

Women In Ghana

How to be business savvy

It's hard graft balancing business challenges with raising a family and all the other tasks that come with being a woman. In this Special Report, we get golden nuggets of wisdom on career and life from business women in Ghana who have achieved a work/life balance to thrive in their entrepreneurial endeavours.

Amina B.
Plummer

**Education Director
and Founder**

**The Owl's Nest
International School**

Since its inception in Accra, the Owl's Nest School has grown to become one of the top 20 elite schools in Ghana, all thanks to founder and education director **Amina B. Plummer's** vision to creating a learning environment, which blends traditional and contemporary ideas about nursery and primary education in the 21st Century. The Owl's Nest International School is committed to providing an excellent education and fostering a spirit of international awareness and understanding.



► **Have a vision, but listen to others**

Successful women have other successful women around them. Many have become my role models, advisors and critics. Even criticism, when constructive, should help you grow. In turn, I have also been someone who mentors, counsels and becomes a role model for other women, and men. Leadership should be balanced enough to have your own vision, whilst listening to the opinions of others and their contributions to your growth in business.

► **Know about the business you are in**

Gender issues do not have to be the main consideration of how you compete in business. You can only feel intimidated if you allow yourself to be. The key is to really know more about the business you are in. You need to know what you are about. The opinions of others may turn out to be useful in your growth but are just opinions you can take or leave. It is not arrogance, although it can often be perceived as such. Being a businesswoman in Ghana can be hard enough as it is without having to worry about negative people slowing you down, so I surround myself with positive people.

► **Maintain your own focus**

Gaining a higher qualification doesn't mean you've arrived, it means that you are in a position to gain experience in the profession you gained the qualifications for. Keep on learning. It's knowing what feels right for you and going for it. We all know stories of highly successful people who had been told that they would never make it by various people in their lives, but it did not deter them. Maintain your own focus and keep learning! It's not a matter of overcoming your fears in business, it is a matter of developing the courage to attain higher goals.

Nana Amoako-Anin

CEO and Owner

The Bliss Yoga Accra Studio

A yogi for over 15 years, a mother and a woman of many skills, Nana Amoako-Anin considers herself a dreamer, risk-taker, globetrotter and adventurer. Once a Manhattan District Attorney, Wall Street banker, artist, fashion designer, model, she is most recently the CEO of Amoako-Anin & Botchway Ltd, a compliance advisory boutique firm.



The Bliss Yoga Accra studio, at Accra's Movenpick Hotel, is a first-of-its-kind, thriving, 700-member yoga studio, offering Vinyasa Yoga, Prenatal Yoga, Bliss High Impact Boot Camp and Zumba.

Having spent several years in banking and law, working hundreds of hours in stressful workspaces, Nana continues to benefit first-hand from incorporating wellness into her entire life and believes that "living your best life now", and eliminating stress should be a global priority.

► **Perseverance is key**

As an entrepreneur, you must never look at 'no' as a barrier to progress. You must seek advice from people who believe in you and understand your vision. With business ownership, there is a lot of trial and error, but perseverance is a key element.

► **At least one 'me day' a week**

Being a wife and mother of a five-year-old girl, as well as juggling two very different businesses, I programme at least one 'me day' a week. I log off from work and give myself some time away to re-centre. This one day is critical to my entire week.

► **It's all in the attitude**

In the context of Africa, we, as women, need to be very vigilant about taking our seat at the table; our voices should be heard and respected. If you are strong, people will believe in you. It's all in the attitude.

► **Skill takes work**

Young women in business should know the business they are in; knowledge is power and skill takes work. Just because you get the job, doesn't mean you can keep it.

