHANTA,

Sr. Multimedia Journalist, THE TIMES OF AFRICA

Q. HAS COVID 19 INFLUENCED ROMANIA'S DECISION TO FACE NEW CHALLENGES?

A. The past 14 months have been challenging for every country, every society, every individual. A year ago, the 73 World Health Assembly was marked by the world`s engagement to work together to fight the spread of the new virus. We have mobilized but, still, the pandemic has taken a heavy toll. And it still does.

But it is today, more than a year into a historic pandemic, that there is a general, international consensus that health is a crucial foundation of any society. This acknowledgment carries an opportunity when we start rebuilding systems that proved to be flawed, unequal, and fragile, the opportunity to build back better, rethinking health, and addressing the conditions and broken systems that allowed this pandemic to happen and aggressively advance.

The COVID-19 pandemic came at a difficult time for the Romanian health system, exacerbating chronic structural vulnerabilities, with long-term consequences on health and well-being. But no health system, no economy or society, regardless of level of development, has been truly prepared to adequately manage a crisis of this magnitude.

Without the financial and material resources of other European Union

member states, Romania has proven that it has the institutional capacity to act quickly, timely and efficiently to limit the spread of the pandemic. Under the strong leadership of the President of the country and with a dedicated team, with commitment and responsibility, we succeeded to build trust, manage anxiety and encourage a sense of professionalism and community orientation in an extraordinarily difficult period.

Today we have real reasons for optimism and hope for a new normalcy, because we have the reality of COVID vaccines. Immunization process against COVID-19 represents the surest way to counter the pandemic.

As restrictions begin to lift, an exercise in assessing the quality of the crisis response is needed, and we will address the critical shortcomings highlighted in order to increase preparedness for future crises. As with all health outcomes, measuring what is happening in the current crisis is essential to preparing for the future.

A first reaction is that healthcare systems need to be better prepared and better targeted to deal with future emergencies. In addition to strengthening hospital capacity and intensive care, measures are needed to improve community care.

New paradigms for infrastructure, the geographical distribution of care providers, telemedicine, home care, training of health workers, supply and adequate management of protective equipment, optimal flows and pathways for the delivery of care, and new flexible mechanisms of payment and reimbursement will be critical in the next step.

At the heart of any discussion about future healthcare systems are issues of skills, training and education. The crisis indicates the need to rethink education and training.



There is no doubt that COVID-19 will leave a significant mark on how healthcare is funded, managed and consumed. But with great challenges, great opportunities come. A positive result of the crisis is the immediate expansion of the use of digital tools. Care units could continue to offer this solution as an alternative to patients for follow-up in the post-Covid period, thus reducing stress on existing infrastructure. We also estimate that the repeated use of telemedicine during the crisis will create lasting changes in the attitude of patients and physicians towards telemedicine, a solution that will help address the clinical workforce deficiency in the current crisis, requiring significant care capabilities and critical ventilation.

These technologies will make personalized healthcare even more accessible. However, governments must also play a role in unlocking the potential of these technologies. We need to ensure the sustainability of funding for the digitization of the health system. There are financial opportunities at European level for digitization needs, which we need to capitalize on.

Innovation lays at the core of the pandemic response. The window of opportunity we now have with the vaccine rollout is the merit of innovative research and biotech. We experience the same

steadfast progress driven by innovative therapeutics in treating the incurables. Amidst the tumult of COVID-19, we are at the onset of a new era in healthcare that, for the first time, rightfully places the individual at its core.

Personalized medicine with the deployment of artificial intelligence and new technologies are yielding new insights in various intervention areas such as oncology, rare diseases or cardiovascular illnesses, delivering both clinical and economic benefits for patients and societies. Solidarity is key in postpandemic recovery. At the same time, a strong partnership between regulators, academia and researchers as well as the civil society is a precondition to our quest to ensuring universal and equitable access to quality healthcare.

Q. HOW DO THE PRESENT PROCEDURES IN HEALTHCARE SYSTEM ENABLE COOPERATION AND QUICK RESPONSE?

A. Romania is a positive regional example of how, by taking comprehensive, coordinated, and timely measures, this unprecedented emergency can be managed. Despite the fact this pandemic is not short of challenges for both national authorities and society, Romania handled it very well, proving its crises management institutional capacity, community solidarity, and very important, the heroic dedication of Romanian health workers and the strong leadership of the Romanian President.

We succeeded to overcome the barriers of disinformation and deep-rooted vaccine hesitancy and implement a successful vaccination campaign by communicating intensively and transparently on the vaccination campaign deployment procedures.

Romania's vaccination campaign is a straightforward example of best practices in the region. This success story is one of the best boosts in support of the European Union Health Union project. Romania is well advancing in its vaccine rollout and this is also due to the fact that the Joint EU Procurement mechanism is delivering promising results.

The global health vaccination campaign is the greatest moral test of our times. As am emergent donor and global health and humanitarian actor, Romania has been engaged, in national capacity but also through Team Europe, in a solidarity effort around the world.

We have been engaged in 2020 in supporting the efforts to counter the COVID-19 pandemic, through voluntary contributions to countries in our region and beyond. We have continued our efforts in 2021, and further donations are expected in the coming period, even to partners from the African territory.

Q. WHAT KEY ACTIVITIES MAY BE REGARDED AS REALISTIC FOR FURTHER COLLABORATION FOR AFRICA AND EUROPE COUNTRIES?

A. The COVID-19 pandemic is one of the biggest challenges the global community has ever faced. But this is the most appropriate time to rebuild stronger and better in support of the principle of health for all. We need to work in a combined effort to ensure the rebuild of trust, a key element for any future endeavour that will provide the means necessary to achieve our goals.

Romania and Africa share close historic friendship in fields as education, especially higher education, health and interpersonal contacts and a common vision upon the future. This background can encourage a strong bilateral framework marked by convergent interests at European and international levels. We can only benefit from strengthening our partnership and encourage the advancement of exchanges in various areas, favouring an appropriate framework for structured

and diversified collaboration. We need to walk together and strengthen each other in our common quest to build a more prosperous, peaceful and sustainable future for all. Horizon Europe calls can be particularly relevant for international cooperation, especially in resetting our innovation and research agenda. Bilateral scholarships and joint investment in green transition, climate change resilience and innovative entrepreneurship could be further explored.

I am confident that we are able to develop a firm collaboration in areas of interest and to build networks in new representative domains such as health, medical science, health security and pandemic preparedness.

Q. HOW IS ROMANIA DEALING WITH PRESENT SITUATION IN THE COLONIA, BOD, BRASOV REGION, THE AUTHORITIES ARE NOW INVESTIGATING A SARS-COV 2 DISEASE EPIDEMIC AMONG CONSTRUCTION WORKERS?

A. The recent outbreak of SARS-CoV-2 among construction workers in Colonia Bod, Brasov country of 29th of April 2021 was rapidly investigated by the local public health directorate. The eight workers came to Romania from India, and five of them tested positive for COVID-19.

The Brasov Public Health Directorate (DSP Brasov) started an epidemiological investigation immediately and containment measures were put in place to isolate the cases identified in the Colonia Bod village.

Romania added India to the list of countries with high epidemiological risk - the so-called "yellow list" - this week. This means that travellers arriving from India are required to quarantine at home or a stated location for 14 days.

Non-pharmaceutical measures are still crucial in the fight against pandemics and

we are closely monitoring the situation regarding SARS-CoV-2 variants. The Alpha variant is the dominant variant in the European Union still, but particular attention is being given to the Delta variant, which seems to be progressively replacing Alpha over the past weeks.

In Romania, the public authorities adopted a series of relaxation measures but we keep a public message on the importance to remain vigilant, notably regarding variants, considering the high level of uncertainty that they represent. A certain level of non-pharmaceutical interventions will also need to be maintained until sufficient vaccination coverage is reached.

However, the focus must remain on vaccination rollout. 71% of the Health care workers have been vaccinated with one-dose and 60% received their complete dose-series. Close to a quarter of the adult population has been fully vaccinated. We also try not to leave behind the most vulnerable and we are vaccinating persons without shelter, refugees, asylum seekers.

Q. THE WORLD IS CONCERNED ABOUT ITS POST-PANDEMIC FUTURE, HOW DO YOU SEE ROMANIA'S FUTURE?

A. The COVID-19 pandemic has humbled us and has shown the flaws in our preparedness and response systems. It has been a hard lesson and we have paid a heavy price learning it. We have to make sure that such a catastrophe would

not repeat itself.

We need to be better prepared to anticipate and react to emerging public health threats. And we need to make sure that our citizens understand the importance of this approach and gain their support and engagement in a collective effort.

Creating a more resilient, inclusive society, prepared and responsive to threats and disasters, addressing inequalities and providing high-quality health care, and empowering all citizens to act when critical conditions impose should lay at the core of the post-pandemic future of any country.

Only a consolidated whole-of-society approach will allow us to move forward and act to counter the challenges to come. And we know that there will be new challenges. With a historical financial allocation through the European Resilience mechanism, added to the already outstanding European financial perspective 2021-2027, Romania will be part of o European Union that will be able to both ensure its preparedness to fight emerging crisis and to become an influential global player. The National Program of Reconstruction and Resilience is a vital instrument targeting aimed to improve health care coverage for the management chronic diseases and their risk factors through strengthening health systems, health infrastructure and crisis preparedness and to ensure that equitable integrated, people-centred service delivery systems are set in place.

Building back stronger should not ignore our relationship with the environment. We must not forget that almost all the pandemics that have affected humanity and most of the emerging diseases have an animal pathogen origin.

