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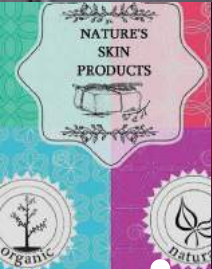
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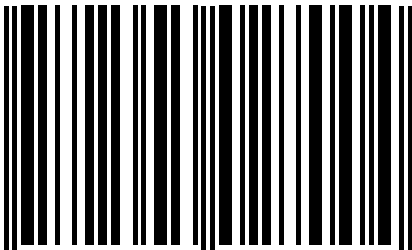
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Nigeria SME Women

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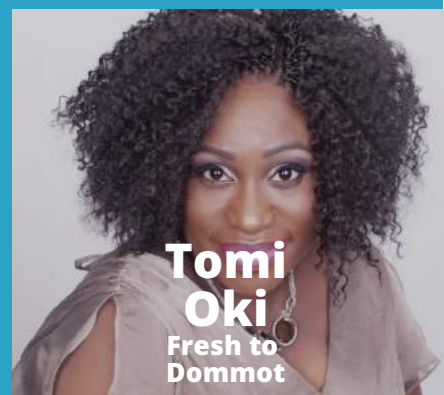
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Joyce's Top 4



Tomi Oki
Fresh to Dommot



Debo Odulana
DOCTOORÁ



Chika Uwazie
Talent Base



Oluwayemisi Adeyeye
Lifefount Hospital

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Barristers, Solicitors and Notary Public

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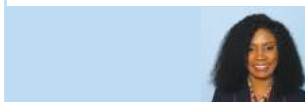
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"Your school called and said the concert tickets you sold to us for N4,000 were free!"

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MYSAY

During World War II, a record number of American women were recruited in defense industries to help manufacture weaponry. This, to fill the huge void left in the country's workforce because most men had been drafted to war. This peculiar situation gave rise to an icon named Rosie the Riveter (pictured), who quickly became an American cultural symbol for female capability.

Last month (March 2017), as the world celebrated Women's History Month, the dexterity of women was no less in doubt.

It provided the perfect setting for Bank & Entrepreneur Africa's maiden SME Women 100 series (pages 13 – 28), which features 100 very diverse female-owned companies in Nigeria: serving their little niches with diligence, building brands, breaking industry barriers, and scaling towards becoming tomorrow's household names.

About 90 per cent of the listed 100 are what we refer to as 'under-the-radar'

SMEs - not the usual suspects, but ladies who are doing great business, yet are relatively unknown. The other 10 per cent are more established brands that have earned a spot for tenaciously pushing the envelope in critical industries (such as agro-processing and tech).

We could not have compiled a truly rounded SME Women 100 list without our amazing collaborators who unearthed deserving ladies: **Dr. Friday Okpara** (SMEDAN); **Shade Ladipo** (WEConnect); **Adenike Adeyemi** (FATE Foundation); **Hajia Zainab Jaji** (AWEP); **Ndidi Nwuneli** (LEAP Africa); **Bunmi Lawson** (ACCION Microfinance);



Chief Ada Ozongwu (NAWE); **Paddy Anigbo** (TEDLagos), **Pamela Braide**, and **Meekam Mgbenwelu**. Special recognition goes out to Shade Ladipo and her extremely efficient team!

The Golden Age for women entrepreneurs is definitely here. There is more focus on hearing what they have to offer, and recognising the value of investing in them.

Anne Agbakoba
anne@numeris-media.com

LETTERS

GOOD READ

"Bank & Entrepreneur Africa" mag had me up at 2AM reading the entire mag. Great content. Well thought out and researched. It's obvious there was no hurry in its execution. The intent of each page came through fully. You should be proud of your work. Can't wait for the next read. Sincerely.

Dr. Julz (OAP Nigeria Info | 99.3 FM)

VERY PRACTICAL



Mr. Gbenga Ibikunle's
Editorial Contributor
agropreneurship

Mr. Gbenga Ibikunle agropreneurship column is very practical and informative. His articles on Cassava and Cat-fish farming were so detailed about requirements for business set-up, and what kinds of profits to expect. I have just gone into a fish farming venture with four other partners, and thanks to ibikunle, I had a good idea of what to expect.

Seun Akinkunmi
(Investor, aquaculture)

A woman with dark hair, wearing a green button-down shirt, is sitting in a light-colored armchair. She is holding a tablet computer with both hands and looking off to the side with a thoughtful expression. The background is a blurred indoor setting with warm lighting.

sage

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THE NEWS

WOMEN RISING

New wave of African startups at U.S. accelerators



Ugwem Eneyo (CEO, Solstice Energy Solutions)

Africans are making their mark as Nigerian, Ugwem Eneyo (CEO, Solstice Energy Solutions) recently won Berkeley's Cleantech University Prize. Her clean energy startup's internet-connected devices help African homes and businesses manage energy efficiently and find clean, money-saving alternatives.

Similarly, a Cape Town, South Africa-based music-streaming service, NicheStream, won the PeaceTech Accelerator based at the United States Institute of Peace in Washington D.C

And there is Triple Bottom Line Enterprises (Addis Ababa, Ethiopia), which soon joins Silicon Valley accelerator ImagineH2O's cohort of 12 water startups. Triple Bottom Line is developing water management tools for affordable piped water infrastructure in rural communities.



We want Africa's top female tech entrepreneurs to join us

Elsie Kanza
Head of Africa, World Economic Forum

World Economic Forum seeks Africa's top female entrepreneurs

The World Economic Forum continues its search for Africa's leading female tech innovators, who will be invited to share their experiences and engage with leaders at the Forum's regional meeting this spring. To qualify, female entrepreneurs must have a business that is less than three years old, uses innovative technology or business models, and has at least one year of revenue generation. The business must also be able to prove its social and economic potential.

Says Elsie Kanza, Head of Africa at the World Economic Forum: "Africa's best prospects for inclusive growth lie in its ability to tap into its vast pool of entrepreneurial talent. We want Africa's top female tech entrepreneurs to join us so we can celebrate them as role models and so they can help governments and policymakers create conditions for others to flourish."

Entries close on Monday, April 17
Apply: goo.gl/2nf8Pv



(L-R): Chinyere Okafor (Lead Vendor, Bank & Entrepreneur Africa) visits her colleague, Amara, who is on an outsourced assignment with YesChilli

Vendor Project

Bank & Entrepreneur Africa magazine's Lady Vendor Project – training ladies from disadvantaged communities to become distributors, and earn a handsome commission – has taken a new turn. The ladies have become so well trained that during their free time, the magazine is now able to outsource them to other small businesses for basic sales assignments. This means continuous enhancement of the ladies' income potentials.

numeris-media.com/vendor-project

THE NEWS

IN PHOTOS

Fireside Chat With Siemens



At the iDEA Hub-hosted Fireside chat on corporate innovation, with Siemens. Topic: "How can Startups and Corporates Work Together?" Siemens shared information about its 'next47' initiative and how they partner with innovative start-ups to disrupt the norm, and develop the next big thing.

(L-R): Onyeche Tifase (CEO, Siemens Nigeria); Helen Anatogu (CEO, iDEA Hub); Janina Kugel (Chief HR Officer & Member of the Managing Board, Siemens); Anne Agbakoba (Publisher, Bank & Entrepreneur Africa) | www.next47.com

AGRO-ALLIED

Trade Fair Messe wraps up 'Agro-Food Nigeria'



Exhibitor, Eurogerm, represented by Pierre-Alexis Carrouée (R) and Igbo Aror (CEO, Nutrichem)

Organised by the Fairtrade Messe, the Agrofood Nigeria and Plastprint-pack Nigeria exhibition successfully ended on March 30, 2017. It was

held in Lagos, at the Landmark Centre, with over 110 exhibitors from 20 countries, and 1,958 visitors from Nigeria and all over West Africa in attendance. To get a full list of exhibitors and their contact details, visit: goo.gl/Mlz1Be | agro-food-nigeria.com

TICKER... GOOD READS

- Africa's most valuable startup ecosystem is also the least lucrative for software engineers: goo.gl/poJJ39
- Top Eco-startups in Africa: goo.gl/5QTJtq

Joyce's Top 4



My name is Joyce Onyemuwa, and I'm looking to share with you my search, every Quarter, for some of the most intriguing entrepreneurs across Nigeria. They exemplify skill, dignity in labour, perseverance and above all, a penchant for disruption. Allow me introduce to you my four favourite SMEs for this Quarter:

1- Imagine getting fresh, organic produce and other locally-sourced food delivered right to your doorstep. Tomi Oki is offering just that to residents of Lagos-Nigeria (for starters), through her new business, **Fresh to Dommot**, which we can describe as 'Fresh-on-Wheels'!

2- **Doctoora's** Debo Odulana is a medical entrepreneur who was once an attending physician, but now choosing to confront healthcare from an unfamiliar angle – providing the public with access to a network of professionals via the ubiquitous mobile phone. Futuristic.

3- The Human Resources (HR) technology landscape is exploding with growth and innovation. And **Talent Base** has tapped into this HR-cloud-tech fusion to promise SMEs across Nigeria that its own unique automation of the HR hiring and management process will be far more affordable than – and as effective as – the competition.