► **Stick to your beliefs**

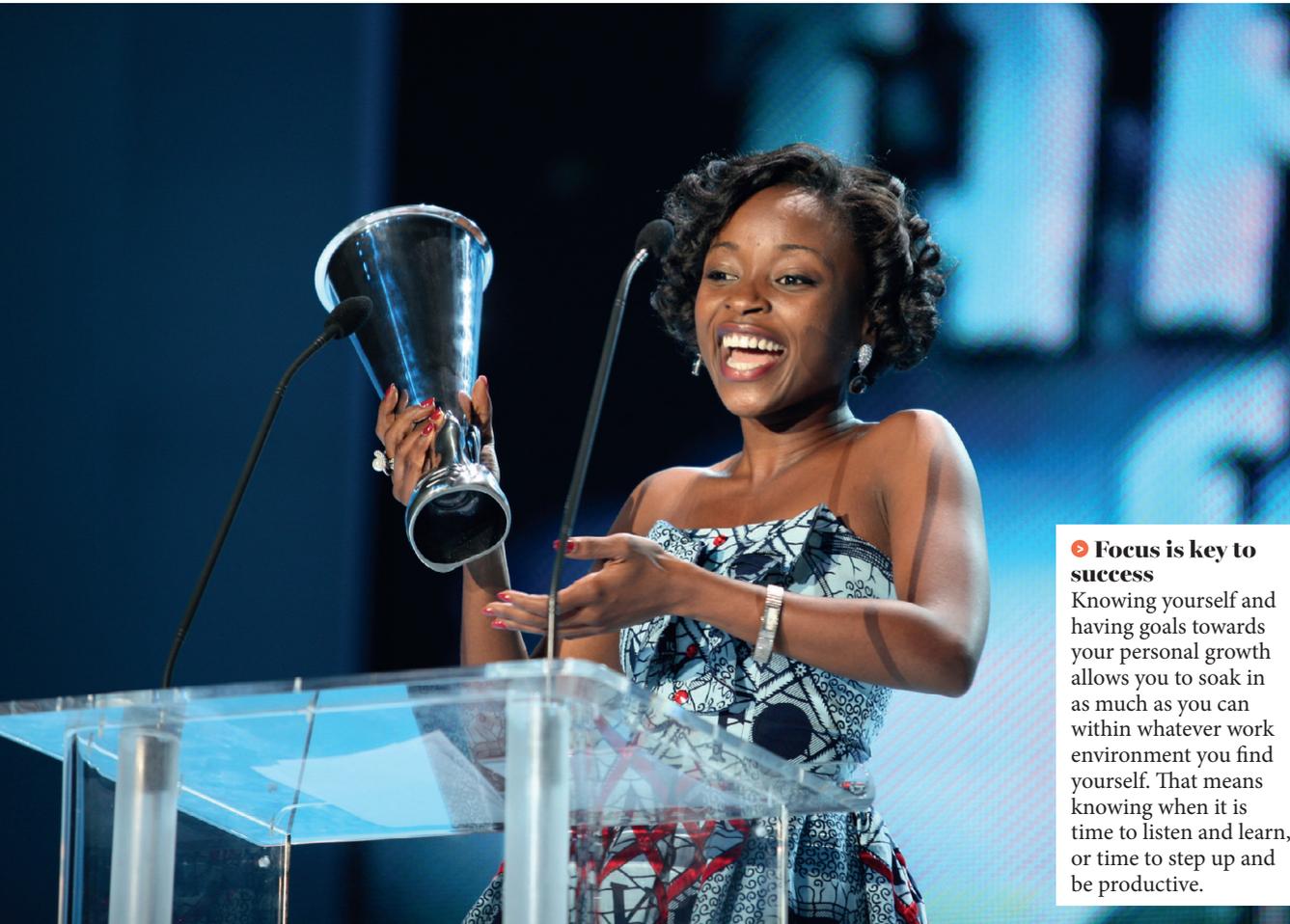
Particularly being a banking executive who works in the compliance field in Africa, you are constantly being asked to make decisions that perhaps go against your values as a professional. Such moral dilemmas are best solved sticking to your beliefs and values.

► **Defeat can be transformational**

Don't be afraid to fail a few times. Defeat can be transformational. I've seen it in real life – I've learned this lesson often, and I'm thankful for it. It's gotten me where I am now.

► **Without family, we are just shells**

My entire family, including my husband and daughter, is the force that keeps me going. Without family, we are shells of ourselves. My parents and sisters are also key motivators in my life.



◉ **Focus is key to success**

Knowing yourself and having goals towards your personal growth allows you to soak in as much as you can within whatever work environment you find yourself. That means knowing when it is time to listen and learn, or time to step up and be productive.

Aisha Ayensu

CEO and Creative Director

Christie Brown

Inspired by her lifelong love affair with fashion, cultivated by watching her grandmother Christie Brown, a seamstress, create vibrant garments, Aisha Ayensu established her high-end label Christie Brown in March 2008. Since its inception, the label has become the go-to brand for effortless sophistication.