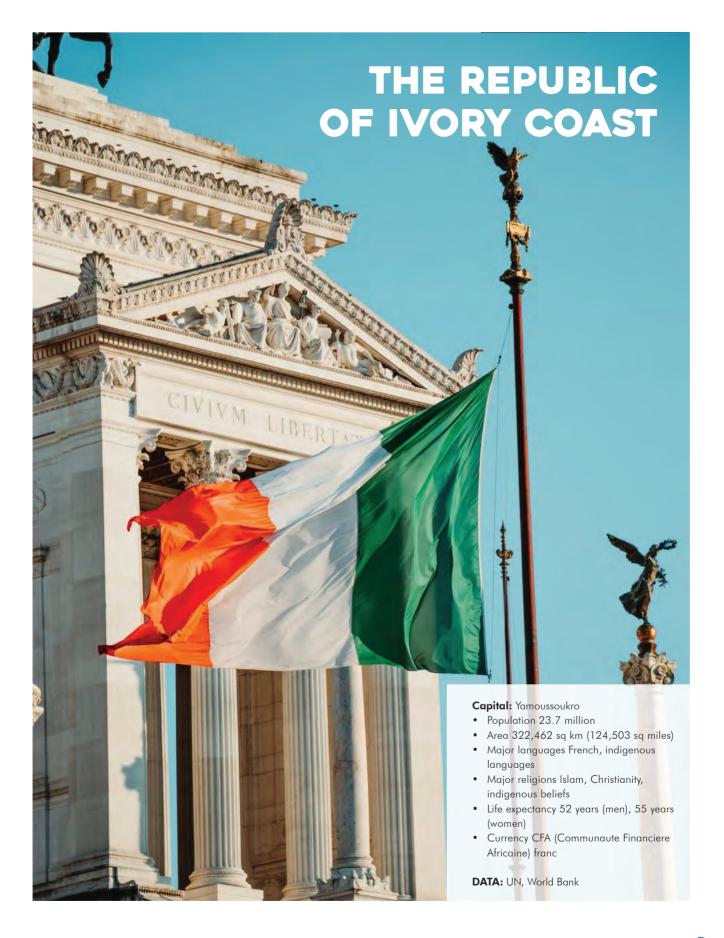
Our actions have created an unhealthy relationship with the environment, through clime change but also by reducing the natural habitats for many species and thus reducing biodiversity.

Climate changes play a fundamental role in altering the patterns for some seasonal diseases, impacting the ecology and increasing the risks for new infectious diseases. We have to rethink our approach and we need to have a green build back. This could even be presented as a real preventive measure.

Building back our economy is nonetheless central to our endeavours. Romania's Prime Minister strategy aim for sustainable post-pandemic economic growth, focusing on both reforms and investments

A post-pandemic future is also about leadership and changing mentalities. We have to use the momentum to its maximum as a new generation of young politicians, part of the new governance, are the next-generation leaders, with impactful actions can drive change in society and able to mobilize transformation of the health system and beyond.





MAJOR EVENTS:

1842: France imposes protectorate over the coastal zone and later colonized Ivory Coast.

1944: Felix Houphouet-Boigny, later to become Ivory Coast's first president, founded a union of African farmers, which developed into the inter-territorial African Democratic Rally and its Ivorian section, the Ivory Coast Democratic Party.

1958: Ivory Coast becomes a republic within the French Community.

1960: France grants independence under President Felix Houphouet-Boigny. He held power until he died in 1993.

1999: President Henri Konan Bedie, in power since 1993, is overthrown in a military coup.

2000: Laurent Gbagbo becomes president after a controversial election.

2002-2007: Civil war effectively splits country into Muslim rebel-held north and government-controlled Christian south after renegade soldiers try to oust Mr Gbagbo.

2007: Gbagbo and rebel chief Guillaume Soro of the New Forces sign an agreement to end the crisis.

2010: Long-delayed presidential elections. Election commission declares Alassane Ouattara the winner of the run-off. Mr Gbagbo refuses to quit. Post-election violence leaves 3,000 people dead and 500,000 displaced.

2016 March: Al-Qaeda jihadists attack the beach resort of Grand Bassam, near Abidjan, killing 18 people.

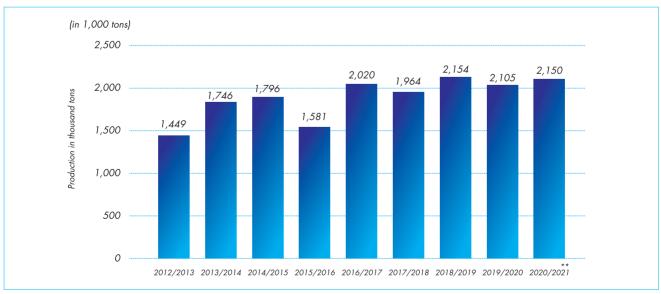
2017 January: President Ouattara sacks army, policy and gendarmes chiefs over two-day army mutiny in various cities over unpaid wages.

2017 September: An environmental group says the chocolate industry is causing massive illegal deforestation, fuelling a catastrophic decline in wildlife.

2019 January: The International Criminal Court acquits Ivory Coast ex-president Laurent Gbagbo of charges of crimes against humanity over violence following the 2010 election.

2020 November: Alassane Ouatarra is re-elected for a controversial third term. The opposition boycott the poll.

PRODUCTION OF COCOA BEANS IN IVORY COAST FROM 2012/2013 TO 2020/2021



Data source: ©Statista2021



The cocoa bean, also called cocoa, is the seeds of the fatty Theobroma cacao that are dried and fermented completely, which produce cocoa solids with cocoa oil. For chocolate and cocoa products, "beans" are the essential ingredient. Cocoa bean products are not only used in chocolates but in a wide variety of food products. Global production of cocoa in



the 2020/2021 crop year is expected to reach 4,8 million tons. The price of cocoa is well in excess of USD two per kilogram in recent years.

Ivory Coast is the leading cocoa producer and the largest agricultural product in the country. However, much of the beans are still being shipped locally with minimal value or no added value. In order to promote local employment and to further professionalize the Ivorian cocoa business and create a value for the economy, this investment will be supported by the Ivory Cocoa product range and capabilities.

The country was a powerful economic powerhouse in West Africa in the 1960s and 1970s through the production of coffee and cocoa. In the 1980s Côte d'Ivoire experienced an economic crisis

which led to the political and social unrest of Côte d'Ivoire. The instability ended and the Ivorian economy in the 21st century was mostly focused on the market and relies significantly on farming for the sustenance of its population.

THREE IMPORTANT CACAO VARIETIES ARE PRESENT: FORASTERO, CRIOLLO AND TRINITARIO.

The first is the most used, which accounts for 95% of global cocoa production. Overall, the Criollo varieties, which is regarded as a delicacy, produce the best quality cocoa beans.

Criollo plantings offer lesser yields than Forastero plant plants and are also less resistant to numerous conditions attacking the cocoa plant, so relatively few countries continue to grow it. Venezuela is one of the biggest producers of Criollo

beans (Chuao and Porcelana). Hacienda San José, located in Paria/Venezuela, cultivates Criollo beans.

Forastero has a strong acidic aroma with its smooth, yellow and green pods. Its beans have a high tannin concentration. Forasteros advantageous features have encouraged farmers to grow. This cocoa group presently represents about 80% of world production. The Forastero cocoa crop could continue to spread over the world because of its great profitability. Forastero cocoa beans, on the other

hand, contain considerable amounts of tannin. The quality of this cocoa is pretty ordinary with its high tannin level. There are also several subgroups of the Forastero species because of crossbreeding. Ecuador's National Chocolate is the most appreciated and high-quality cocoa. The Forastero Group also included African Amelonado cocoa trees and made up cocoa farms in Côte d'Ivoire, Nigeria and Ghana.

Criollo means "of local origin" in Spanish. This cocoa bean is very good and

highly aromatic and without bitterness. The Criollo is a highly rational and costly luxury chocolate but hardly consumed alone. Less and fewer are available.

Trinitario was founded in 1727 after the hurricane of the criollo plantations of Trinidad was almost destroyed. Forastero seeds were taken from Venezuela and transplanted into the trinitario alongside the native Creole beans. Found in the Caribbean, but also in Colombia and Venezuela. It accounts for around 12% of global cocoa output.



According to the World bank document:

THE COUNTRY IS FORMED BY THREE DIFFERENT CLIMATIC ZONES:

(I) HUMID TROPICAL FOREST IN THE SOUTHERN PART OF THE COUNTRY;

(II) THE TRANSITION ZONE TO THE NORTH COMPRISING FOREST SAVANNAH;

(III) AN OPEN ZONE IN THE NORTH, COMPRISING VAST WOODLANDS, I.E. SAVANNAH.

VENTURE CAPITALISM - HOW & WHY TO GET IN EARLY!

By Maxwell Ampong, CEO, Maxwell Investments Group, Ghana



Venture Capitalism is a wonderful thing, if you know how it works and how to get in safely. By the time you finish reading this article, you will have just enough information to be a pocket venture capitalist right here in Accra, Ghana. This is the same information that has made a fortune for Mark Cuban, Goldman Sachs, other Wall Street billionaires, and, soon, you!

The reality is that, in the good old days, the rest of us could wait for a tech company to go public before we bought and owned a piece of it. Microsoft went public when it was valued at a billion dollars. Oracle went public when it was worth a billion dollars, as did Apple and Amazon.

If you had bought those stocks back then and held them until now, you'd be a multi-millionaire, if not a billionaire.

The problem is that these days, there are many valuable companies that have great prospects and easily demonstrate that they are the next trillion dollar businesses in the near future. But you and I are not invited to invest when it really counts. It's not open to the public until the big guys get the most out of it, then they say "oh hey come buy shares in this company and hope things go well".

Venture capital is a form of private equity financing that is provided by venture capital firms or funds to startups, early-stage, and emerging companies that have been deemed to have high growth potential or which have demonstrated high growth. Private equity financing means you're giving the startup money in exchange for ownership shares.

Everybody knew very early on that Uber was a game-changer. I wish I had bought an Uber when it was only a few years old. Uber waited from 2009, when it was worth about \$5M, until it was worth over \$76 billion in 2019 before going public. Since then, its stock has risen from slightly more than \$40 per share to slightly less than \$60 per share. That's not exciting at all.

THE REAL MONEY WAS MADE BY THOSE WHO BOUGHT INTO UBER

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WAY BEFORE THE COMPANY WENT PUBLIC. THE BIGGEST VALUE IS IN EARLY STAGES OF THE JOURNEY, NOT 10, 20, 30 YEARS AFTER.