4- Medical tourism is a huge drain on Nigeria's resources. What if what we seek abroad can be found in our own backyard, asks Dr. Oluwayemisi Adeyeye (co-Founder, **Lifefount Hospital**)? Read on. This lady entrepreneur is certainly putting her money where her mouth is.

Joyce is an On-Air-Personality at Cool FM 96.9: Nigeria's leading radio station. She anchors SME Africa on Sunday nights 9-11PM.

[@ijoyceonyemuwa](https://www.instagram.com/ijoyceonyemuwa)



INTERVIEW JOYCE'S TOP 4 ENTREPRENEURS

1



Tomi Oki

Fresh to Dommot

Farmed fresh food, cleaned and delivered to your doorstep

Grocery is ripe for online disruption, and customers are no longer hesitant to let others pick their produce.

In comes Tomi Oki who is jumping into the country's ultra-competitive grocery market with her new business, Fresh to Dommot, which she says you should think of as your personal fresh foods shopper. By the way, 'dommot' is pidgin English, roughly translated to 'door mouth' or more correctly, 'doorstep'.

On the Fresh to Dommot website, shoppers can browse and purchase anything from produce to fresh meat to dairy products. Order before 6pm, and the products are delivered to the

customer's door the next day. The website also allows shoppers specify prepping instructions

"We are convenient", says Tomi. "Our groceries come to you already prepped. This means you spend a lot less time in the kitchen. I came home one night at 8pm and needed to cook. I simply grabbed a frozen pack of assorted meat from the freezer (yes I use freshtodommot as well), added some seasoning, and that was it."

But hear the rest of her intriguing story.

"I have always loved to cook and I seem to have a taste bud for fresh food, but the stress that goes into prepping groceries for Nigerian dishes is out of this world.

Take "efo" (green vegetable) for instance, you need at least six washes to get the sand out. On the contrary, when you buy vegetables abroad, it is sometimes labeled as "triple washed" giving you an idea of how clean it is. It's therefore a very rude culture shock for someone who just moved back to Nigeria to go through the popular sand-removing ritual for vegetables. At Fresh to Dommot, we do the buying (we are tough price negotiators) and the prepping (sorting, cutting and washing). All the customer does is cook!



Our groceries come to you already prepped. This means you spend a lot less time in the kitchen

However, it took a few years to birth freshtodommot and even longer to start operations. I am customer centric, and I have an eye for fresh food, and the tenacity required to negotiate prices. All these skills I learned from my mother, right from childhood. Yet, one of the major challenges I faced was duplicating the skills with my team. Once this hurdle was overcome, however, we just kept going.

Today, we can confidently say we are a thoroughly customer-focused business. Our customer service policies were designed to make sure that we never lose a customer and it's worked so far. We have a 100% customer retention rate.

Do things go wrong? Yes. When that happens, we rather focus the customer experience. It's crucial. We have a full refund policy, where if the groceries delivered do not meet the customer's expectations, they get to keep the supply and also receive a refund of the full invoice value - or we replace the item with another one.

www.freshtodommot.com
+234 809 999 2854



INTERVIEW JOYCE'S TOP 4 ENTREPRENEURS

2



Doctoora is Africa's premier online health and wellness marketplace, founded by Debo Odulana. Debo is a medical doctor and management consultant in healthcare who understands, first-hand, that being unwell is such a stressful and unpleasant experience.

This medical entrepreneur also understood two major things: that access is still the greatest challenge to healthcare delivery in much of Africa. And that the remarkable uptake of mobile technology in Africa made the Continent a fertile ground for technological disruption.

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This medical entrepreneur also understood two major things: that access is still the greatest challenge to healthcare delivery in much of Africa. And that the remarkable uptake of mobile technology in Africa made the Continent a fertile ground for technological disruption.

So he lost no time in setting up Doctoora, whose vision is simple: to make it easier for anyone within reach of a mobile device (and Internet connection) to find and book health and wellness services in Nigeria – wherever and whenever they need it.

Today, scheduling a Doctor's appointment can be done in six remarkably easy steps,

- Browse to www.Doctoora.com and sift through professionals and services on the network
- Click 'Schedule an Appointment', and select a location
- Choose appointment type (tele-consultation, home or clinic visit)
- Choose service type: Primary care, Specialist care etc.
- Select desired time and Doctor
- Confirm the booking and receive notification (date and time) for the appointment.

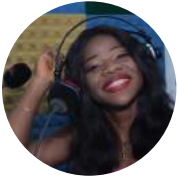
This consumer-centred model also ensures that users of the service always have access to well-vetted healthcare practitioners, and verified health information. Says Debo: "Our aim is to improve the medical care experience for people. We also believe that by providing tailored health education content, we can significantly reduce any chances of falling ill. Every person's health is our concern and we want to give them access to everything they require to stay healthy. We view healthcare as a social good with great economic impact, and so access to quality healthcare services is a privilege every individual deserves"

Debo's ultimate dream? To be a catalyst in the drive for achieving universal healthcare coverage for Africa.

www.doctoora.com



Anyone within reach of a mobile device (and Internet connection) can find and book health and wellness services in Nigeria – wherever and whenever they need it



INTERVIEW JOYCE'S TOP 4 ENTREPRENEURS

3

Chika Uwazie

Talent Base

HR software for growing enterprises

"Impressive pitch @Talent-BaseNG!! Who is ready to help them scale?"

This February 15, 2017 tweet by 500 Startups – a global venture capital seed fund – points to the increasing influence of TalentBase

Founded by Chika Uwazie, Talent Base is a low cost, cloud-based Human Resources (HR) software that efficiently runs personnel management tasks such as payroll, tracking staff development with KPIs and performance reports, planning work shifts, tax automation, expenses and leave management.

It has been described by users as touching on practically every aspect of personnel management – from "hire to retire" – and providing all the tools that an SME needs to track and manage employees.

For growing businesses across Africa, TalentBase promises affordability and ease of use, and could possibly become a more attractive and accessible HR solution than pricier alternatives.

The great news is that Ms. Uwazie is currently one of the 44 start-ups selected for the 2017 500 Startups Seed Program, which will see the latter invest \$150,000 in exchange for 6% equity in each start-up.

Headquartered in Silicon Valley (California), and with over \$330M in committed capital across four main funds and 13 micro funds,

One of the only Africans and black women on the program, Ms.Uwazie's vision is to dominate the HR space by continuing to solve a real problem: enabling SMEs hire smarter, and manage faster.

She has previously worked at international organisations (such as the World Bank, the Whitaker Group, and Exxon Mobil), has a first



Talent Base software provides all the tools an SME needs to track and manage employees

500 Startups identifies technology start-ups who have shown great potential in their markets, and provides resources for their growth

degree in Psychology, and a Masters in Human Capital Management from Georgetown University (USA).

www.talentbase.ng
+234 818 3377 264



INTERVIEW JOYCE'S TOP 4 ENTREPRENEURS

4



Oluwayemisi Adeyeye

Lifefount Hospital

Medical Tourism

The Sovereign Investment Authority of Nigeria recently told the World Economic Forum that 30,000 Nigerians spend \$1 billion annually on medical tourism. 60% is spent in four major areas of healthcare: cardiology, orthopedic, renal dialysis issues and cancer (May 22, 2014).

As a journalist with a focus on entrepreneurship, I am looking here at a huge opportunity for healthcare providers in Nigeria to create wealth by strengthening local capabilities.

Dr. Oluwayemisi Adeyeye, CEO and co-Founder of Lifefount International hospital, sees the opportunity.

Based in Ilorin (Kwara State of Nigeria), she is already working with her team to reverse the medical tourism trend, and replace it with what she calls "domestic tourism" – which means patients could travel from Lagos to Ilorin to undergo major procedures for far less than a trip overseas would cost.

Hear Dr. Adeyeye: "In our move to reverse medical tourism, Lifefount international hospital has a tourism package in which patients from anywhere can access affordable and expert healthcare in the serene environment of Ilorin city. There is no need to travel abroad, as we handle various major (and the most minor) interventions. We have partnerships with great hotels, and excellent transport service providers that give our clients an amazing experience while they are with us. Our post- follow-up is excellent."



