

CHAPTER 4

Success Stories from around the Commonwealth

With the right mental attitude and skills training, women can succeed – whatever their socio-economic and educational background. We need to build a pool of women from the Commonwealth, to motivate and mentor other women to perform better, to realise better opportunities and achieve success.

Dr Theresa Chew, Singapore

AFRICA

Ghana: Bread-making (wholesaling)

The entrepreneur: Grace Akorley

Grace Akorley used to find it a real challenge to get enough money to buy the weekly 50kg bag of flour necessary for her baking business. She had sole responsibility for school fees and all other family bills, and a family of five dependent on her income. One day Grace confided her concerns in a friend, who introduced her to the Susu Club, a savings and loan group supported by Citi Savings and Loans Company. Her friend offered to stand as her guarantor and vouch for her character and dependability. Ms. Akorley is now an active member of the club

The company

When Ms. Akorley joined the Susu Club, she began saving the small weekly installment required to borrow money. After only eight weeks, the directors and members of the Club allowed her to take her first loan. Since 1995, she has accessed ten loans and has increased her capacity from baking with one bag of flour weekly to five bags of flour daily. She is now a whole-

saler and distributor of bread, supplying fifteen young people on a daily basis – for a commission.

With her profits, Ms. Akorley has been able to buy an industrial bread mixer and plans to buy a second-hand van to help her reduce transportation costs. She says that her business is progressing because of the assurance of credit from the Susu Club. Without this, women would have to save for a very long time before being given a loan. The Citi Savings and Loans 'Bridging Loan' service has been a great help to many small business-women who would otherwise have no access to credit.

Challenges overcome

A major challenge for Ms. Akorley was the initial lack of investment capital and support.

Reasons for success

Ms. Akorley found access to assured credit to purchase raw materials and a support network of other women entrepreneurs and the bank. With the assistance of her friend and the club, her business has flourished and she now experiences the security of viable self-employment.

Ghana: Greengrocery (wholesaling)

The entrepreneur: Rose Tamakloe

Rose Tamakloe is a fruit and vegetable wholesaler in Accra. From humble beginnings as a market vendor, she currently works with ten major agents and many individual buyers.

The company

In 1992, Ms. Tamakloe and her husband were ejected from the market where they had been fresh produce vendors and moved to a new location which city authorities hoped to develop. As this location was only half complete, Ms. Tamakloe was initially concerned for their prospects. However, within a few months of the relocation, the Citi Savings and Loans Company started to offer its services in the market.

Ms. Tamakloe was initially sceptical, as previously banks had not been interested in them. When the officer told them that, if they agreed, she would come to the market each day, Ms. Tamakloe reluctantly began giving

the bank a small portion of their daily earnings. At the same time, customers began to notice that prices in the new market were lower than elsewhere and business started to pick up. Then a hotel fruit and vegetable supplier, who usually only bought a small quantity of produce from Ms. Tamakloe, informed her that he was going to need much larger amounts. He proposed that, if she was able to supply the quantities he needed, he would buy everything from her. Ms. Tamakloe and her husband considered their available capital and the venture seemed impossible. However, when the Citi Savings and Loans officer came to collect their deposit they explained their business opportunity. The officer took them to the bank where, on the basis of their track record of regular savings and payments, they were offered a loan – repayable in monthly installments that were arranged to coincide with payment from the hotel supplier.

Reasons for success

By regular saving and developing a line of credit with the support of a local bank, Ms. Tamakloe has evolved her business from vending a few bags of fruit and vegetables to dealing in wholesale delivery. Following her first big order, she made contact with other suppliers, who also left orders with her. She and her husband are now involved in the direct purchasing of regional produce from growers who bring their products to Accra and want to return home immediately. Ms. Tamakloe has been surprised that within just seven years of accessing steady loans from Citi Savings and Loans, and with hard work and a positive outlook, she and her husband have been able to expand their business to other markets and retail outlets.

South Africa: Confectionary

The entrepreneur: Nana Ditodi

Before moving into the business sector, Nana Ditodi qualified as a nurse and obtained a Hairdressing and Beautician Diploma. In 1990, she opened a beauty salon and a gym in Pretoria, which are both currently managed by employees who have qualified at Nana's Training Centre of Empowerment. In 1998, after completing a course and obtaining a Diploma in Chocolate Moulding and Enrobing, she began a new venture manufacturing chocolates. She has been nominated for a number of business awards.