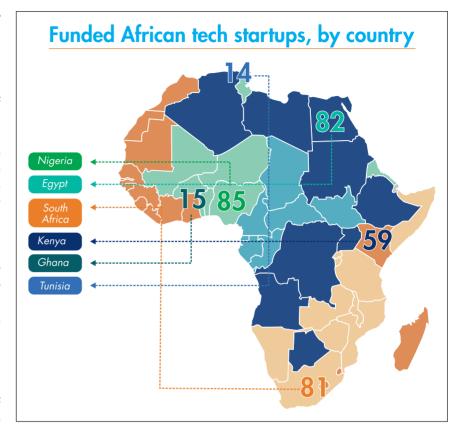
That is why I am a proponent of increased venture capital activity in Accra. Because there is a simple way for you and me and the regular working guys to create or invest in private companies in the same way that the big boys and big girls do before they go public. How do you get started?

HOW TO IDENTIFY A STARTUP

We toss around this term a lot, but it's really important to understand how a startup differs from a publicly traded company, since venture capitalism targets startups to invest in. I have three main ways to rank startups: the business model, the scale, and the ownership structure.

The Business Model: Don't think of this as the actual business model that the startup has. It is if a business model has already been established, fairly tested, and is ready to scale, but has not yet been scaled.

A publicly traded company already has a business model that operates at a relatively high level of capacity and is now listed on the stock exchange. In fact, that is why the company is now in the public market: to raise funds to scale up more.



Unlike a startup, a publicly traded company has already solved a bunch of their major problems and now they're looking to take it to the next level. A startup, on the other hand, hasn't really figured that out yet.

A startup is still looking for a repeatable and scalable business model, and so when you invest, you might be investing in the potential of a future business model that hasn't really been proven out yet. Imagine investing in Uber before the company tested out and confirmed that the same model used in San Francisco, California could work in Ashale Botwe, around Madina.

The Scale: The scale is really the size and the amount of impact that this





company is already having. Think of 'impact' from the perspective of its impact on the world, or its financial impact.

It is very common for a startup to make zero revenue; we call that a pre-revenue company, meaning it has yet to make any sales. Or, a startup might make a little bit of cash in a month, but the size of the "little bit of cash" depends on what they do. The point is that it is considered small in their industry.

On the other hand, a publicly traded company often makes hundreds of millions, maybe billions, in revenue or profit, just per quarter. So the scale we're talking about is several orders of magnitude different. It means a repeatable business model has already been found, and it's really being put to work and that's why it's really on scale.

The Ownership Structure: Another core difference when it comes to investing is the ownership structure. So when you're investing in a publicly traded company, the company is by definition "public". In other words, when you invest in a publicly traded company like MTN, you are trading stocks and actually becoming a part owner. You also have the ability to transfer this ownership to the public market.

The ownership structure of a startup is

private. In other words, only the founders or a few investors have control. And you can't easily transfer shares in a startup company in a public forum, like you can in a publicly traded company.

WHY YOU SHOULD INVEST IN STARTUP COMPANIES

To support the vision of the company: Again, using Uber as an example, as an early investor some ten years ago, you would have had bragging rights for being one of the few who saw the great vision and contributed with your hard earned coins, or dollars. You can't really say that now if you buy Uber stocks.

When you invest early, you really support the vision of the company when they need that support the most. As an early stage investor, you have the ability to get connected with the founding team to bring the entrepreneurs' vision to life by helping in other ways, like mentoring and other capacity building activities.

Diversify your portfolio: You might also see this as a great way to diversify your portfolio. People naturally want to invest in things that make their portfolio interesting.

It's nice to say you have shares in this company and that company, but the most interesting thing an investor looks for in his or her portfolio is profits. Diversifying your portfolio reduces your chances of making an overall loss.

Insane Profit Opportunity: You have to think about the insanely huge amount of money you can make from a financial perspective if you diversify by buying into just a few promising startups. For many people, this is the most compelling reason to invest in a startup. Obviously, you want to see a financial return on your investment.

When you invest in a startup company, you have the opportunity to make some really insane amounts of money. Through venture capitalism, you could invest just \$50,000 in what could be the next Facebook or Google and that \$50,000 could easily turn into a \$1 BILLION return on investment.

These figures are absolutely insane, but it makes sense when you see how Uber's company's valuation was less than \$2 million in 2009, and \$76 billion in 2019. Imagine how much you'd be worth if you invested \$50,000 in Uber in 2010. It's crazy numbers, but it checks out. You'd be worth over \$2,000,000,000 today!

These types of returns are really not possible in any other investment class. Investing in startups through venture capitalism is truly an alternative investment route and should be treated as such. Nonetheless, making money through this route isn't rocket science, as I am currently trying to demonstrate.

HOW YOU MAKE MONEY AND HOW LONG IT WILL TAKE

This part is really important to understand before you get interested in investing in startups. You have to understand how this all works and make it work in your favour. I'll talk about a few ways you can make a return on your investment when you invest in a startup.

When the company goes public:

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When a company goes public, there is an initial public offering (called an IPO). When this happens, the private company you invested in is converted into a publicly traded company. At this point, there is a public market value for the shares you own, and you can easily trade this stock and transfer ownership in exchange for cash. You can have this liquidity through an initial public offering, but that is extremely unlikely because very few startups make it to the point of an IPO. But, it could happen. It takes about 10 years, judging from the recent IPOs.

A merger acquisition: A merger is basically when a big company eats (or acquires) a startup company. A public company may acquire the small startup in which you invested, or another private company may acquire your startup.

A good example of this is Facebook buying Instagram.

It is actually more likely that you will make a profit this way than through an IPO.The likelihood of a merger acquisition type of event is much higher. But it's a much more common scenario. As an investor, you will get liquidity through this acquisition.

Through dividends or revenue shares: This really depends on the structure of the startup and its rules concerning investments. You could get paid like a publicly traded company pays through dividends, or through a revenue share agreement.

This is also not a very common way of earning money for startups. Startups are small and looking to grow. Most of their focus is certainly not on giving back the money you invested in anytime soon. They want to grow through their gains. Through secondary markets: Actually, this is the way that most very smart venture capitalists see liquidity as an early stage investor. This is how it works.

You make an investment in one of the first funding rounds of the company and then, about 18 to 24 months later, there is usually another round of financing taking

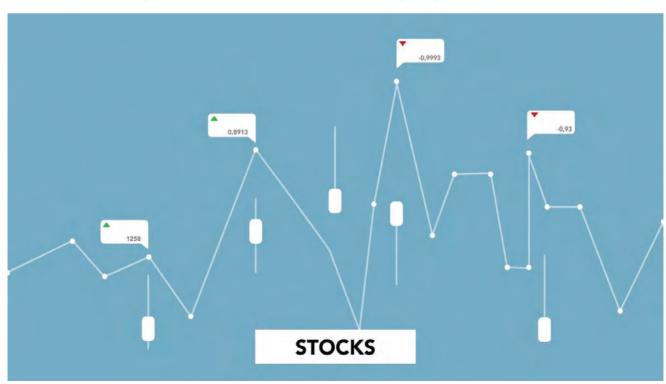
place. This will present an opportunity for you to sell some or all of your ownership shares in the startup because a new investor will buy out the early investors.

This buying out usually happens when the company is valued higher than in the previous funding round. Which means your ownership shares will now fetch you more money than you paid for them.

WHAT IS THE WORST-CASE SCENARIO?

Venture capitalism is a beautiful thing when you hit the jackpot. There's a method of doing it properly. But to be completely honest with you, if you invest in a startup company, you could lose 100 percent of the investment.

Assume you invest \$50,000 in a startup.18 months down the road, the team falls apart, not seeing good traction, and they decide not to raise additional financing and the company just shuts down. In this case, it's unlikely that you will see any kind of a return on your investment. If you're lucky, you might even



get a partial return.

WHAT IS THE BEST-CASE SCENARIO?

Also, being 100% honest, if you invest in a startup company that's hot and you invest in one of their earliest stages of raising funds, the rewards might set you and your family up for generations ahead.

Imagine being one of the early investors in Amazon or Microsoft. Or Facebook or Google. Imagine if you had the foresight to hold on to that investment and not get diluted so much and so you maintain that position over the course of 10 or 20 years.

Any sizable investment would, in this case, be worth nine figures in dollars. You could be worth a hundred million dollars right now. It's just that the chances of investing in a company under a ten million dollar valuation and then seeing that company expand to a trillion dollar market cap company, over say 10, 20 or 30 years, are extremely unlikely.

Because of that, you don't want to make your bet on the assumption that you will win 100% of the time and never lose. That's really not how it works. In fact, you're more likely to lose all of your money in a single investment .But there's a "but"...

BUT, if you invest in a sufficient number of startups and have a diverse portfolio, you can actually increase your upside to potential gains.

WHEN YOU SHOULD INVEST.

Should you start investing your money now? This is a really important question

because you don't really want to get into this until you're ready. I have a few suggestions about when to start investing as a venture capitalist.

After you have paid off your debts: If you are in debt, you should not invest in any kind of startup. This is not the same as, say, debt in a real estate portfolio. This is referring to debt as in loans. Do not take out short-term loans to invest in startups; the venture capitalism model makes this a bad idea.

If you have massive debt too, you should really not invest in startups. You should pay it off right away. Put your capital instead into your own financial situation to be in a better spot.

After you've built a rainy day fund: You should also only invest after you've built an emergency fund, because investing in a start-up is illiquid, which means you won't be able to withdraw your money as quickly as you'd like. Unless there's a funding round, secondary markets aren't just waiting for you to sell your investment. This isn't like a publicly traded stock.

So you have to have an emergency fund. I'm thinking you should have a reasonable flow of income with your living expenses taken care of for the mediumterm future. After that, if you've got some extra money that you're looking to invest in, then, of course, first invest in less risky asset classes, like treasury bills and other government bonds.

After you've done all of that, you should think about investing in startups.

IT'S HAPPENING RIGHT UNDER YOUR NOSE.