Patients from anywhere can access affordable and expert healthcare in the serene environment of Ilorin city

At a December 2016 meeting of the Nigeria-America Medical Foundation (NAMFI), Nigeria's Minister of Health, Prof. Isaac Adewole, had similarly expressed concern over the huge capital spending on medical tourism by Nigerians, saying: "The Federal Ministry of Health is embarking on rehabilitation of our Federal Tertiary Health institutions to world class standard. "We are also restoring radiation oncology services by revamping radiotherapy machines in the country so as to reduce the migration of cancer patients. "Our referral system will be improved with the revitalisation of Primary Healthcare services (10,000 Primary Health Care centers will be made operational in the next few months)"

While government is much slower to act, Nigerians can perhaps count on the more nimble service of private sector healthcare providers like Dr. Adeyeye, who have already improved access to affordable health services by investing in infrastructure, talent development, high quality, specialised care, lowered costs, reduced waiting times, and international collaborations,

Dr. Adeyeye is an alumna of the Tonly Elumelu Entrepreneurship Foundation (TEEF) program, and a beneficiary of the Cherie Blair/ Exxon Mobil 'Road to Growth' business education at the Enterprise Development Centre of the Pan African University. Her vision for Lifefount hospital is to be among the top five surgical centres in Africa.

www.lifefounthospital.com

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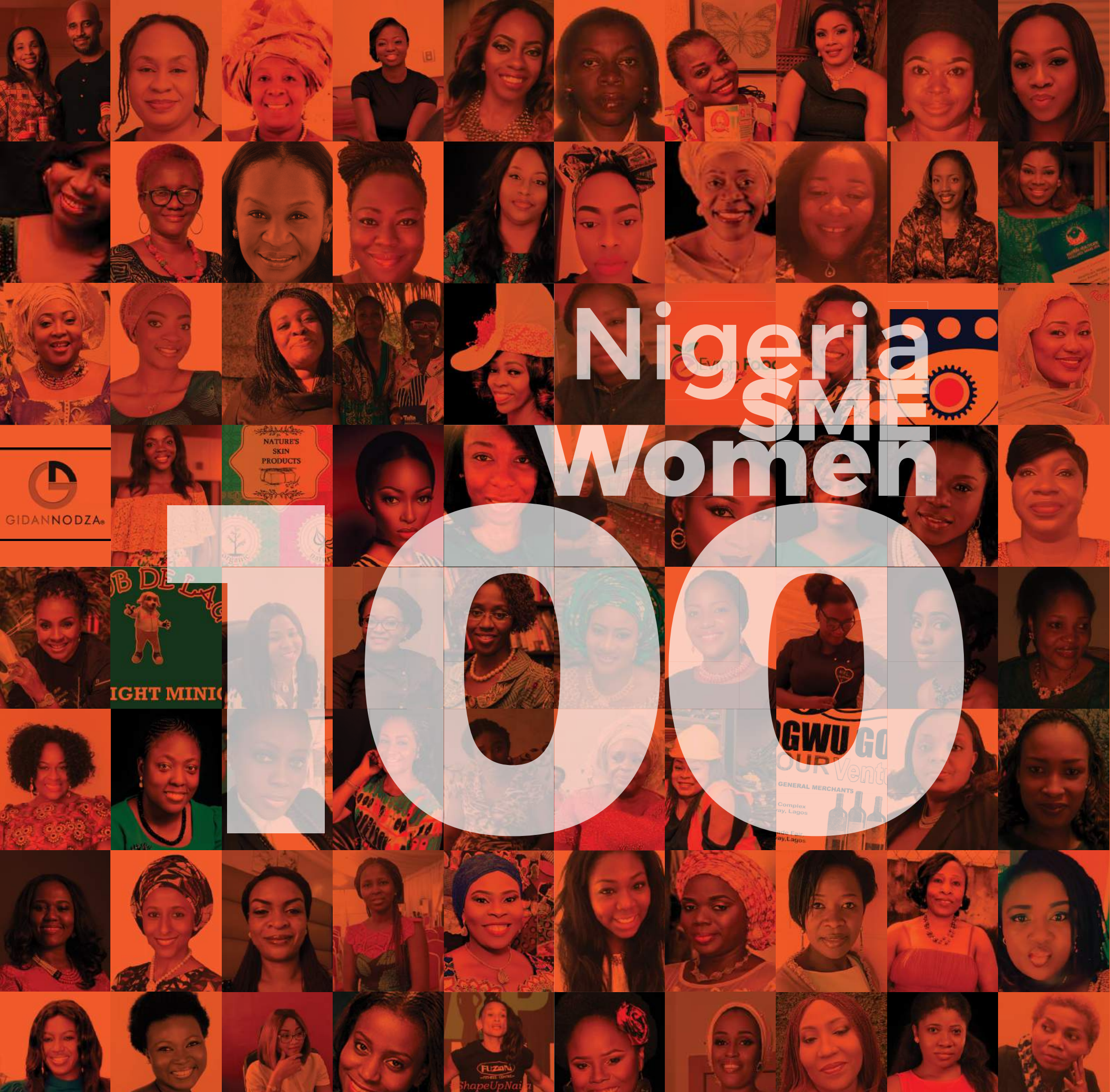
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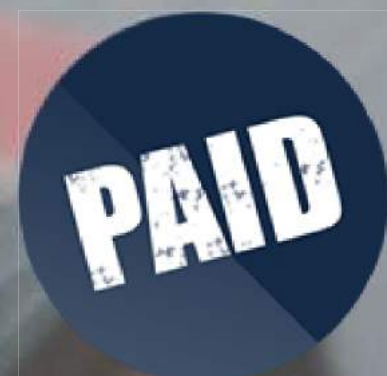
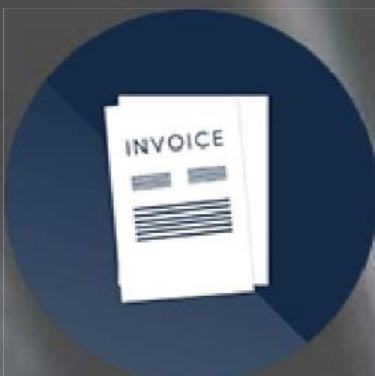
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How successful female entrepreneurs think



There has been an economic melt-down not only in Africa, but also on other continents around the world. However, it is important to see the opportunities that these times of adversity bring!

Women excel in entrepreneurship through their tenacity and perseverance. A woman's tenacity and drive exceeds her capital in many cases. This should not be viewed as a barrier to success, but rather an opportunity to drive innovation. Capital should be sought from not only the usual sources such as friends and family, banks and business angels, but also through sponsors radiating your values. At all times, explore how others, including customers, can fund your business. This could be in terms of upfront payment for goods and services, subscriptions, or investment through crowd-funding (monies in advance for developing your idea).

As a female starting or keeping a business venture in difficult times, what else should you do to survive?

Use this **#becoming a successful female entrepreneur** framework to keep you focused.

#becoming a successful female entrepreneur

Fearless and Forward thinking

*Push the boundaries through creative thinking and continuous innovation.

*Challenge the status quo. Become an influencer in the marketplace.

Establish a Sustainable Proposition

*Present a robust offering where benefits are clear, with the customer central to your strategy and Operations.

*Be honest with yourself in evaluating what it is you want to and can realistically deliver. Apply a level of reasoning that draws on your strengths, and acknowledges your vulnerabilities.



You are a female Entrepreneur. You are a Ninja. You will act and you will succeed

ness. Competitors cannot copy this. This is what makes you distinctive.

*Let these values drive your thinking, your product and service, your message. Your brand is your best asset. Let it shine.

Action and Achieve

*Draw on your power to get things done.

*Think big. You are impregnable. Raise the barriers of entry into your industry ensuring that you are able to scale your venture and increase your market share. Pay attention to your intellectual property.

*Continually assess your bottom line. What you need is a 'capital' idea. Determine a margin target. Set, accomplish and evaluate milestones and performance indicators by ascertaining the key performance indicators in your industry.

*Ensure the customer has a comprehensive solution to address their needs. Use your customer intelligence to offer complementary goods and services. Focus on creating value.

Motivate your Brand

*Be distinct. Inculcate values into the very fabric of your venture. Ensure this permeates throughout and is transparent to those external to your venture. Everyone can rely on these values in making effective decisions about, and in dealing with your business.

Leverage Technology

*Technology should drive your business and should be daily to your Operations.

*Invest in and infuse technology in the transformation of human resources, goods and services of the company. Enhance the value and speed of your offering. This provides reputational advantage.

* Consider using

digital means of accessing your client base. Having a blog, for instance, provides an ongoing dialogue with your customers, and lets you develop more understanding of their needs and expectations. This intelligence is imperative for a long-term reciprocal relationship.

Emotional Energy

*Let your passion and energy drive collaboration. Develop partnerships that allow you to deliver complimentary goods and services so you can provide comprehensive solutions for your customers.

*Encourage cultural diversity within your business. Use this to gain different perspectives that will drive innovative thinking, and translate into innovative products and services.

*Use emotion to develop trustworthiness. Let those you work with know that where there are challenges, you will seek a way forward together.

You are a female Entrepreneur. You are a Ninja. You will act and you will succeed. This issue of **Bank & Entrepreneur Africa** provides you with inspiration and the knowledge that you are not alone. You have other successful female entrepreneurs with whom you can network.

Elizabeth Shaw

Dr. Elizabeth Shaw is a highly respected educator, coach and business consultant to the private, public and social sectors around the world. She has a PhD focusing on entrepreneurship, an MBA specialising in entrepreneurship, and a PG Diploma in Legal Studies. Dr. Shaw is currently a Senior Lecturer at London South Bank University (UK) and is involved in supporting University of Liverpool's (UK) online delivery of their Master's programs. Having previously taught at Henley Management College (UK) and Brunel University (UK), Elizabeth has over 14 years' global experience in the areas of entrepreneurship, leadership, and international management.