Some of Ayensu's achievements to date include winning The Emerging Designer of the Year award in 2009 at the inaugural Arise Africa Fashion Week in Johannesburg, South Africa, showcasing in the Arise L'Afrique-a-Porter in Paris as part of Paris Fashion Week in March 2010, and participating on the panel 'African Fashion Going Global' at the 2010 Africa Economic Forum hosted by Columbia University.

◉ **Share your vision**

Learning never stops and we can never over-emphasise the importance of sharing and articulating your vision.

◉ **The journey to perfection is the real struggle**

I'm my worst critic. I find that the journey to perfection is the real struggle because there's no real endpoint, but it is also the best part of any dream being lived.

◉ **Have faith in God and learn to say no**

You can only establish work/life balance with a strong faith in God, an incredible support system, at home and at work, and learning to say no.

◉ **A determined woman is a force to be reckoned with**

Business is intimidating altogether,

regardless of one's gender. However, a woman who can surpass whatever apprehension to achieve whatever she sets her mind to, is a unique force to be reckoned with.

◉ **Keep a positive attitude**

Despite anything (or even everything) going wrong, it is highly important to keep a positive attitude.

◉ **Africa's potential motivates me**

I have so much faith in our potential for immense greatness and the mere thought that in our little way, Christie Brown could contribute to the world seeing and appreciating this, gives me that extra fuel to keep pushing.

Ruka Sanusi

**Founder
and CEO**

**Alldens
Lane**

A business management advisor in the technical areas of business strategy and operations, with two decades of international consulting experience, Sanusi has worked in 16 countries across Africa in senior management positions as well as with the Commonwealth Fund for Technical Corporation, the development assistance vehicle of Commonwealth nations.

Sanusi is the founder and CEO of Alldens Lane, a firm of business strategy advisors providing executive and business coaching to professional female CEOs and entrepreneurs in Africa's business sector. With a goal to nurture future professional female business leaders, Alldens Lane particularly supports emerging business talent.

➤ **Successful entrepreneurship is a journey**

Entrepreneurship is a journey, which requires the entrepreneur to demonstrate tremendous business tenacity, strategic intent and insight. It is not enough to have a business idea; congruent with this is the need to understand the industry in which you operate, effectively identify your target clientele, successfully reach as well as serve them, with a responsive business operational framework. All of this will test your leadership skills, and, if you allow it, will grow your leadership capacity. There is also the day-to-day coaching of your employees, ensuring that they understand and meet your brand vision in their execution of daily tasks, and are provided with the challenges as well as the motivation to offer you their best.

➤ **Remember why your business exists**

Entrepreneurship will stretch you – personally and professionally. As an entrepreneur, you have to constantly remember your 'why' – why your busi-

ness exists and who it exists to serve – and you must consistently ensure you are operating your business dynamically to service the current and future needs of the clientele. All of these will add up to your brand reverence.

➤ **Women are tremendously resilient**

West Africa has one of the highest rates of female entrepreneurs in the world – from micro entrepreneurs to small and medium sized business owners. Women are tremendously resilient and tenacious – and this comes across in their daily grind as business people and traders – just look at the number of women business owners in Makola market, for instance.

I think the bigger challenge that women in business face is that of targeted support on how to properly operate and grow their business, and that is not necessarily just about access to finance. Women, far less than men, generally are not business savvy, even though they are business people; they are often in business because they have a passion for something or they need to survive and feed their families – neither of these variables prepares nor nurtures their business management capacity.

➤ **Schedule 'me time'**

My work is very cerebral and I need to schedule that 'me time' within my daily and weekly schedule. I love to spend quality time with like-minded friends. I enjoy African travel and safaris. I love time spent in the Aburi Mountains on long walks. I enjoy my time at the gym, my time at the day spa, my time with family. I embrace life!



Christal Beeko

**Founder
and CEO**

**INEN
Ltd**

INEN Ltd, which began as an idea in a small chocolate restaurant in Montreal, Canada, is today a fully operational public relations, branding and event planning company in Accra, thanks to founder Christal Beeko's vision.