The pandemic, though generally dreadful, has been very favourable to the tech industry. For instance, the Video Conferencing tool 'Zoom' has become the go-to app for interacting with colleagues and families.

Every sector of industry has had to seriously and innovatively address working remotely, even in agriculture. Tech stocks, in particular, have done extremely well during the lockdowns and the new workfrom-home norms.

Tech Innovation & Integration is now crucial to supporting mission-critical business systems. Now, we need to enable customers to continue to successfully conduct business, anywhere and anytime.

In the 21st Century, companies that thrive will have one thing in common: a strong tech and digital culture. In Africa, there have been many investors that are already cashing in on this opportunity.

Africans are missing out on the gains to be earned by investing in this new tech wave. Most of Africa's tech companies are being invested in by companies from the West, outside of Africa. It's time for Africans to get involved!

Foreign venture capital and private equity firms are dominating Africa. Aid to Africa is a good thing. Nonetheless, more Africans need to get involved to reap some of the value that's created during the process.





GLOBAL TRADE & INVESTMENT OPPORTUNITIES FOR INDIAN INDUSTRY IN MAURITIUS



India has always supported Mauritius' development, as it is the first African nation to conclude a trade pact with India. The economic cooperation and partnership agreement can completely utilize the business relationships between states.

For Indian exporters and importers in Mauritius, a Comprehensive Economic Cooperation and Partnership Agreement (ECCPA) offers a win-win opportunity. It enhances the access of India to goods and eliminates regulatory deficiencies in the service sector by eliminating or decreasing tariffs on goods.

The Agreement provides financial access to several of India's products, including tea, species, sugar, ayurvedics, glasses and many more. In a meeting on global trade and investment opportunities for indigenous industries held in Mauritius,

the PHD Chamber of Commerce and Industry.

Mr Alan Ganoo, Honorable Minister of Foreign Affairs, Regional Integration and International Trade, said that the project would further develop bilateral businesses in the service sector (PHDCCI). Mr. Alan Ganoo said that the continuous links between Mauritius and India's business communities are vital to unlock vast business potential, particularly as part of the broad economic cooperation and partnership agreement. He guoted India and Mauritius in the development of the projects and pointed out that they pay for our particular relationships. Over the years, our relationship with trade and investment has increased.

India is among the most important partners on the Mauritius market, reflecting

the energy of commercial partnerships with foreign direct investment, Indian offices and businesses of different industries. H.E. Mrs. Santi Bai Hanoomanjee, High Commissioner of Mauritius to India while discussing the relationship shared between India and Mauritius, mentioned that CECPA is an essential milestone for fostering trade and economic cooperation among the two countries, and will provide the business sector with new avenues of trade and investment, notably during this global recession. It will give both nations economic recovery.

Dr. Narainduth Boodhoo, Director, Trade Policy, Ministry of Foreign Affairs, Regional Integration and International Trade, Mauritius in his presentation on comprehensive economic cooperation and partnership agreement between Mauritius and India discussed Commercial relations between India and Mauritius; different CECPA components; products and services opportunities and regional dimensions. He said India continues to be one of Mauritius' most important FDI sources. He also emphasized the trade and business dynamics between India and Mauritius in Africa that support each other to enhance company growth and collaborations.

Mr. Seewraj Nundlall, Counsellor (Investment & Trade), Economic Development Board, Mauritius informed that the diplomatic and commercial cooperation between Mauritius India was strengthened by good services exchanges in the banking and ICT sector in particular. He said that Mauritius's primary economic sectors were industry, tourism and the maritime economy, financing, property and immovables, ICT and BOP. Indian investment potential in Mauritius can be talked about in such sectors as IT. start-ups, e-commerce, manufacturing, food processing, healthcare, education, movie management and many more.

Ms. Rooma Narrainen-Pillay, Manager – Trade Division, Mauritius Chamber of Commerce and Industry highlighted the view of the private sector; potential for shared business in Mauritius; network of trade agreements and incentives for investment. She has shared business prospects in sectors such as the Joint Public-Private Sector Committee; implementation of the CECPA; Joint Venture and Partnerships; and exports of manufacturing, health care and ICT goods and services.

Mr. Sanjay Aggarwal, President, PHDCCI in his presidential address deliberated the impact on both countries, particularly tourism, economic, business and industrial. The impact of the epidemic. He said that in both countries there is an enormous opportunity for bilateral trade and economic cooperation. A significant milestone in our partnership will be the



Comprehensive Economic Cooperation and Partnership Agreement (CECPA) between the two countries.

He added India was one of Mauritius' top commercial and export-import partner. Pharmacologics, cereals, cotton, electrical engineering, garments, among other things, are the major exports to Mauritius. India has played a vital role in Mauritius' infrastructure development, human resources, skill development, capacity building and many more throughout the last years.

Mr. Vivek Agarwala, Chair, International Affairs Committee for Africa, PHDCCI has shared the indigenous perspective CECPA represents a vital step in reflecting Mauritius' importance for India. CECPA is going to contribute in future to the strengthening of trade and economic links between the nations.

The session was attended by Mr. Saurabh Sanyal, Secretary General, and moderated by Mr. Naveen Seth, ASG, PHDCCI, and was attended by many industry stalwarts around the world.

PHD Chamber of Commerce and Industry's webinar was supported by DLF India; Multani Pharmaceuticals Ltd; UFLEX Ltd; JK Tyre & industries ltd; Marble City; Paramount Cables ltd; SMC Investments and Advisors Limited; Blossom Kochhar Aroma Magic; Comtech Interio; DCM Shriram Industries Ltd; Radico Khaitan ltd; Ajit Industries Pvt Ltd; Syenergy Environics Ltd; Timberworkz and IFFCO.





AFRICA'S CHANGING FOOD SYSTEM & AGRIBUSINESS

Interviewee: MR. MAXWELL AMPONG, CEO - Maxwell Investments Group and Business Advisor to Ghana's General Agricultural Workers' Union (GAWU) of Trade Union Congress (TUC)

Interviewer: ATLANTA MAHANTA, Sr. Multimedia Journalist, THE TIMES OF AFRICA

Q. HOW HAS THE PANDEMIC AFFECTED GHANA'S AGRICULTURE SECTOR?

A. The pandemic has definitely been a minus for the agricultural sector. Farmers, agribusiness, and the agricultural sector as a whole have all suffered losses. When you look at the policies and the restrictions that were put in place; social distancing, export holdups, the lockups and lockdowns, these disruptions affected the output and the flow of operations.

Looking at a sector that is largely informal, these disruptions affect the daily lives and income of stakeholders who largely live day to day. So, if you have workers who do not have a large bank account with some savings that they can live on, as is common among residents of rural areas, things become more difficult.

In a pandemic, this difficulty applies to almost everybody, not just the rural sector. Even formal sector players are holding back investments because of uncertainties associated with the novel coronavirus. These uncertainties continue to create a lot of chaos and confusion that reduces economic activities.

Yes, COVID protocols are necessary. These lockdowns have been used to help flatten the Covid-19 epidemiological curve. It was our way of contributing our quota to reducing the virus's impact.

Nonetheless, it has caused disruptions in the web of interconnected relationships

that keep the sector moving. We are looking at a sector that is largely based on a relationship that I try to define as 'we are each other's employers'.

It's more like the aggregator is working for a big company. The big company is working for the farmer (at least that's how it should be). However, it becomes difficult when one sector is affected more than the others. For instance, a lockdown will typically affect a farm aggregator more than it will affect a big corporation and, when that happens, that 'we work for each other' relationship becomes more evident because, without the aggregator (who is usually the link between the farmer and business), there's a missing link.

As a result, the lockdowns were critical. However, it did have an effect on that relationship, and that affected relationship created a kind of trickling effect that, it is safe to say, demonstrated the virus's trickling impact.

For instance, if the farmer is not getting enough income because of reduced production, it would reduce his revenue. Of course, when the farmer has less revenue, it makes it difficult for the farmer to make payments.

What kind of payments are we talking about? We're talking about salaries, debt, and taxes, all of which are very important. Agriculture is very important to the nation, and what happens in agriculture has a large impact on Ghana's GDP.

There was a report last year that said, during the early stages of the pandemic, Ghana's GDP shrunk by about 20%. What scares me about the effects of this virus is that it's being spoken about as if it's coming in waves. If it's coming in waves of sorts, that introduces more uncertainties. That means there will be even more disruptions, and when they occur, they will affect the small guys first, then the big guys.

When it comes to the agricultural sector in Ghana, I can boldly tell you that most of the players [in numbers] are rural workers. They're the real guys that make the magic happen. We're talking about genuine farmers, aggregators, laborers, non-wage workers, and so on.

I could go on and on about this, but these are the issues that those of us in the sector are familiar with and deal with on a daily basis. And it affects almost everybody; it affects every household.

There was also another report by the Ghana Statistical Service, I think, that stated that over 75% of Ghana's households had experienced a decline in income because of the restrictions that happened in March last year.

We are not a developed country; we are a developing country. Yes, we are spoken of as the stars of Africa, but poverty is still a big problem in the rural sector. It's a big problem in this country and when we face a situation like Covid-19, as farmers, it



reduces production and reduces revenue.

Let me give a typical example of raw cashew nuts.

Raw cashew nuts are a huge industry; they are mentioned in the same breath as cocoa. The price of raw cashew nuts fell last year from about 130 dollars to about 75 dollars. If you work the numbers very well, you'll find the pandemic wiped out about an estimated 400 million to about a billion U.S dollars from producer revenues.

All these monies could have done a lot; they didn't come in. We are still feeling the effect of the pandemic and are hoping that guys like you will be able to throw some light on what is happening in a good way, so other players that can help with the problem will actually be able to come and do so.

Q. HOW GHANA IS TACKLING THE TRANSFORMING AGRICULTURE FOR ECONOMIC GROWTH, JOB CREATION, AND FOOD SECURITY?

A. Ghana loves her farmers. Look at, for instance, the nation's relationship with cocoa. Ghana is very much in touch with the agricultural sector. One thing that I love about Ghana is how its Parliament conducted its activities during the pandemic.