Get in touch for some free advice:
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1
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10



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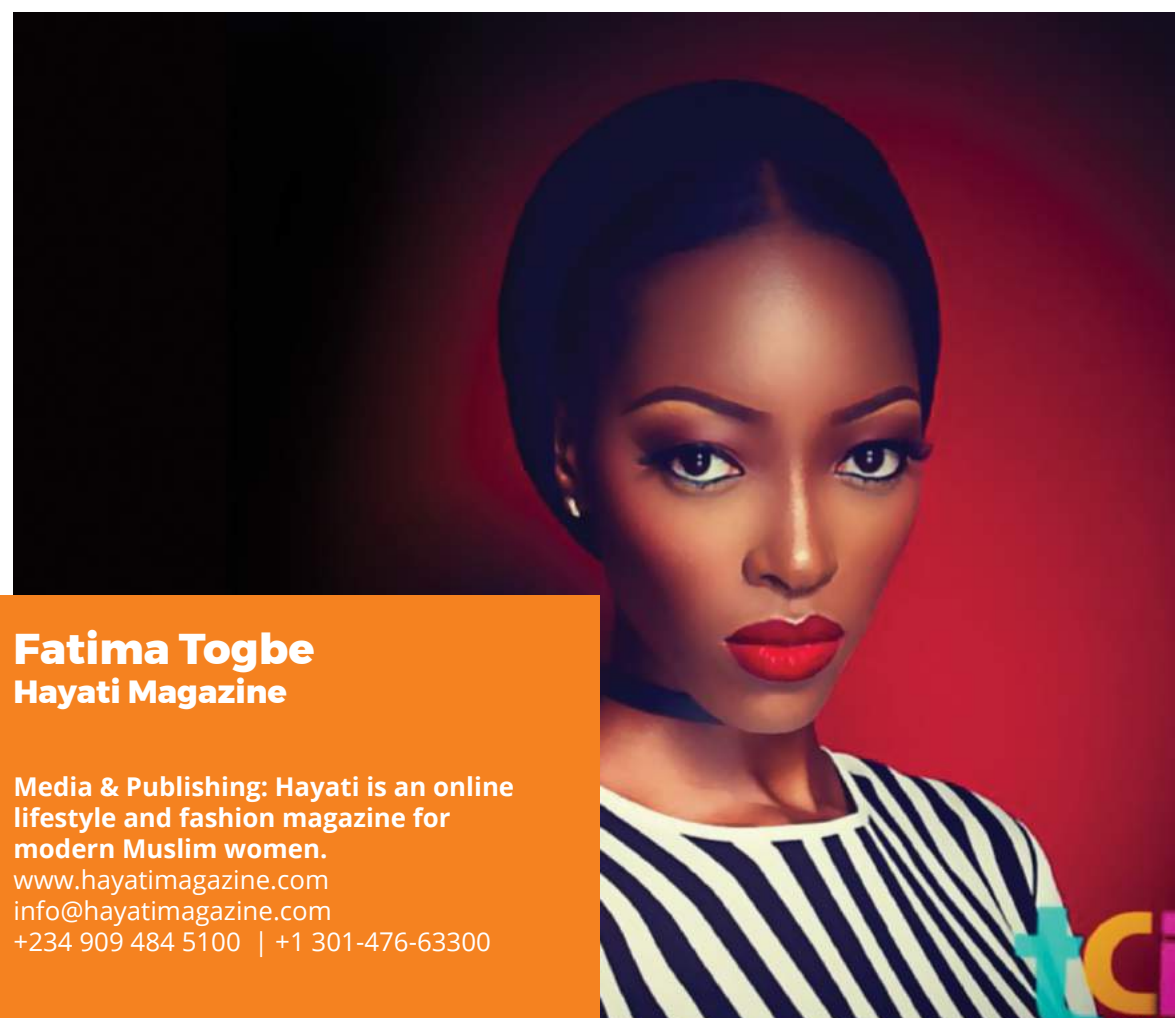
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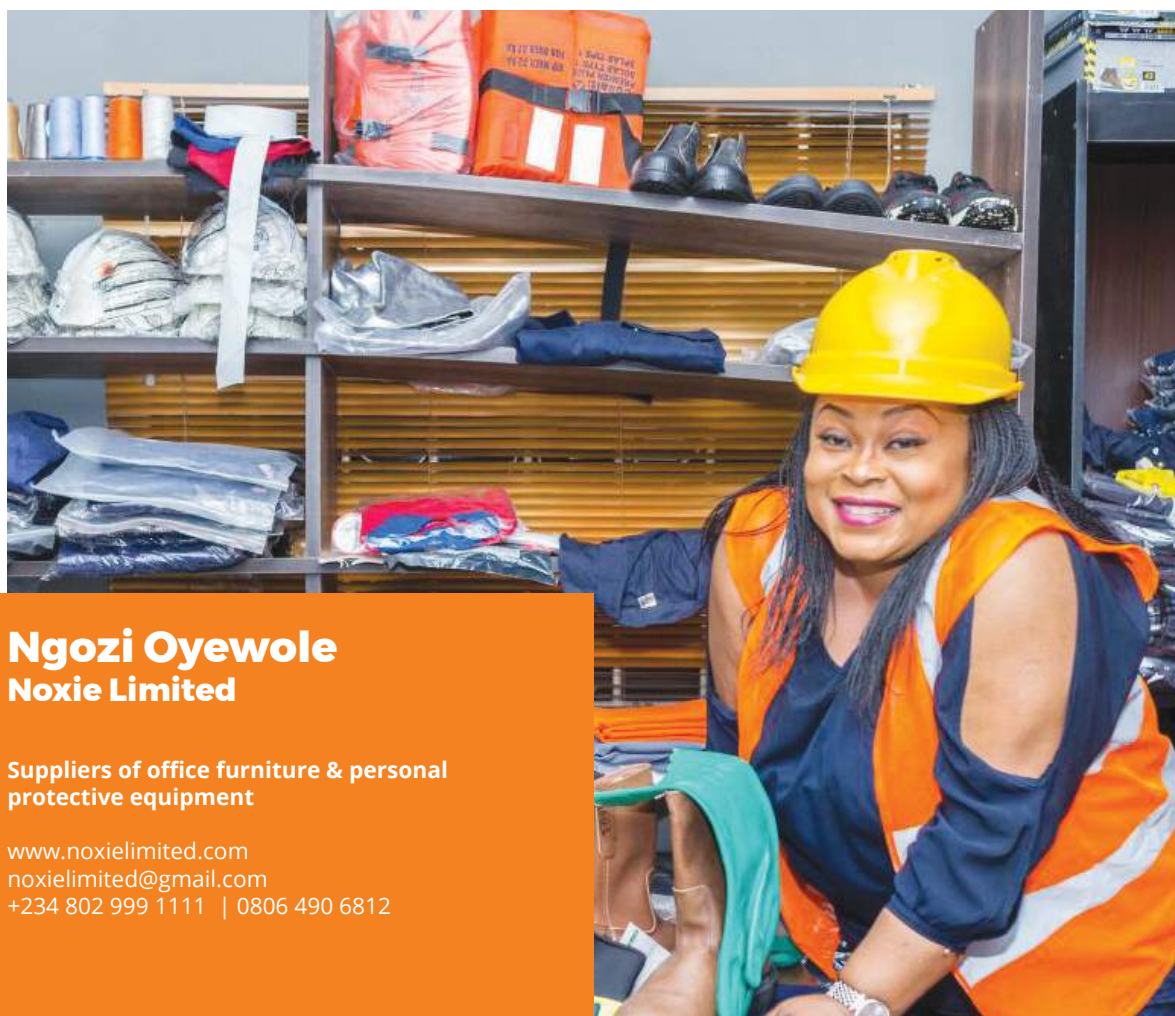
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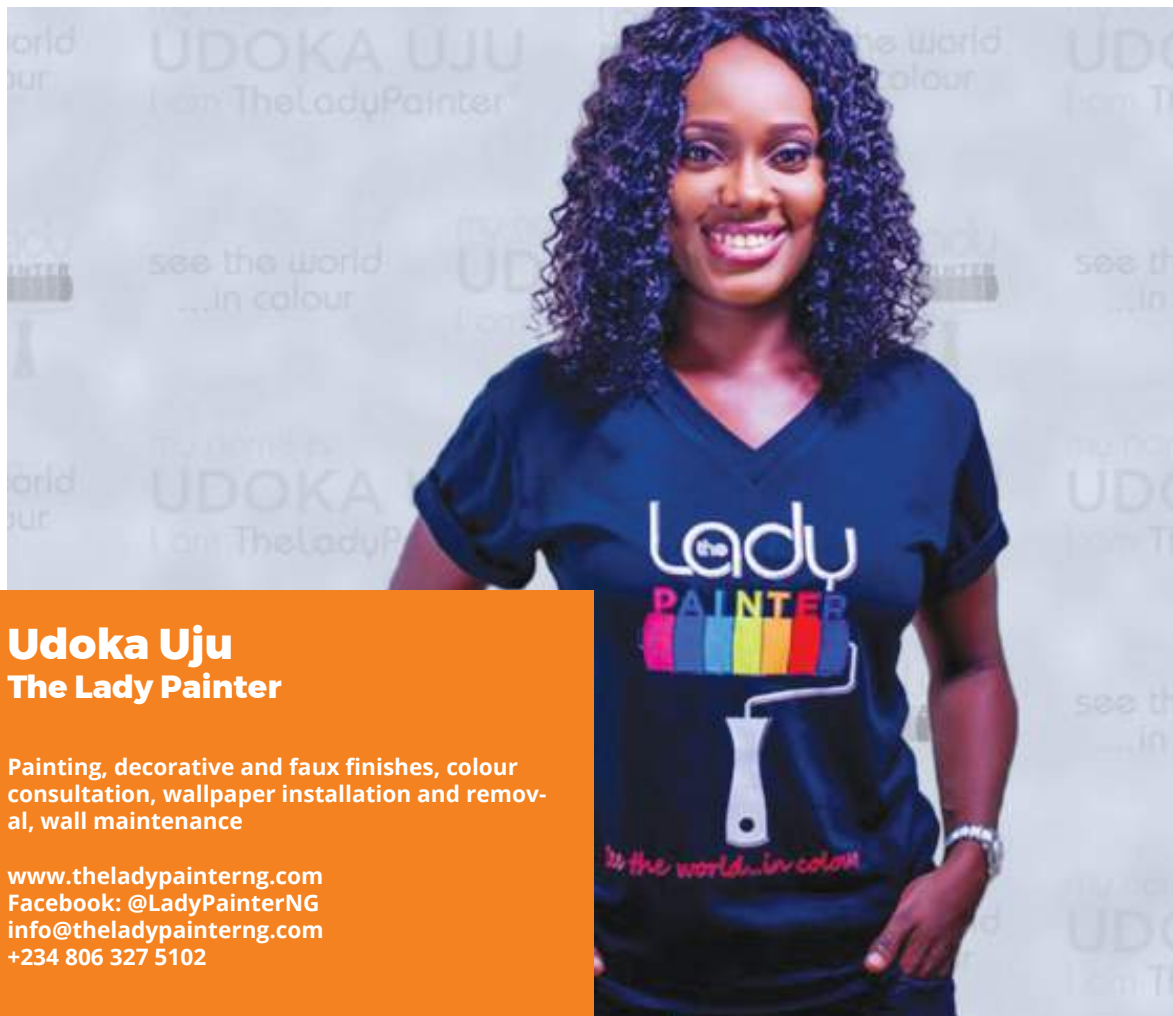
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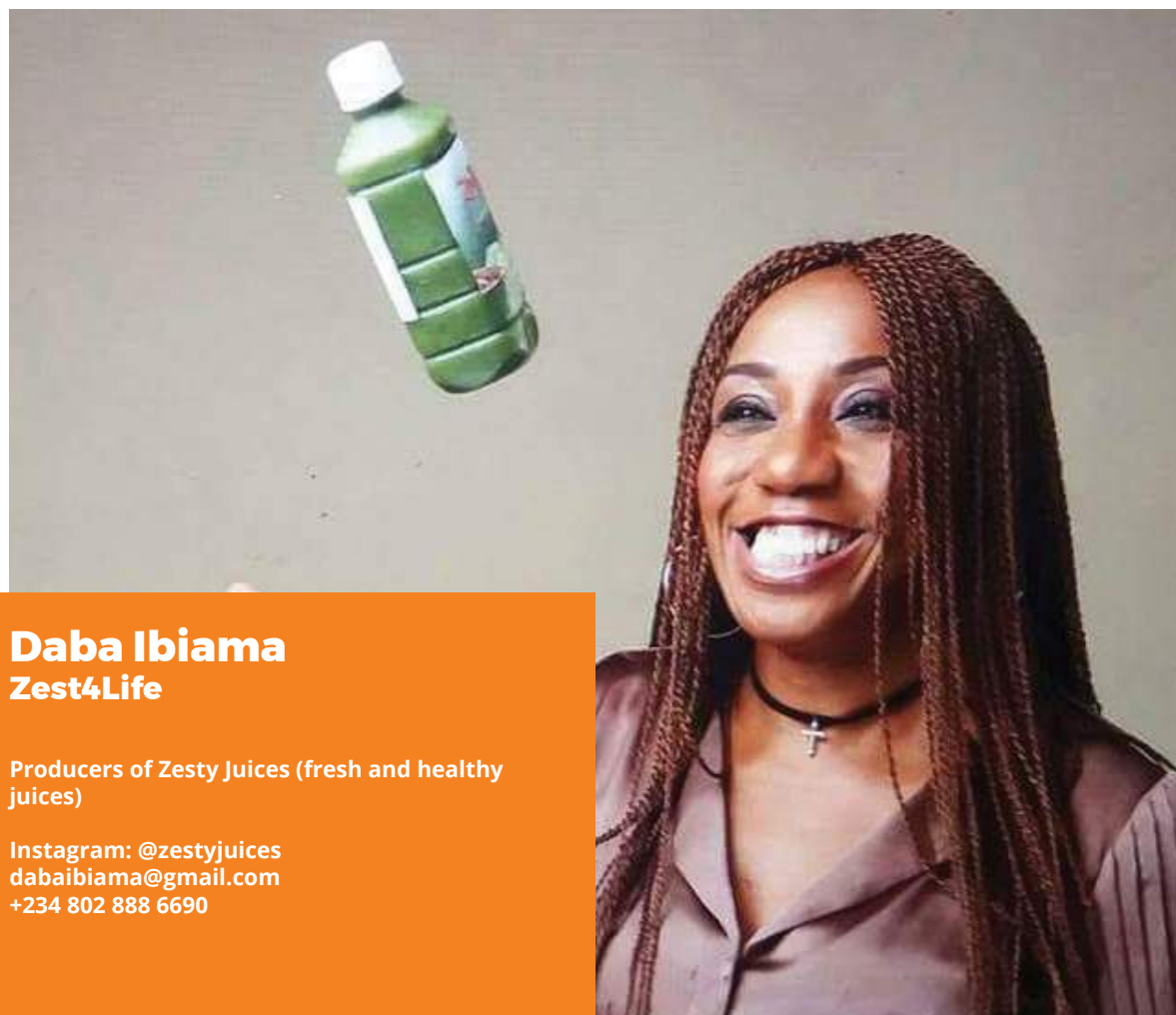
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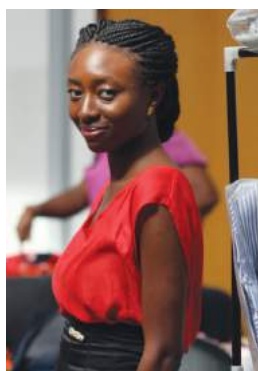
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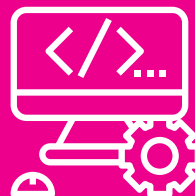
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Austen-Peters & Co streamlines payroll with Sage Pastel Partner Payroll & HR