The company: Ditodi Chocolates

Ditodi Chocolates specialises in fine chocolates for all occasions. Its products include corporate chocolates with company logos, gift baskets and personalised chocolates for special occasions. The company operates on the premises of the Council for Scientific and Industrial Research (CSIR), where Ms. Ditodi works in partnership with a government technical skills team that ensures the high quality standards required by most corporate clients. These include Air Chefs Company, Transnet, Technology for Women in Business, King Zwelithini's household and exhibitions at Robben Island.

Challenges overcome

Ms Ditodi experienced a number of challenges because of her race. She required her husband's consent when she looked for finance. When she started her salons in Pretoria in 1994, white people did not patronise her business because they did not want their hair styled by a black woman. Before companies placed orders for chocolates, they insisted on inspecting her premises to ascertain the standard of hygiene. In addition, delivering chocolates proved to be hazardous, as Ms. Ditodi's vehicles were frequently hijacked. To avoid this problem, she began to out-source delivery. Ms. Ditodi's employees had no previous training, so she had to send them for training at her own expense. At present, she provides in-house training for all employees.

Reasons for success

Ms. Ditodi has found her niche market in the business and government sectors. Her company is an excellent example of a business that has benefited through the use of modern technology. Her success can also be attributed to co-operation with and continuous communication between herself and her staff. The staff, both men and women, work well together and meet weekly to make all decisions, which are then circulated in writing. Consequently, they are confident and know the goals of the company. Ms. Ditodi has established good relationships with her bank and bank manager and her mentor, Yancon Govender, at the CSIR. She also stresses the importance of networking and of having an open mind and being willing to listen to clients, employees and other business associates. Ms. Ditodi has made a noteworthy effort to communicate with her clients and understand their needs. Her husband and family provide constant support.

South Africa: Social housing

The entrepreneur: Nonhlanhla Mjoli-Mncube

Nonhlanhla Mjoli-Mncube is a role model in the housing and construction industry. A well-known speaker on finance, gender, housing and development, she has led negotiations with the housing minister that resulted in 10 per cent of all housing contracts being awarded to women contractors. Ms. Mjoli-Mncube has co-founded several successful, women-owned companies in South Africa, including Philelana Women's Investment and Quantum Leap in KwaZulu/Natal and Letsatsi.

In addition to her job, Ms. Mjoli-Mncube works with small businesses on a voluntary basis, helping them to be more efficient. She talks to people about managing the direction of their economic lives by taking control of their financial circumstances. She also encourages girls to consider education in construction, finance and other technical fields. Together with her sisters and brothers, Ms. Mjoli-Mncube has built a health clinic for the rural community where they grew up. She sits on various national and international boards, working to influence policies that will contribute to the economic growth of the country.

The company: NURCHA/Women For Housing

Ms. Mjoli-Mncube set up NURCHA in 1995 and has since developed its project portfolio to include over two hundred projects nationally, with a total value of more than a billion rand. The purpose of the business is to bring financially marginalised people into the mainstream economy. It concentrates on ensuring the flow of finance to low-income communities by issuing financial guarantees that enable particular property developers and building contractors to access loans from banks so that they can build sustainable and viable businesses. Ms. Mjoli-Mncube's personal commitment to the economic empowerment of black and women contractors has resulted in these nationally under-represented groups making up a majority of the company portfolio of projects.

One of the biggest obstacles facing low-income South Africans is the lack of access to finance. In partnership with banks, NURCHA has devised an innovative mechanism to allow low-income households to open interest-bearing savings accounts, and to have access to credit based on their sav-

ings history. The programme – the first of its kind in South Africa – is already operational in all provinces and aims to have one million savers within five years.

As the Chairperson of the Rural Housing Loan Fund, Ms. Mjoli-Mncube has directed the company towards the formation of women- and black-owned finance companies. The Fund has created retail finance lenders who are developmental, and who lend mostly to women-headed households in rural and semi-urban areas. Through NURCHA, Ms. Mjoli-Mncube has worked to ensure that women can generate their own income and access jobs in the construction sector, as well as establish viable and sustainable businesses. It also helps them to access finance, trains them in financial management and ensures that government policies in the area of housing and construction are gender sensitive. NURCHA also runs a database that links women to job opportunities and contracts.

Ms. Mjoli-Mncube's work results in the building of homes for people who have been homeless. Her organisation has guaranteed loans to more than 10,000 households in the country, providing not only shelter but also a place where people can raise their children and start their own businesses. Jobs have been created through the construction process, and new businesses have been created through guarantees to emerging companies.