I never thought they could pass laws and resolutions this fast. They were passing resolutions here and there to make sure the right aid went to the right people, and the right laws were passed in order to facilitate the measures that they had put in place to curb Covid-19.

One thing that they did that I really liked was they decided to provide subsidized fertilizer, hybrid seeds, chemicals and others to tens of thousands of small farmers; they needed it the most.

Look at what the Ghana Commodity Exchange (GCX) is doing under the leadership of Tucci Ivowi, who has done an excellent job. She introduced the Warehouse Receipt System, which is also fantastic, because, with this system, farmers have the ability to send their goods to GCX warehouses and get real value for what they have.

Speaking of the government, they didn't do it alone. Of course, they had to partner with private sector players as well. I think the best thing these guys did, aside from physical cash subsidies to subsidize workers' wages and help government efforts, was information dissemination.

There are many times that you go to some of these farming communities and you see a big van with loud stereo speakers on top of it just telling you continuously to 'wear your mask', 'social distance', 'go by the World Health Organization Protocols' in order to just curb the situation. That's one thing I really liked about Ghana's private sector; they really did show up.

There has been a greater awareness within the sector to pay more attention to investments aimed at reducing production shortfalls and anything else that threatens Ghana's food security.

Q. HOW DOES THE LABOR PRODUCTIVITY IDENTITY GROW WITH THE HELP OF TECHNOLOGY ADOPTION?

A. Covid continues to be horrible, so it's hard to say that something good came out of it. Still, the adoption of technology has been one thing that at least has been very evident so far. Everybody has started talking about "Agri-tech! Agri-tech! Agri-tech!" which is great.

It's not like it wasn't there before. Irrigation has been propagated as a big tool to fight reductions in production for a very long time now. Technology is something that is being welcomed by the industry.

Agricultural research is another way they are investing in the sector.CSIR is doing a lot. They are trying to bring in modernized seed varieties that can give you more yield, that are persistent in drought, persistent against pests, persistent against some diseases.

As a result, technology adoption will undoubtedly increase. A better way to put that would be to say that more acceptance of technology into the sector is finding its way slowly to increasing the standing of farmers and laborers to get the best out of what they do.

When it comes to technology, and I was recently discussing this as early as this morning, one major tech infusion avenue for the major stakeholders in Ghana is roads. I think it's appropriate to call it road construction.

COCOBOD, in particular, has done an excellent job of connecting its rural cocoa and coffee farmers to warehouses following the initial evacuation. These efforts may not appear to be technological infusions at first glance, but I always say that it's one of the things that should be viewed through the lens of technology, because produce like tomatoes perish very quickly without proper, long-lasting roads and an efficient logistics network.

Increased mechanization in farming is also being accepted by everybody. It's something that must continue to work because technology utilisation is relatively

limited right now compared to the extent of the dire needs in rural Ghana.

In Ghana, technology is on the up in general. Look at Zipline and other bold technologies which have come to stay. Old technology is also being used now. Many pastors are now using Facebook to worship with their followers. I am quite happy when I see that everybody understands that technology is not evil and that technology is something that everybody should welcome.

Q. PLEASE SHARE YOUR OPINION ON AFRICA'S CHANGING FOOD SYSTEM AND AGRIBUSINESS ADVANTAGES?

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Q. PLEASE SHARE YOUR OPINION ON AFRICA'S CHANGING FOOD SYSTEM AND AGRI-BUSINESS ADVANTAGES?

A.Clearly, the disruptions caused by Covid-19 have exposed the vulnerability of the food systems across many African countries. Africa is more vulnerable in some ways compared to the developed countries; we already know that. Let us set aside the fact that the continent is currently facing a looming food crisis, in addition to a health and economic crisis.

We look at the disruptions to the global supply chain. It kind of impeded Africa's ability to import food. Because cargo planes transport a lot of food, you can imagine how this affects food importers.

While we talk about all these issues with the lack of imports of agricultural produce, I am speaking of it as a problem. We should not forget that we have been trying to reduce our imports, grow our production and manufacture our products internally for a very long time. This is the opportunity that has been embedded in the COVID-19 problem.

It's important that I mention this because whenever I speak of reduced food imports, I always want to remind people that it is an opportunity for us to also grow locally.

Another point is local agricultural production, which, of course, has been disrupted. We just spoke about the technology infusion. Small-holding farmers makeup most of the agricultural sector players in Africa currently. It's very hard for these people to take up their food production activities when they are hit by COVID in all the ways that I have already explained.

However, some much-needed assistance has arrived.

Ghana recently got the Covid-19 vaccine from COVAX and the Global Alliance for Improved Nutrition (GAIN). I think when I first heard of this, I researched a little bit about GAIN and one of their surveys last year May showed that across 17 developed countries, small enterprises were having most of the problems; they had difficulties accessing inputs, the lockdowns disrupted their labour, etc. These are things that are very practical for the business sector.

Another practical example of how Covid has harmed smaller players in industry is when one worker at a fish processing factory contaminated 533 other workers, which is a huge number!So, local production has already, of course, been affected.

Then you look at the last part of it, which is the actual movement within the supply chain. I can give many examples. Ghana was under lockdown, but products and trucks were able to cross the border.

Rwanda last year largely controlled the Covid-19 situation until one trucker from Tanzania tracked Covid-19 into the system. So, logistics, which is a huge part of the agricultural supply chain, as I have already stated, is also already being looked at.

These are issues that should constantly be worked on and, hopefully, we will never have one form of solution and say "we are okay with this solution". Rather, I hope it will be a situation where we continuously look at bettering the solutions over and over again.

Covid has done this thing where it has exposed

- The importance of agriculture
- Our vulnerability to food security.
- How vital and fundamental agriculture is to every single person.

Now, food security is high on everybody's list. Africa has suddenly been thrusted into the forefront and initiatives like the African Continental Free Trade Area (AfCFTA) are getting increased global recognition. There is a real opportunity for real value if you cast your mind to Africa and look at all these arable lands, all these factories, all these opportunities imbued here in Africa.

Q. PLEASE SHARE THE UPCOMING PLANS AND PROJECTS OF THE GENERAL AGRICULTURAL WORKERS UNION. AND WHAT YOU WANT TO CONVEY TO THE PEOPLE OF GHANA AND AFRICA?

A.The General Agricultural Workers' Union (GAWU) of Ghana is a platform that I am very elated and humbled by my appointment as their Official Business Advisor, and mainly by the work that I do with them.

Being the largest Agricultural Trade Union in Ghana under the Trade Union Congress (TUC), we have over 50,000 waged and unwaged workers. When you tell a white man or when you tell an industry player "I work with GAWU, I have 50,000 farmers", they feel like I have those farmers in my backyard and I can always call them at any time and do projects with them seamlessly. True, but there are issues with bringing in value that exists outside of these 'networks' and with

what these farmers actually have.

Number one is communication. If I meet a finance guy right now, how do I communicate the value that these farmers have to him? I can not communicate it by way of saying "he's the greatest person in the neighbourhood and he has this and that". We have to use words like 'Return on Investment', 'Risk Mitigation Measures' and jargon that he understands.

I'm building up to my point, which is that this year, that is the main project that I want to undertake with these farmers: a way to convey the enormous value that these farmers have in a way that investors and industry players can understand, without misrepresenting my farmers.

So if you have, let's say, a funder that has money to invest and would like to invest in farmers, (and these are mostly rural farmers who do not understand what a balance sheet is), how do you get them to the point where, with little effort, those with help can easily understand why farmers do what they do and how they can engage safely?

I have already stated that the government has increased efforts to bring aid to these farmers by making seeds and other inputs available to Ghana's farmers in record time, which was very exceptional. Now, after the government does its part, there are other private players who want to do their part as well.

If it's not Corporate Social Responsibility (CSR), if it's not charity, then how do you make a successful case of the farmer's life to investors without misrepresenting facts and in a way that makes enough sense for them to invest one dollar in them, as opposed to, say, in treasury bills? See, that is the one project that I'm working on with GAWU.

I can give you the gist of how we're going about it.

We work with rural farmers, so we told them "We need you to use this application which we are working on with a firm in Miami". The app lets them input their figures on how much they spend a day, how much they spend on inputs, how much they spend on fertilizer, how much they spend on water and other expenditures. It's for them to understand at the end of a period that "this is how much profit I've made, and at what cost". Financial illiteracy is a big problem in the rural agricultural sector.

So we made this easily accessible online, but then we came to the next difficulty: it is now available and accessible, but how do you make sure it literally gets to these farmers? Remember, these guys are mostly on the farm or in fields with their phones. But, these phones are old or very old phone models that don't have the technology currently infused into them to even download apps. Let's remind ourselves that we're talking about INDIGENOUS FARMERS.

We thought we had found a solution: "Okay, so we find you guys a central point, make sure that all the computers there are functional, internet access, so that you farmers come and upload your data. We did that. The response was "we are mostly on our farms and we come home late, so we can not go to the warehouse or computer location to input the information, but we will try".

These are issues we wouldn't have envisioned if we didn't start the process.

We're currently trying to find representatives from farmer clusters, people they trust, who will go to the farmers and collect information from them, then upload it to the app or online in order to have very well-defined figures or real-time information about their P & L and operations.

We are constantly addressing all of

these concerns.

Once I am able, through the app, to convey the lives of these farmers to some helpers we have on standby, once we identify how they can come into play in this part or that part in a safe way, that's when the magic happens. There will always be problems when dealing with farmers, but there will also always be those willing to help solve the problems.

A lot of people are ready to get involved, but the problem is that they speak different languages (so to speak) from the farmers.

What I want to tell the world right now is that Covid is real and horrible and we are all hoping for the best. But, it has ushered in a new age of opportunity, an age where agriculture has moved much further to the forefront of the global conversation. So there's an opportunity for everybody there.

In Ghana, pastors who previously demonized Facebook and social media are now (I still laugh a little every Sunday when I see this) conducting church services on the internet, encouraging church members to follow their pages. It's phenomenal!

Everybody is now accepting these new innovations.

There's no time, I think, in Ghana's history that technology has been this embraced and with the ushering in of a new dawn like this comes very varied opportunities for so many people.