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one of Nigeria's leading law firms, has automated its payroll and human resources processes by implementing Sage Pastel Partner Payroll & HR. Softcodes International is the Sage business partner that helped implement the software.

The commercial law firm, based in

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With the new payroll and HR software in place, Austen-Peters &

Co can print professional payslips and keep payroll information backed-up and secure in a database. The software supports local legal and tax requirements and saves time by eliminating much of the data capture the team used to need to do in the past.

Oyedeji Qasim, Partner at Softcodes International, says: "Austen-Peters & Co is the first customer in

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ASK DAVE SOLAR Q&A

Q:

Dear Dave, I have just moved into our small family house, and I want to use solar security and gate lights. How will I know which ones to buy? What specifications? What else do I need to know?



It is important to note that your plug and play solar lights are largely maintenance free, but require solar panel surfaces to be wiped clean occasionally with a soft dry cloth. Dust or debris accumulation on your lighting panels can impede proper battery charging, which may result in lights not lasting through the hours of darkness.

Most solar powered lights have sensors which automatically turn the unit off at dawn.



For further questions or guidance on what solar solutions best meet your needs, please feel free contact us: info@solarjooce.com | solarjooce@gmail.com

Dave Agbakoba is our Energy Desk Editor-at-Large. He is also the CEO of Solar Jooce, providers of cost-efficient Alternative Energy solutions for rural areas, SMEs and households.

A: Dear Shade, thank you for writing in. A good place to start will be at some of the popular online stores. You can find plug-and-play units that will meet your basic security lighting needs. Some features or specifications to look for in plug-and-play units include:

- The built in battery capacity usually stated in milliampere hours (mAh)
- Brightness rating usually stated in Lumens (450 – 900 lumens is typical)
- Power rating stated in Watts
- The expected lifespan of the lighting unit in hours (10,000 – 50,000 hours) typical range
- Beaming angle, which differentiates spot lighting from wide angle beams

- Warranty information and return policy (for repair or return issues)



A functional plug and play security light in 2017 should cost no more than N15,000.00 per unit and would come with a solar panel included (typically in the 5 – 10 watt range).