Reasons for success

Ms. Mjoli-Mncube is passionate about her work and her vision is of a country where there will be opportunities for all, irrespective of race or gender. She believes that the poor are bankable, and only need doors to be opened and an opportunity to reveal their capability.

Uganda: Interior design and furnishings

The entrepreneur: Alice Karugaba

Alice Karugaba earned a Diploma in Secretarial Studies in England and subsequently trained in both leadership and entrepreneurial development. She got the idea of starting a private business in 1979, while working as a secretary. With a declining economy and scarcity of consumer goods, her salary was not sufficient to sustain herself and her four children and she began baking bread after work and selling it to her daytime colleagues. As

demand for her products increased, she registered her company as Nina Limited and, with a start-up capital of US\$60, opened a small grocery shop in the suburbs of Kampala City. She hired one full-time employee to run the shop while she continued working as a secretary. In 1988, she retired and ventured into business full-time. Realising there was a potential niche market in furnishings, she took her retirement package and savings from the grocery shop (about US\$9,000) and started a new business. Within two years, she had closed her grocery shop and changed her company's name to Nina Interiors Limited to reflect her new line of business.

Ms. Karugaba is affiliated with the Uganda Women Entrepreneurs Association, the UIA Women Entrepreneurs Consultative Committee in Investment and Women's International Maternity Aid.

The company: Nina Interiors

Nina Interiors deals in the retail of top quality office and domestic furniture, specialising in upholstery work and custom-designed window dressings such as curtains, sheers, and vertical, venetian and bamboo blinds. Other speciality items include bedroom, bathroom and table linen, and decorative accessories. The primary markets for Nina Interiors are middle and high-income Ugandans, hotels, banks, embassies, selected government agencies, NGOs and institutions. A private, limited liability company, Nina Interiors is entirely owned by the Karugaba family, with Ms. Karugaba maintaining the largest shareholding. In 2000, they saw an annual turnover of 1 billion Ugandan shillings. They have 31 full-time employees, of whom 17 are female.

Challenges overcome

Because of a lack of capital, Ms. Karugaba struggled to invest in bigger volumes as demand grew. When she faced the loss of her initial capital and income, she did not give up. Rather, she recognised that her limited experience and lack of book-keeping and management skills were resulting in unnecessary wastage of materials and allowing petty theft to go unnoticed, and she began to invest in her own development. She taught herself book-keeping and read books on interior design, management and entrepreneurship. Through closer supervision, she soon improved the quality of her products.

Reasons for success

Ms. Karugaba provides excellent customer care, taking time to understand customers' needs, making every effort to meet them and taking customer feedback very seriously. She operates on the principle that that if you are honest with customers and suppliers, they will learn to trust you and support you in your business. She invests in her employees through training in customer service, marketing, communication and interpersonal skills. She tracks company performance by analysing monthly sales reports and setting monthly performance targets, believing that it is essential to exercise financial discipline and to control spending.

By attending international trade exhibitions Ms. Karugaba has obtained new suppliers and developed a modern, efficient and cost-cutting approach to business. She also attends local workshops and seminars to enhance her business and leadership skills. She practises strict financial management and has established good working relationships with her bankers and her suppliers, who provide credit as and when needed. Her hard work, perseverance and team of highly motivated and committed employees have been central to her business growth.

Uganda: Specialist tailoring***The entrepreneur: Mary Kisitu***

Although her degrees are in biochemistry – she graduated from Makerere University, Uganda and Loughborough University in the UK – Mary Kisitu says she inherited a gift in tailoring from her mother. She ventured into tailoring on her mother's old sewing machine. She is now a qualified designer and tailor, with training from the Young Women's Christian Association. In addition to her business interests, she belongs to a sub-committee of women entrepreneurs within the Uganda Manufacturers Association. This affiliation has enabled her to enhance her business skills through workshops and seminars.

The company: Lakai Uniforms, Kiwa Industries

Lakai Uniforms is a medium-sized company that services a large clientele

of banks, hotels, government agencies and hospitals. It has established its name as one of the leading tailoring companies in Uganda, producing Kaunda safari suits, industrial overalls, coats, aprons and uniforms. Lakai Uniforms also makes and supplies various outlets with shirts, trousers and skirts, as well as medical and academic gowns. It is a limited liability family business that was registered in 1975, incorporated in 1981 and currently employs four women and 22 men. It holds a 50 per cent share of Kiwa Industries, a medium-size company producing concrete roof tiles that currently employs eight women and four men on a full-time basis.