Beeko also prides herself on being the chief innovator at the helm of INEN Ltd in a bid to promote and ensure creativity and innovation. A committed mother dedicated to her 18-month-old daughter, she is a fan of the home office, which enables her to juggle work and motherhood.

➤ **Empower your team with your vision**

Leadership has always been about the skill to bring people from all walks of life to envision and achieve a specified goal, whilst identifying the strengths and weaknesses of all parties and effectively creating a synergy of talents. To attain success in all walks of life, one requires teamwork. The ability to create a group of colleagues who believe in your vision is a key attribute in achieving your entrepreneurial goals.

➤ **Balance between work and family is a tremendous challenge**

One of the most challenging and rewarding jobs that any human being can have is to raise a responsible, God-fearing, respectful member of society. Striking a balance between my career and family life is a tremendous challenge that I'm still learning to cope with on a day-to-day basis.

➤ **It is essential to make time for family**

Creating structures in your life enables a clear definition in accomplishing tasks and ensuring boundaries. I work half days on Mondays and Fridays in order to make time to take my daughter out for a stroll or to the playground. I will not schedule meetings on weekends because it's the only time my family can come together. Family is my priority; they make my life worth living.

ACCESS BANK'S 'W' INITIATIVE TO EMPOWER WOMEN IN GHANA

Facts about Women

Women constitute 50% of the population in sub-Saharan Africa.

Women constitute over 51% of the population of Ghana.

Women are responsible for 90% of the purchasing decisions within their families.

Almost 100% of decisions on issues relating to children are determined by women.

Women make up more than 60% of employees within the informal sector.

IN MARCH 2015, ACCESS BANK GHANA took the industry by storm as it unveiled its unique approach to banking women in Ghana. Serving women with financial services is nothing new for the developing Ghanaian economy.

However, the launch of Access Bank's initiative for women went beyond just providing services and products.

Known as "W", the initiative has been tagged as an empowerment drive to boost Ghana's economic fortunes by supporting women to succeed in their various fields of endeavour. Through "W", Access Bank is seeking to inspire, connect and empower women in the various phases of their lives through the bank's new approach to banking women.

According to the Ghana Statistical Service report (2010: census), about 70% of entrepreneurs involved in micro and small-scale businesses, which contribute substantially to national income, are women. This revelation transcends many developing countries in sub-Saharan Africa and once again brings to the fore the priority attention women require to act as catalysts for growth.

Thus targeting women, part of Access Bank's financial inclusion drive, underlies its contribution to narrowing the poverty gap and improving the economic wellbeing of families in Ghana. Women no doubt constitute an untapped market with high potential.

Access Bank's "W" caters for women at three different levels; for example, women in business, women and family, as well as young professional women. Women who fall into

these categories receive a bundle of tailor-made financial products and services to suit their specific needs.

"W" in business for instance provides women with resources required to grow their businesses through capacity building workshops, networking opportunities, advisory services and market collaborations. "W" is aimed at promoting, developing and enhancing the potential of women entrepreneurs to excel.

Women young professionals can also benefit from the bank's online community platform (www.thewcommunity.com), a resource and networking channel that brings together other women professionals. Women in this segment again receive mentoring and coaching from women achievers and ambassadors who have excelled in their career or business. This is to inspire them for greater career success.

The value propositions of the "W" initiative offer women in Ghana the opportunity to breathe a new sense of confidence to take control of their businesses, careers and families.

The bank's services are spread across regional cities and major commercial centres in more than 44 locations, through which it delivers cutting edge banking solutions on the back of its robust IT infrastructure that delivers speed, exceptional service and security.

Adjudged winner, "Bank of the Year" in Ghana for 2013 as well as "Best Bank in CSR" for 2013 and 2010, Access Bank is spearheading its sustainability drive through unrivalled investments in education, health, environment and the arts.



W is all about women who desire to be inspired, connected and empowered. It is our commitment to banking women. It connects the dots from where you are to where we want you to be.

Inspiring, Connecting, Empowering

www.thewcommunity.com

WomenBanking@ghana.accessbankplc.com

SPEED SERVICE SECURITY



- * 2013 Bank of the Year, Ghana Banking Awards
- * 2013 Best in Corporate Social Responsibility, Ghana Banking Awards
- * 2012 Best Growing Bank, Ghana Banking Awards
- * 3rd Most Respected Bank - Ghana Club 100 Awards