Find what you can do, do what little you can to contribute to these new innovations that are coming up, and that is the way that you can find some pearls in all this chaos.

So let's hope, because there is hope and a lot of possibilities in Africa.

Traditional Sports Revives Identities

ndigenous sports must come back into practice. Indigenous games and sports, along with regional languages, music, literature architecture, should be recognized as vital components of today's worldwide mainstream culture. Their reconstitution is an indication of the "survival of the individual" and an opportunity to appreciate variety despite globalization. The traditional sports and exercises in the rural pre-industrial societies of the 19th century often appear as having their origin. Folklorists from the previous century were fond of the rural environment and made records. Traditional sports revival can help to save cultures and identities.

Traditional games young people to link their roots and identities one other. Traditional have unfortunately been missed or overshadowed throughout the world by online gaming. The practice of traditional sports not only helps with physical, but also with mental health. It gives you confidence and the power of acceptance. In order to win a competition, it is a hard, long process of keeping the passion alive. It represents one's origin and culture. Culture is a term which is defined by many in different ways. Traditional sports are a part of one's culture and identity, and they can become a way of life.

 For example, the word "Matrag" is a term in the Algerian dialect from the classical Arabic "mitrag", which means "hammer" and which in French gave it the sound "matraque". The Matrag defines both the Algerian martial art and the weapon used to practice it, which art is also often referred to as the "Algerian Cane".

- The origin of laamb is said to come from the countryside in Senegal where at the end of the harvest season men from the village would wrestle. It was a way to not only blow off some steam, but to also show off their strength and be declared the champion.
- Nzango is a simple game for girls, which initially had been played during school breaks. It has gradually been gaining the reputation of sport recently. Codified with precise rules, it is played on a pitch measuring 8 meters by 16 meters, marked with a red central stripe and two blue ones on the sides. It's played by two teams of 17 eleven players and six reserves.

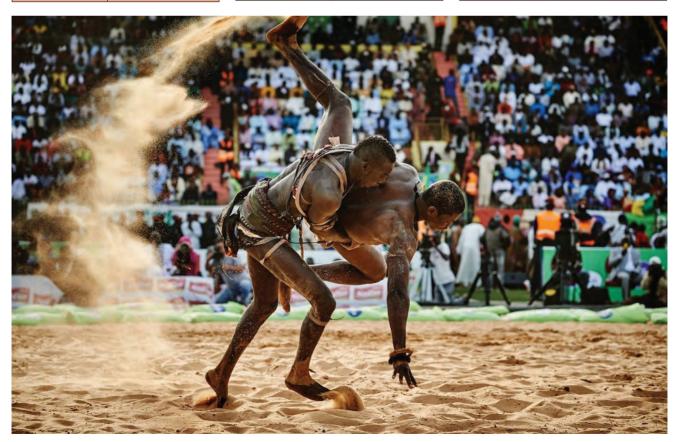
Traditional Sports Name	Countries of Africa
Abaogo	Ivory Coast
Butu	Namibia
El Matrag	Algeria
Abula	Nigeria
Croche	La Réunion
Engolo or Ngolo	Angola
Akseltag	Marocco

Traditional Sports Name	Countries of Africa
Dambe	Nigeria, Niger, Chad
Evala	Togo
Attam	Ghana
Dibeke	South Africa
Fantasia	Algeria, Morocco, Tunisia, Libya, Mali, Niger, Mauritania
Ayo	Nigeria
Donga	Ethiopia
Gabetula	Angola
Bassula	Angola
Draft	Ghana
Genna	Ethiopia
Béri	Senegal
Drie Stokke	South Africa
Gidigbo	Nigeria
Boers Wrestling Styles	South Africa
Dula Meketa	Etiopia
Gle Gbee	Liberia
Boreh	The Gambia
Egede	Nigeria
Grech	Tunisia
Borey or Boreh	Gambia
Ekak	Nigeria
Gusimbuka Urukiramende	Rwanda
Gutera Uruziga	Rwanda
Kokuule	Benin
Moraingy	Madagascar
Horo	Burundi

Traditional Sports Name	Countries of Africa
Koora	Algieria
Musangwe	South Africa
Intonga	South Africa
Kurasa Intego	Rwanda
N'oborro	Senegal
Isinaphakade Samathongo	South Africa
Kuta or Hikuta Nguni	South Africa
Iskandarâni	Egypt
Laamb	Senegal
Nuba	Sudan
Istunka	Somalia
Lasso	Ivory Coast
Nubian stick	Sudan
Jukskei	South Africa
Libanda	Congo
Nxai (aka Rwabi)	Botswana

Traditional Sports Name	Countries of Africa
Kayti	Kenya
Maabza	Algeria
Nzango	Congo
Kipura	Democratic Republic of the Congo
Maratabin or Maratabeen	Morocco
Oggaf	Tunisia
Kokowa or Kokawa	Niger
Mkazo Ncha Shikana	Senegal
Olva	Senegal
Mkazo Ncha Shikana	Senegal
Olva	Senegal
Oware	Ghana
Suri Stickfighting	Ethiopia

Traditional Sports Name	Countries of Africa
Toubata	Sudan
Palapala	Cameroon
Ta kurt om el mahag	Libya
Tubata	Sudan
Ringball	South Africa
Tachkoumte	Algeria
Uba wrestling	Sudan
Savika	Madagascar
Tahtib or Tahteeb	Egypt
Xhosa	South Africa
Sebekkah	Egypt
Testa or Riesy	Eritrea
Zvaha	Togo
Sorro	Niger
Tigel	Ethiopia



 $The \ award-winning \ photo \ taken \ by \ Christian \ Bobst \ shows \ BB \ Bisma \ Ndoye \ (left) \ defeating \ Maraka \ Dji \ in \ a \ wrestling \ competition \ in \ Dakar. \ \\ -IC$





Youdidn't know? Or You are about to know!

Let's dispel some myths...

It's too risky! It is not possible to travel alone to Africa!" Tell someone that you intend to visit Africa alone, and because of all the perceptions, you could face horrifying replies.

Africa is a continent with wonderfully diverse cultures, landscapes and activities that only you can experience. Safaris are obviously a great attraction, but Africa has so much more. It is a continent full of people on the go, a flourishing film industry, booming tech centers and numerous development projects. In Africa, cultures still retain their roots. There are animal encounters in other areas of the world and some of the most gorgeous beaches. However, 54 countries, thousands of cultures, an estimated 2,000 languages, and landscapes are significantly different. Africa is home to the world's largest desert (Sahara) and the world's highest climbing mountain (Kilimanjaro). In the last decade in Madagascar, more than 600 new species have been found. One is constantly blown away by how much variety there is in Africa. Giant orange dunes in Namibia! Beaches of white sand in Tanzania! Uganda gorillas hiking! South African BBQ restaurants







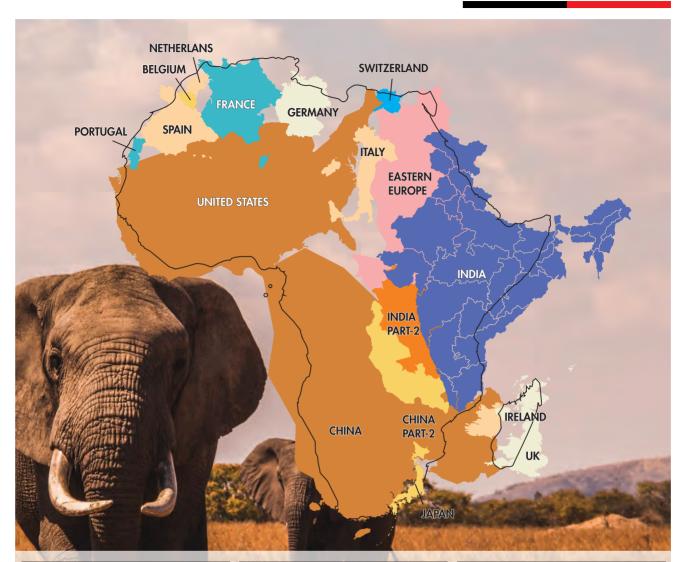


However, Africa is greater than China, India, the neighboring United States and most of Europe – all together! The extremist group Al-Shabab attacks in Kenya, Nigeria's continuous battle with Boko Haram, the difficulties of setting up a sound government in Somalia, South Sudan's civil war, and the Kony movement

in 2012, have not been a help to the image of Africa. In connection with our cultural memories of "blood diamonds," the Rwandans and Black Hawk Down, a continent full of conflict and peril at every turn is most people's perception of Africa. It is true that traveling through some parts of Africa is quite perilous. But it's

an example you can't generalize. Many, many secure zones are also available.

The African continent covers an area of 30,37 million sq km, i.e. 11.7 million sq mi, which is enough to fit into the United States, China, India, Japan, Mexico and several European countries.