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Learning the ropes: Enthusiast, Rachel Egbe, assisting during a recent Solar Jooce installation

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TAX DUE DATES

In Nigeria

As an entrepreneur in Nigeria, the knowledge of tax due dates can aid in planning your processes for tax remittance. Tax Due Date is the statutory date required for a particular tax type to be remitted or filed. And the Federal Inland Revenue Service (FIRS) is the agency saddled with the responsibility of ensuring taxpayers remit and file their taxes as and when due. FIRS also enforces penalties where there are tax defaults. Under the current self-assessment regime, taxpayers are required to compute their tax liabilities, and file and make payment concurrently, on or before the due dates. Any breach is liable to fines and interest, as prescribed under relevant laws.¹ The tax types in Nigeria, statutory due dates and penalties are highlighted below:

Pay-As-You-Earn (PAYE): PAYE is a method of collecting personal income tax from employees' salaries and wages, through deduction at source by an employer as provided by the relevant sections of the Personal Income Tax Act (PITA)². PAYE is to be remitted by an employer on behalf of his/her employees after deducting the appropriate amount of tax from the employee's monthly salary. This deducted tax is to be remitted not later than **10 days after the end of the month for which the tax was deducted** i.e. the 10th of the succeeding month after the month wherein the deduction was made³. Annual returns however, must be filed with the relevant tax authority **not later than 30 days after the end of the year of assessment** - this is usually taken as January 31st of the succeeding year⁴.

Failure of the employer to deduct or remit deducted tax to the relevant tax authority as stipulated by tax regulations attracts a penalty of N5,000.00 on conviction and N100 for every day in which the failure continues in addition to the principal



Taxpayers are required to compute their tax liabilities, and file and make payment concurrently, on or before the due dates. Any breach is liable to fines and interest, as prescribed under relevant laws

amount to be remitted⁵. For late filing of annual returns, the penalty is N500,000.00 for corporate bodies and N50,000.00 for individuals upon conviction⁶.

Personal Income Tax (PIT): PIT is a tax imposed on individuals who are either in employment or are running their own small businesses under a business name or partnership. Though collection of PIT is a Federal responsibility, this tax is generally collected by state governments from those that are resident in their various states, regardless of whether they are Federal, State, Local government, or Private sector workers⁷. The due date for filing PIT is 90 days after the end of the year, this is usually taken as 31st March of the following year⁸. The penalty for late filing of PIT is the same as outlined for PAYE⁹.

Value Added Tax (VAT): VAT is a tax on consumption. It is a flat rate of 5% and is borne by the final consumer of goods and services in Nigeria¹⁰. VAT returns are to be rendered on or before the 21st day of the Month following that in which the sales/supply was made¹¹. A taxable person who fails to remit VAT returns as stipulated is liable to a fine of N5,000 for every month in which failure continues¹².

Withholding Tax (WHT)

A withholding tax is a tax required by Law to be withheld by a party from each payment made to another contracting party from the income or services rendered¹³. WHT is to be remitted on or before the 21st day of the Month following that in which the sales/supply was made. Failure to deduct or remit after deduction attracts a penalty of 10% of the amount of tax to be deducted in addition to the amount itself plus interest at prevailing rate¹⁴.

Company Income Tax (CIT):

Companies in Nigeria are mandated by Law to pay company income Tax (CIT) based on profits. The amount charged is 30% of profit earned in the year preceding assessment¹⁵. According to CIT regulations, any company that has been in existence for more than eighteen months is required to file returns every year not later than six months after the end of its accounting year¹⁶. For a new company, returns are expected to be filed within eighteen months after the company is incorporated or not later than six months after the end of its first accounting period; depending on which is earlier. Late filing of CIT attracts a penalty of N25,000.00 in the first month of failure and N5,000.00 for each subsequent month¹⁷.

Education Tax (EDT): EDT is a tax chargeable on all companies registered in Nigeria at 2% of chargeable profits as contribution to the Education Tax Fund¹⁸. EDT is computed when assessing companies for CIT/PPT and is a part of the tax computations when filing CIT or PPT returns. Its due date is the same as outlined for CIT/PIT¹⁹.

National Information and Technology Development Levy (NITDL): According to the NITDL Act, companies are assessed for NITDL while being assessed for CIT/PPT in an accounting period. NITDL is thus part of the tax computations for applicable

ASK THE FATE FOUNDATION

companies when filing returns for CIT/PPT²⁰. NITDL is charged at 1% of profit before tax. The due date for NITDL is the same as due date for CIT/PIT and the same penalty applicable to late filing of CIT/PPT also covers NITDL. Companies with a turnover of N100,000,000 engaged in the following business lines are assessable to NITDL:

- GSM service providers and all telecommunication companies;
- Cyber companies and internet providers;
- Pension managers and pension related companies;
- Banks and other financial institutions
- Insurance companies

Petroleum Profits Tax (PPT): Petroleum Profit Tax is tax that is charged on income accruing from petroleum operations and is peculiar to companies involved in petroleum operations. The PPT Act stipulates that an estimated return should be filed not later than two months after the commencement of the accounting year which is different from others that are filed at the end of the accounting year²¹. The Act also states that if at any time during any such accounting period, the company having made a return in the period disclosed above is aware that the estimate in such returns requires revision, then it shall submit a further return containing its revised estimated tax for such period²². At the end of the accounting year, a final tax return is expected to be filed not later than five months after the accounting year end²³. Failure to file returns as stipulated by the Act attracts an initial penalty of N10, 000 plus N2,000 for every day the failure continues²⁴.

Capital Gains Tax (CGT): This is the tax imposed on the gains made from the disposal of an asset such as a house, vehicle, machinery etc and is charged at 10%. The due date for filing CGT according to the CGT Act is the last day in that year of assessment²⁵. It should however be noted that individuals will file CGT returns with the relevant State Board of Internal Revenue while companies will file with the FIRS.

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www.fatefoundation.org

QUICK GLANCE AT TAX DUE DATES

Due Date Month	10th	21st	28th	30th	31st
January	PAYE Remittance	VAT, WHT			CIT,CGT, EDT, NITDL & Employer's Annual Return (PAYE)
February	PAYE Remittance	VAT, WHT	CIT,CGT, EDT, NITDL		
March	PAYE Remittance	VAT, WHT			CIT, CGT, EDT, NITDL & PIT
April	PAYE Remittance	VAT, WHT		CIT,CGT, EDT, NITDL	
May	PAYE Remittance	VAT, WHT			CIT,CGT, EDT, NITDL
June	PAYE Remittance	VAT, WHT		CIT,CGT, EDT, NITDL	
July	PAYE Remittance	VAT, WHT			CIT, CGT, EDT, NITDL
August	PAYE Remittance	VAT, WHT			CIT, CGT, EDT, NITDL
September	PAYE Remittance	VAT, WHT		CIT,CGT, EDT, NITDL	
October	PAYE Remittance	VAT, WHT			CIT, CGT, EDT, NITDL
November	PAYE Remittance	VAT, WHT		CIT,CGT, EDT, NITDL	
December	PAYE Remittance	VAT, WHT			CIT, CGT, EDT, NITDL

Footnotes

- 1 Taiwo Oyedele, Tax Administration (Self Assessment) Regulations 2011: What you need to be aware of
- 2 (S.81 of Personal Income Tax Act Cap P8 LFN 2011) Pay As You Earn (PAYE) and Personal Income Tax (PIT) Explained; February 9, 2015, Vanguard Online,
- 3 (Operation of the Pay-As-You-Earn (PAYE) Scheme Regulations Section 7(1))
- 4 (Operation of the Pay-As-You-Earn (PAYE) Scheme Regulations Section 10(1)).
- 5 PIT Act, Section 94(1) (as amended)
- 6 PIT Act, Section 81 (3)
- 7 Personal Income Tax, Lagos State Internal Revenue
- 8 PIT Act, Section 41(3)
- 9 PIT Act, Section 82
- 10 Vanguard Online, Value Added Tax in Nigeria, May 25, 2015, Vanguard Online
- 11 FIRS Information Circular 9304 on VAT
- 12 VAT Act, Section 35
- 13 Oserogho Associates, Withholding Tax, January 7, 2014, Oserogho Associates

- 14 PIT Act, Section 74(1) (As amended)
- 15 Nigerian Finder, Company Income Tax in Nigeria; What you Need to Know
- 16 CIT Act Section 55(3) (a & b)
- 17 CIT Act, Section 55 (3) (a & b) LFN 2004 (As amended)
- 18 Education Tax Act No 7 of 1993; Nigeria-law.org, Guide to Business in Nigeria, Taxation
- 19 Section 2(a) of the TETFUND (Establishment, Etc.) Act 2011; Daily Trust Online, Penalties for Late Filers; ABC of Tax Returns, March 11, 2015, Daily Trust Online
- 20 Section 16 (2) of the NITDA Act, 2007; Daily Trust Online, Penalties for Late Filers; ABC of Tax Returns, March 11, 2015, Daily Trust Online
- 21 PPT Act, Section 30(1)
- 22 PPT Act, Section 30(2)
- 23 PPT Act, Section 30(2)
- 24 PPT Act, Section 51(1)
- 25 CGT Act, Section 17(3)
- Source of Table: Ngex.com
- Sources for Article: PriceWaterHouseCoopers Tax Data Card 2015; Vanguard Online; FATE Foundation Archives

ASK CHIH Business French

I'm a Language Entrepreneur!