Country	Land Area (sq. km)	Land Area (sq. mi)	% of Africa
United States	9.83 million	3.80 million	32.4%
China	9.60 million	3.71 million	31.6%
India	3.29 million	1.27 million	10.8%
Mexico	1.96 million	0.76 million	6.5%
Peru	1.29 million	0.50 million	4.2%
France	0.64 million	0.25 million	2.1%
Spain	0.51 million	0.20 million	1.7%

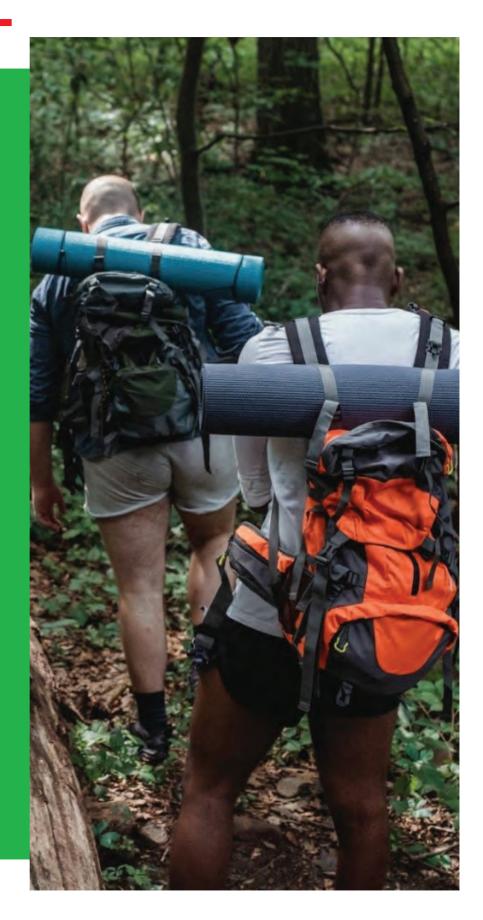
Country	Land Area (sq. km)	Land Area (sq. mi)	% of Africa
Papua New Guinea	0.46 million	0.18 million	1.5%
Sweden	0.45 million	0.17 million	1.5%
Japan	0.38 million	0.15 million	1.3%
Germany	0.36 million	0.14 million	1.2%
Norway	0.32 million	0.13 million	1.1%
Italy	0.30 million	0.12 million	1.0%
New Zealand	0.27 million	0.10 million	0.9%

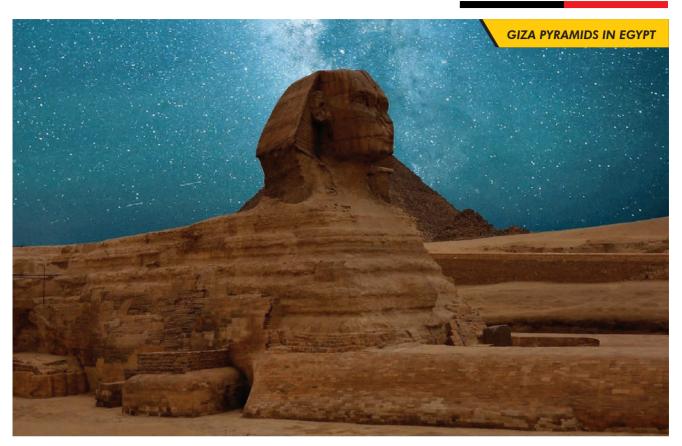
Country	Land Area (sq. km)	Land Area (sq. mi)	% of Africa
United Kingdom	0.24 million	0.09 million	0.8%
Nepal	0.15 million	0.06 million	0.5%
Bangladesh	0.15 million	0.06 million	0.5%
Greece	0.13 million	0.05 million	0.4%
Total	30.33 million sq. km	11.71 million sq. mi	99.9%

Data Source:visualcapitalist

Malawi, Ghana, Niger, Kenya, Zambia, Guinea-Bissau, Togo, Uganda, Rwanda, and Mozambique (to name a few) are all safer than the United States, according to the Institute for Economics and Peace (which bases its rankings on such factors as violent crime, terrorism, and internal and external conflicts). Since the mid-1990s, Rwanda has been driving millions out of poverty and peace, with more women involved in politicking (61 percent of the parliamentary population is women—more than in any other country in the world). The ownership of mobile phones in Africa is rising. Cell phone ownership is skyrocketing in Africa. In Tanzania's Serengeti, you can get full 4G service everywhere.

In terms of tourism, most people believe that going on safari is the only way to see Africa; very few believe that "backpacking" is possible and safe in Africa; however, Africa, like Asia or South America, has a backpacker path, and there are many people who are neither volunteers nor safari seekers. There are also tours of the Giza Pyramids in Egypt, sunbathing on the beaches of Zanzibar, snorkeling, exploring South Africa and the townships of Victoria Falls in Zambia, one of the world's natural wonders, climbing Kilimanjaro in Tanzania, and exploring the ancient Marrakesh in Morocco.







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TRAVEL & EXPLORE







Nor does transport have to be costly. Baz Bus (aimed at South African backpackers) offers cross-country hop-on/hop-off bus passes for less than \$400, and car rental in Namibia and South Africa is around \$35 per day for basic vehicles that include food, lodging, and activities. Africa does not need to be extremely luxurious for pleasure!In many sections of South Africa and East Africa, for example, Tanzania and Zambia, the roads are very good.

There are undoubtedly lots of roads with potholes or just dirt, but that is not the majority of one's driving experience in Africa. Although there are many concerns to be addressed in terms of development, the assumption that the bulk of African countries are hardly developed is far from realistic.

Africa has so much to offer. You can easily go through one of your favorite countries. You will encounter friendliness, kindness and adventure. Go and explore and try not to fall in love.



Since most people believe they have to go on a safari, they believe that traveling to Africa is too expensive. But the land of safaris that cost a number of thousands of dollars daily and luxury beach hotels does not have to always be the country of Africa. One can travel through South Africa's Kruger National Park or Etosha National Park in Namibia without paying a lot of dollars per tour.

The big five (the lion, the elephant, the buffalo, rhinos and leopards) can readily be found between these two parks alone.

You can rent a beach house in Mozambique for only \$20 USD a night, while budget lodging ranging from \$10 USD a dorm to \$30 USD for a private villa is available (in South Africa, Namibia, and Morocco, as well). How unusual and eccentric South African lodging is, from camping to self-catering holiday houses. The campsites in Tanzania are usually in beautiful places, with hot showers and kitchen areas, and, at times, pools!

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PATHEO: AN INSPIRING FASHION ICON IN 2021



Ivorion-Burkinabe fashion designer Pathe Ouedraogo, known as Pathe'O, poses for a photograph in his store in Abidjan, Ivory Coast, May 26, 2021. (AFP Photo)

Ivorian Burkinabe's self-taught tailor now turns into the world's finest designer. Pathe'O has dressed some of the richest and most powerful persons in Africa. The award-winning designer today uses his successful platform to re-form society's attitudes on sewing throughout the continent of Africa, while creating professional opportunities for future generations.

When Pathe Ouedraogo left his village in Burkina Faso in 1969 to look forward to a better life on the Ivory Coast, his aim was to return with a bicycle and a transistor radio to prove his achievement. He was underweight to work at a cocoa field, so he took the opportunity instead of learning how to make clothing - a decision that led him to success and stardom.



Ivorion-Burkinabe fashion designer Pathe Ouedraogo, known as Pathe'O, poses for a photograph in his store in Abidjan, Ivory Coast, May 26, 2021. (AFP Photo)

The man widely recognized as Pathe'O is now enjoying a 50-year career during which his casual shirts and outfits have been marked with colourful African designs and fabrics by celebrities and political leaders, including Nelson Mandela. In 1994 his big break happened with the sale of four shirts from the South African singer Miriam Makeba, a gift for the former president of South Africa. When asked about its origins during a trip to Paris, Nelson Mandela was the person who wore one and mentioned the name of Pathe'O.

He marked his 50th year with a glittering show and the opening of a new store in an upmarket neighborhood of Abidjan. Its walls are adorned with pictures of famous Nigerian billionaire Aliko Dangote and the King Mohamed VI from Morocco, and Presidents including Paul Kagame from Rwanda and the Alpha Conde from Guinea wearing Pathe'O collection.



Models present the creations of Pathé'O during a fashion show to celebrate 50 years of 'Maison Pathe'O' in Abidjan, Ivory Coast, May 29, 2021. (AFP Photo)



 $Models \ present \ the \ creations \ of \ Path\'e'O \ during \ a \ fashion \ show \ to \ celebrate \ 50 \ years \ of \ 'Maison \ Path\'e'O' \ in \ Abidjan, \ lvory \ Coast, \ May \ 29, \ 2021. \ (AFP \ Photo)$

SOUTH AFRICA'S RAINBOW CUISINES GAINS "GLOBAL FAME"

Countries such as France, Italy and China are too often on the podium for world cuisine. There are, however, wonderful food cultures everywhere, like South Africa's rainbow nation

The south of Africa is a mixture of influences from indigenous people, European cuisines and Asian cuisines, also called "rainbow cuisine." In South Africa, there were several indigenous tribes, each with their own culture, their own speech and their own food style. The Bantu tribe, which cultivates and raises livestock, sheep and goats, has been and still remains the largest Indian group.

They grow beans, pumpkins and green leafy vegetables. The Khoisan were hunters, another indigenous group of whose offspring are a significant number of the South Africans today. Beer was one large portion of their diet, and it was always anticipated that families would have plenty of alcohol on hand to drink if guests arrived. Beer was generally brewed by women and their status as a housewife is sometimes even assessed for its beer making ability.

South Africans today have their weekends with the "braai" or South African barbeque. This supper usually consists of plenty of grilled meat, not too far apart from the American summer weekend traditions. Milk has been vital to the South African diet, too, and nowadays there are many brands similar to those

that one would see in the United States.

However, the history of the South Africa diet demonstrates that the San people enjoyed an astonishingly broad menu, feeding on edible roots, leaves, plants, berries and nuts from the "veld" (field). They also collected eggs and loved the oyster eggs in particular. They hunted for meat such as antelopes, birds and small animals to complete the supper.

Some of the Khois who live on the shore near the beach known as the beach-walkers or Strandlopers have an equally diversified diet. The meals were supplemented with wild edible vegetables, fruit and they dined on mussels, abalone, crayfish, seals and penguins. At a certain stage in their history, influenced by the livestock farming culture of the Bantu people, the Khoi people changed their source of food supply from gathering and hunting to a nomadic type of livestock farming, starting with sheep at first and adding cattle at a later stage. An essential aspect of their meal was the mushrooms and meat from other domesticated animals. Food history in South Africa tells us that one of their favorite menu dishes is crisply fried sheep-tail fat "kaiings" (cracklings). One can still have great "Kaiing" meals today. Fact is that the early settlers and afterwards the Voortrekkers learned through their knowledge of the wild edible herbs, and from their "Potjies" (cooking pots), salads and jams.

A well known example is the "Waterblommetjies," which spread abundantly across ponds and lakes in the Boland region of Cape Town. In the season, these white small milky blooms make it into a "Waterblommetjie bredie," usually a delicious stew (but not necessary) made with mutton and sorel.

Africa cuisines gains global fame even on-screen, for example, Stephen Satterfield is encouraging viewers on a delicious journey from the markets in Africa to the rice fields in Carolina's lower country, from the elegant Virginian home of Thomas Jefferson to the polished rodeos in Houston in his new documentary series "High on the Hog: How African American Cuisine Transformed America." Along the way, he encounters chefs, bakers and writers, like the chef B.J. Dennis of Charleston, Baker Jerrelle Guy and Michael W. Twitty, who shed light upon America's joyful and profound African American gastronomy.

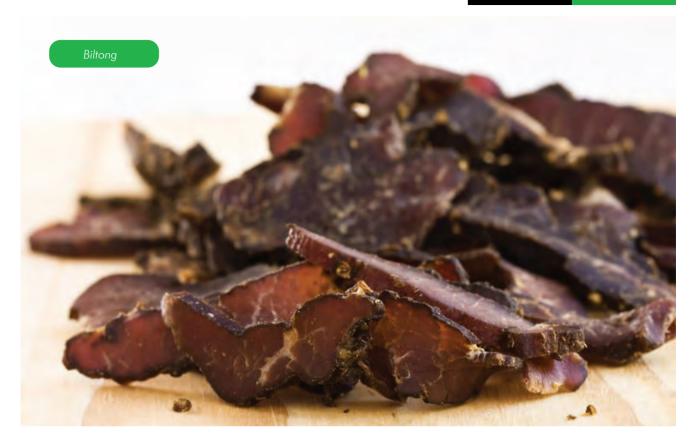
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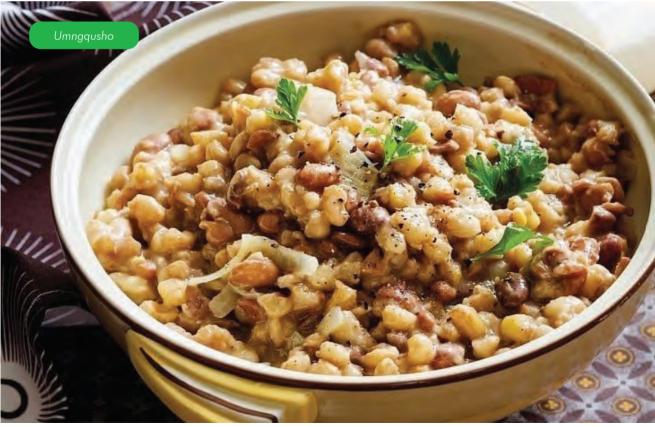
BON APPETIT





Photo Source: © The Manual



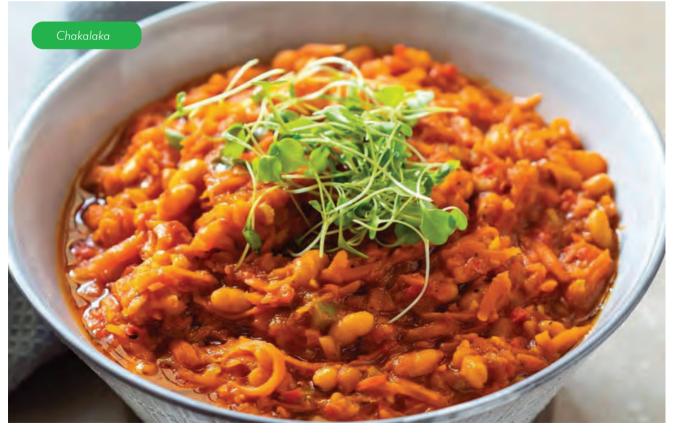


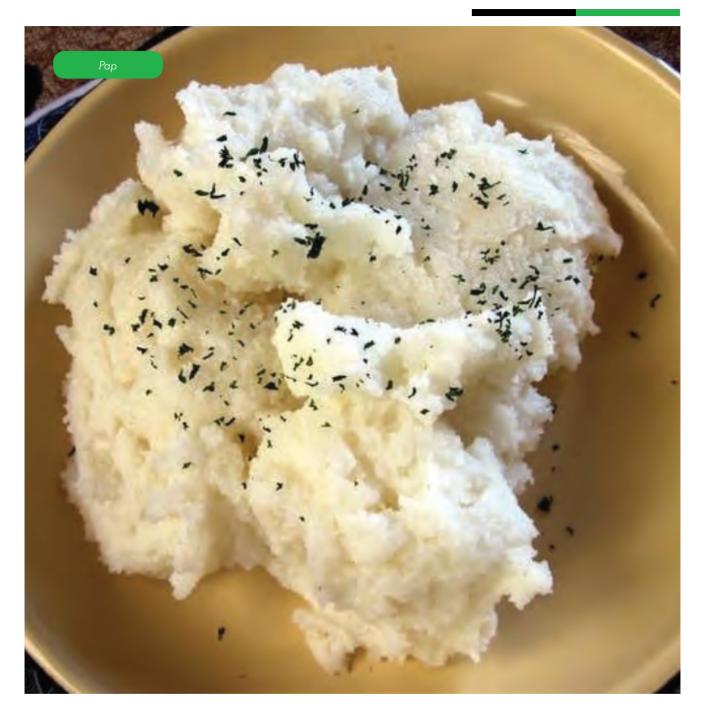
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BON APPETIT







In general, African foods are gaining worldwide recognition. African dishes are vibrant, tasty and easy to imitate with few ingredients. Thanks to the enormous range of grains, meats and plants consumed in Africa, everyone is eating a meal, waiting to be discovered. Africa is the second biggest land mass on earth and a highly diversified continent. Maybe it is even

more diversified than North America; the various things we can find in American cuisine can also be seen, whether or not you know it. There are several diverse regions: North, South, Central, East and West Africa that can be divided into African cuisine. North African food is the most popular in the United States, even if other cuisines are becoming more and

more popular. These five regions are tied to food traditions, both geographical and traditional. "African food" is easy to say, but much more complicated than such a huge category can highlight. The appreciation and comprehension of the cuisines of every region will assist to get a better idea of what dishes that have African roots one may already be eating!

Photo Source: © The Manual





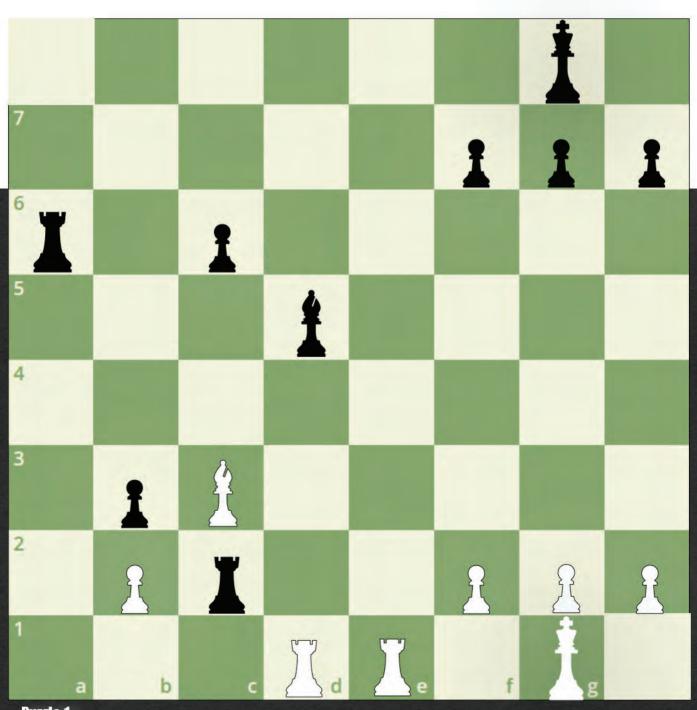
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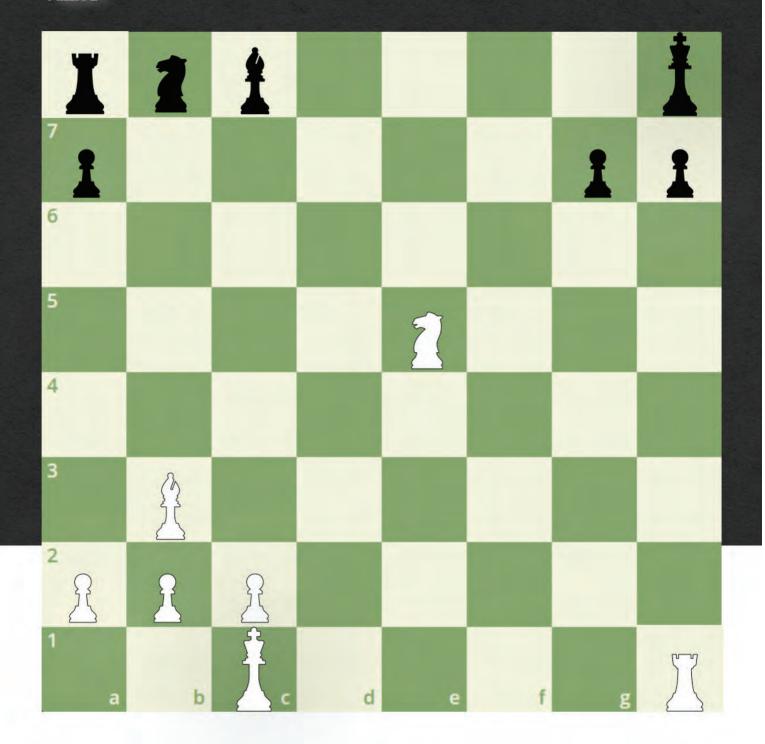
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2. Ng6#
(Knight g6)

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Rank 1	Al	B1	CI	DI	E1	F1	G1	HI
Rank 2	A2	B2	C2	D2	E2	F2	G2	H2
Rank 3	A3	В3	СЗ	D3	E3	F3	G3	НЗ
Rank 4	A4	84	C4	D4	E4	F4	G4	H4
Rank 5	A5	85	C5	D5	E5	F5	G5	H5
Rank 6	A6	B6	C6	D6	E6	F6	G6	Н6
Rank 7	A7	87	С7	D7	E7	F7	G7	Н7
Rank 8	A8	88	C8	D8	E8	F8	G8	Н8

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