Claudette Aribisala brushed the rain from her red blouse as she headed to work, just two streets away from home. As she walked, she muttered to herself: "The economy is not going well, but I'm so lucky to own a business that weathers the storm"

A Nigerian, Claudette is one of the few French -speaking graduates who have delved into the field of entrepreneurship.

Claudette is a self-employed translator – in high demand for

are anxious to immerse themselves quickly into their new host country (Nigeria) and its cultures, and being bi-lingual, Claudette is the perfect go-between.

There's also a winning deal. Most of Ms. Aribisala's earned income is in foreign currency

That's funny, though, considering that for the four years she spent getting a university degree in French, people had asked her, with a touch of incredulity: 'What on earth can you possibly do with a skill or certificate in Languages?



the many conferences that take place in Abuja and Lagos. On the side, she doubles as a private interpreter and tour-guide for newly-arrived francophone expatriates working for French companies. These expatriates

Today, Claudette confidently says: 'Language degrees can open up opportunities for self-employment in areas that you may never even have thought to look!'

6 Self-Employment Opportunities for French Speakers



1- Interpreter: Conveys spoken language from one language to another, often simultaneously

2- Translator: Conveys the content of the source text into the target language

*The services of interpreters and/ or translators are required in every area imaginable: Local businesses that trade internationally; Local businesses that receive international guests; Ministries of External Affairs; Diplomatic outstations; International conferences; Multinational corporate bodies; International organisations etc

3- Editing/ Publishing: There are likely more businesses than you could ever possibly imagine that require bilingual or multilingual skills daily. This could mean drafting and editing letters to clients or business partners in both English and French. It could also mean editing the instruction manual for a product, which comes in a number of different languages. Or even editing and publishing software, online content, and publications in multiple languages.

4- Teacher of English to Speakers of Other Languages (TESOL): Work one-on-one with child or adult students as a freelance

language teacher. Or teach local social and cultural norms to new immigrants

5- Sub-titling and voice-over services: Being able to speak properly and write well in another language might mean you're the perfect fit for the radio, television and movie industries. When English films are released in other countries, subtitles or voice-overs are necessary for the film to be understood on an international level. For those who feel their strengths lie in written language, writing subtitles for films is a unique career opportunity, in which you must not only translate the word but also their sentiments. On the other hand, voice-overs would be ideal for those who excel in spoken language and have impeccable pronunciation, enunciation, and grammar.

6- Event management: Every day, events are happening all over the world that bring people of various cultures together. These events can be specialised city tours for French speakers, destination weddings, international sports events, or businesses hosting international relationships. An event coordinator who is bi- or multilingual would be a huge asset in all these arenas.

GUERRILLA MARKETING

Thriving on original thinking and creativity, guerrilla marketing is a fantastic way to create your own advertising without spending the huge amount of money that traditional advertising demands. Here are two ideas for using your city as a blank canvas (well, get permission from the authorities first) and creating head-turning masterpieces for your brand.



1

VERY, VERY FRESH

Tibits, a large vegetarian restaurant in Switzerland, fixed oversized forks to trees in major areas all over Switzerland. The effect was instant. People immediately began to associate the image with the freshness of Tibits foods. You can vary your idea. Paint the trunk of the tree to look like a huge white fork? Go for it!

2

SHOE IN

“Footwear on a dry tree. The message?” Even stylish shoes won’t make dry legs look good! This is genius. Suitable concept for a footwear or body lotion brand.

CUSTOMER SERVICE

The Ship Is Sinking, yet the Band Plays On

Common sense must always prevail – especially when it comes to customer service. That said, sometimes companies create strict rules and policies or have a “system” that makes it impossible for an employee to deliver the customer service the company actually wants them to deliver.

Recently, I was sitting next to someone on an airplane who was on his way to a vacation on a cruise ship. We got into a discussion about how some people are so set in their ways that they can’t be creative about solving a customer’s problems. These people are so tied to their process and the way they have always done things that they jeopardise the relationship with their customer, even when common sense should prevail.

The Case of the Titanic

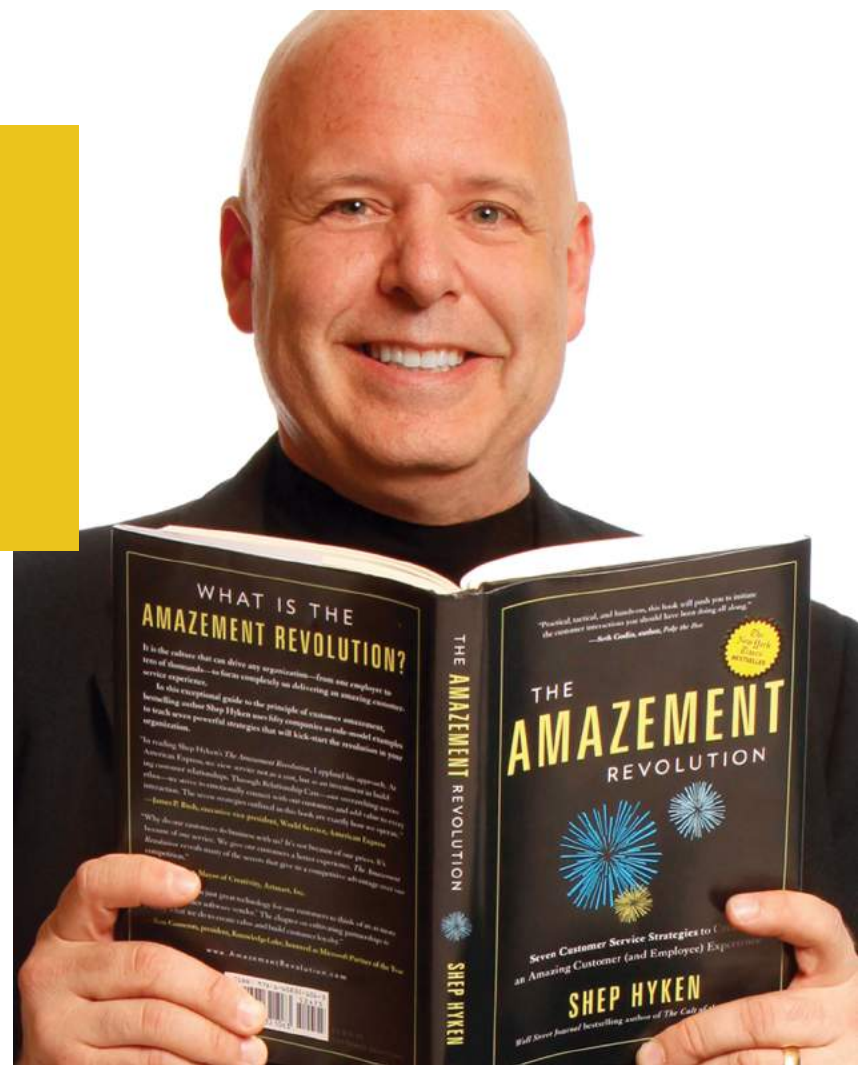
My fellow passenger has been on many cruises – and as good as the customer service is on most cruises, he said there are always a few of the ship’s employees that are more focused on the system or process than on their customer. He then shared a few stories from his past trip about how some crew members lacked common sense. For some reason, it reminded me of the Titanic and how the eight-member band continued to play, even after the ship started sinking.

I thought that the story of the band playing while the ship was going down might be fictitious, so I did a little research to see if were true. Well, as the story actually goes, the reason for the band continuing to play was that Wallace Hartley, the band’s leader, had asked the band to keep playing because he thought it would help calm the chaos that was ensuing around them.

Common Sense

Maybe that was true, but I’d like to take some creative license and bend this story a bit to create a customer service lesson. My made-up version of the story has nothing to do with keeping the passengers calm. My version is that Mr. Hartley said, “Keep playing. We still have two hours to go in our set.” The passengers had all left to save themselves, but the band played on ... as they went down with the ship.

The point is that Mr. Hartley’s band should have stopped playing immediately and tried to save themselves. Common sense should have prevailed. The band should have headed for the life rafts. But, sometimes people just do what they think they are supposed to be doing, without regard for common sense.



So, what does this have to do with customer service? The best companies hire smart, problem-solving, customer-focused people who look for ways to work around having to say NO and come up with ways to say YES. They don’t get stuck on company policy. They work within the rules, but also understand flexibility. They will do what’s right for both the company and the customer. In short, they use common sense, especially when the ship is going down – or a customer is angry.

Shep Hyken is a customer service expert, keynote speaker and New York Times bestselling business author. For more information www.hyken.com. For information on The Customer Focus™ customer service training programs, go to www.thecustomer-focus.com. Follow on Twitter: @Hyken



The best companies hire smart, problem-solving, customer-focused people who look for ways to work around having to say NO and come up with ways to say YES. They don’t get stuck on company policy. They work within the rules, but also understand flexibility

FUNDING



6 Funding Opportunities for African Entrepreneurs

1. The Africa Food Prize 2017: Elevating heroes of agriculture, the \$100,000 prize celebrates extraordinary African women, men, and institutions who are taking control of the Continent's agriculture agenda and are forging a new era of sustainable food security and economic opportunity that elevates all Africans. Nominations are now open. www.africafoodprize.org

2. Westerwelle Young Founders Programme for Young Entrepreneurs in Developing Countries 2017 (Fully-funded to Germany). A Young Founders Conference held in Berlin (13 to 16 September, 2017) connects young founders from developing and emerging economies with each other and with the German startup scene, successful German entrepreneurs, and political decision makers. <https://goo.gl/EmdCzM>

3. Rolex Award for Enterprise: Five Rolex Awards will be offered to Young Leaders, between the ages of 18 and 30 years old, who have a ground-breaking proposal or initiative that will help to expand knowl-

edge of our world and improve the quality of life on the planet. Applications must be broadly in the areas of the environment, applied science and technology, or exploration. www.rolexawards.com/about/apply

4. The Zayed Future Energy Prize This annual US\$4 million prize fund celebrates achievements that reflect impact, innovation, long-term vision and leadership in Renewable Energy and sustainability. Candidates can either apply for the SME, NGO or Global High School category. Or nominate a candidate for the Large Corporation, or Lifetime Achievement Award. Entries close July 06, 2017. www.zayedfutureenergyprize.com

5. The Africa Prize for Engineering Innovation encourages ambitious and talented sub-Saharan African engineers from all disciplines to develop scalable solutions to local challenges, for improved quality of life and economic development. The winner and runners-up will receive receive £25,000 and £10,000 respectively. Entries close on July 24, 2017. <https://goo.gl/bOKXua>

6. The Skoll Scholarship is a competitive scholarship for incoming MBA students who pursue entrepreneurial solutions for urgent social and environmental challenges. The Scholarship provides funding and exclusive opportunities to meet with world-renowned entrepreneurs, thought-leaders and investors. Once selected, these students are known as Skoll Scholars.

The Skoll Scholarship provides tuition for entrepreneurs who have set up or have been working in entrepreneurial ventures with a social purpose, and who wish to improve their knowledge of market-oriented practices so they can be more effective in their subsequent social change pursuits.

The Scholarship is given in recognition that the MBA may represent a significant financial burden, particularly for those who have chosen to work in social ventures rather than the commercial or public sectors.

www.skollscholarship.org

TED Talks are globally recognised for enabling disruptive ideas worth sharing. Each year, a locally hosted 'search for ideas' is held across continents to discover magnetic speakers who could qualify for a spot on the TED global stage. On February 11, 2017, a TEDLagos 'search' for voices to represent Africa' was held at the Muson Centre. It was phenomenal. See who was there:



IN PICTURES



10



11



12



13



14



15



16



17

1- TEDLagos co-Organiser and Host, Chikwe Ihekweazu with performer, **Qudus Onikeku**

2- TEDLagos Co-Organiser, Paddy Anigbo with team member and TEDxEuston Curator, **Amina Abonde-Adigun**

3- Kelly Stoetzel (TED Content Director) finalising preparations for the show

4- Sean Gannet, Technical Director ready to call the show!!

5- Chris Anderson (TED Curator) and **Emeka Okafor** (TEDGlobal 2017 Curator) introducing the show.

6- Ndid Nwuneli (M) - Founder, LEAP AFRICA

7- Victoria Ohaeri - Director, Spaces for Change, Lagos. Alumnus, Harvard Law School

8- Henrietta Onwuegbuzie (Senior Lecturer, Entrepreneurship, Lagos Business School)

9- Speaker: Judith Okonkwo - 'Virtual Reality: A Solutions Creation Tool for Africa'.

10- TEDxEuston Speaker, Mark Essien (R) of www.hotels.ng

11- Speaker: Yvonne Chioma Mbanefo, on using stories to preserve the legacy of African Languages

12- Speaker: Erikan Obotetukudo (Founder of @byconnoisseur), on the power of names

13 Speaker: Tony Akudinobi - visual thinker, poet, musician

14- Speaker: Charles Umeh - telling everyday African catalyst stories - www.breakingthecoconut.com

15- Speaker: Bilikiss Adebisi-Abiola (Founder, Wecyclers - recycling waste for redeemable points)

16- Speaker: Obianuju Ndaguba - 'how community radio improves rural communities'

17- 2(12) Speaker: Kasope Ladipo-Ajai (co-Founder , OmoAlata Food Services - producers packaged soups, spices and 'peppers'), about exporting Nigeria's food culture

FRANCHISE

4 Low-Cost Franchises

So you want to go into business, but starting from scratch seems quite intimidating? Maybe you should consider owning a franchise.

A franchise is a business model in which an entrepreneur pays a fee to an established parent company, in exchange for rights to operate their own unit of the established company, in their own location.

Owning a franchise such as McDonald's will help the franchisee-entrepreneur take off quickly because McDonald's is an instantly recognisable brand - but it is also very expensive to own.

A potential franchisee will have to have liquid assets of at least \$750,000, with startup costs ranging from \$955,000 to about \$2.3 million (source: which franchise).

But do not despair. We have shortlisted a few franchises that cost far less to acquire, yet offer the same satisfaction of being a small-business owner. But remember, always do your feasibility research before attempting to buy a franchise.

merry maids
Relax. It's Done.®

MERRY MAIDS

Merry Maids is one of the largest domestic cleaning franchise businesses in the world. By continually offering a top-notch, professional service every single time, Merry Maids have a large and growing base of loyal customers who reward the brand with trust in their homes. Franchisees enjoy the benefit of a globally reputed brand name behind them.

Franchise cost: £19,995 + VAT

www.merrymaids.co.uk/franchise-opportunities

ChipsAway
Scratches and scuffs won't dent your pocket

CHIPS AWAY

Want the opportunity to turn over £80,000 + per annum, backed by a brand leader? Established over 20

years ago, ChipsAway developed the famous SMART repair technology for the highest quality bodywork repair services for automotive scratches, minor dents and scuffs. No experience is necessary as the ChipsAway system is easy to learn and manage

Franchise cost: £29,995+VAT (recommended minimum personal investment of £15,000 required)

www.chipsaway.co.uk/franchise



COLOUR FENCE

Colourfence is a leading supplier and installer of unique boundary fencing. One of the many reasons for the success of the Colourfence brand is that its product is virtually maintenance-free as it doesn't age, spoil or need replac-

ing. This is an exceptional product to serve an untapped market concerned about security, durability and cost-effectiveness.

Franchise cost: £35,000 - £40,000 (price includes £19,995 franchise fee + reclaimable VAT)

www.colourfence.co.uk/more-info/franchise-opportunities

etyres
.co.uk

ETYRES

etyres franchisees provide customers with a mobile tyre and battery fitting service at a location and time that suits the client. As one of the UK's leading brands in the business, etyres is an exciting franchise opportunity for anyone who wants to start their own business with the support of both an established brand and experienced franchisor.

Franchise cost: starts at £24,000

www.etyresfranchise.co.uk



METROPOLIS

Practical gadgets from around the world

Samsung Galaxy S8

S8 £689 | S8+ £779 | Release: April 28, 2017



Samsung has unveiled the Galaxy S8, the Korean giant's new flagship smartphone. The new device – Samsung's latest attempt to take on the iPhone – comes in two sizes, the 5.8-inch S8 and the 6.2-inch S8+. They feature a new design in which the “infinity display” wraps around the device, meaning that the large screen takes up almost all the front of the phone.

JunoJumper

Portable Jump Starter - \$99.95



Cell phone-sized ultra-powerful battery pack. Recharge your cell, jumpstart your car. You'll always have power.

www.thegrommet.com/junojumper-junojumper-ii

Snakable

Armored Charging Cables \$29.95



Inspired by the design of a plastic toy snake, these armored cables protect the weakest points where fraying and breaks happen most—right at the connectors. Sleek ball joints allow for secure flexibility and rotation, shield the cables within, and can pop out to maintain an angle.

www.thegrommet.com/snakable-armored-charging-cables

Montblanc 'Summit'

Luxury Smartwatch | From \$890



German luxury goods company, Montblanc, has introduced its first ever smartwatch, named Summit. Fueled by Android Wear 2.0, Summit works with iPhone and Android mobile phones, with features including a heart rate screen or monitor, gyroscope, e-compass, barometer, light sensor and inbuilt microphone. The Summit is IP68 guaranteed, suggesting it is both dust and water resistant.

www.montblanc.com

Tablift

Flexible Universal Tablet Stand - \$39.95



Get your tablet out of your hands and into the perfect position. Tablift holds your tablet securely on top of bendable, adjustable legs, leaving you to enjoy it hands-free, even when lying completely flat. Use it in bed, on the couch, or on any uneven surface and it holds your tablet at eye level, which is easier on your neck. The flexible legs fold compactly for easy storage.

www.thegrommet.com/tablift-flexible-universal-tablet-stand

Iwerkz

Waterproof Folding Bluetooth Keyboard - \$36.95



Type wirelessly anywhere with this portable Bluetooth keyboard. It gives the tactile sensation of using a laptop. The hard protective case doubles as a stand for your device as you type. When you're done, the keyboard folds neatly in half and stores in the case for easy carrying.

www.thegrommet.com/iwerkz-waterproof-folding-bluetooth-keyboard



NKWO

WE DO AFRICA MODERN

www.nkwo.co.uk