In 1975, Lakai Uniforms landed its first big contract to make 400 uniforms for the Customs Office. As the company grew and made a profit, Ms. Kisitu acquired a plot of industrial land and was able to purchase other businesses and properties that provided the basis for developing the land. With a loan of 120 million Ugandan Shillings, she and her husband were able to acquire a home and other assets. It was at this time that she teamed up with Mr. Wasswa to establish a hardware trade business called Kisitu Wasswa General Merchants.

In 1988, Mr. Kisitu died in a plane crash. Despite this tragedy, Lakai Uniforms was able to service its loan to completion. In 1991, Ms. Kisitu and Mr. Wasswa took a loan of approximately US\$75,000 from the World Bank and established Kiwa Industries with a start-up capital of US\$200,000. It is a testament to their success that they were able to pay off their outstanding loan within two and a half years. With an overall sales volume of 300 million Ugandan Shillings, profits have been reinvested into the building of three double warehouses at the Kiwa site, five warehouses and double-storied offices in an industrial area, and an office block at the Uganda Manufacturers Showground. Ms. Kisitu intends to expand Lakai's operations, to elevate it from a medium-scale business enterprise to a large-scale company.

Challenges overcome

For Ms. Kisitu, the loss of her husband came at a most critical time in the development of the business and left her having to raise her children and service bank loans alone – both of which proved formidable tasks.

Reasons for success

Ms. Kisitu attributes her success to the support of her husband and their friends, Mr. Walugembe and Mr. Wasswa. When Lakai Uniforms landed its first big contract, Mr. Walugembe provided Ms. Kisitu with three additional sewing machines, while her husband found tailors to help complete the work. Mr. Wasswa is her current partner in Kiwa Industries. Ms. Kisitu believes that mutual trust and transparency between partners is essential. She is always seeking to improve by learning, exploring ideas and sharing information.

The success of Lakai Uniforms, as evidenced by significant reinvestments, has not come without sacrifice and challenges. Ms. Kisitu stresses the importance of being disciplined, setting goals and prioritising, as well as knowing what you want and striving to achieve it with patience and determination. She has also recognised the need to network, and to sub-contract rather than taking on work alone and missing deadlines.

Uganda: Product packaging***The entrepreneur: Shahina Jaffer***

Shahina Jaffer's life and studies in different parts of the world have given her an understanding and appreciation of the differences in people. She was born and raised in Rwanda. Then, in the 1970s when East Africa was in turmoil, her family emigrated to Canada and she completed high school in Vancouver. She went on to study Industrial Relations and Economics at McGill University in Montreal and then worked as a junior negotiator for a large food company in Toronto. However, she had a strong desire to return to Africa and, in 1994, accepted the opportunity offered by her parents of going to Uganda to set up a cardboard box plant in Kampala.

The company: MAKSS Packaging Industries

Ms. Jaffer founded MAKSS Packaging Industries in 1995 with one modest manual production line. In 1998, she purchased a new plant and, from an initial workforce of 30 skilled and unskilled workers, MAKSS now employs 145 people of whom, despite the nature of the industry, 5 per cent are women. The company makes a wide product range of customised corru-

gated cardboard boxes and packaging, everything from cartons for fast foods, UHT milk and day-old chicks to cosmetics boxes and holders for archived records. The products are 100 per cent Ugandan. MAKSS Packaging Industries boasted a turnover of US\$2,500,000 in 2000 and expects turnover to hit US\$4,000,000 in 2001. It received ISO 9002 Certification in October 2000 and was nominated as the Investor of the Year in 2000 by the Uganda Investment Authority.

Ms. Jaffer oversees the company operations and has a strong management team to help her achieve the goals and business commitments of the company. Under her charismatic leadership the company has experienced continuous, steady growth and considerable expansion.

Challenges overcome

Starting and developing a business in a country recovering from thirty years of political turmoil was daunting. MAKSS faced numerous challenges getting started, including problems with the road infrastructure, power supply, financing and no regular supply of water. Yet Ms. Jaffer cultivated an attitude that every problem has a solution.

As there were no skilled workers in the packaging field in Uganda at the time of MAKSS's start-up, Ms. Jaffer needed to source foreign workers – the majority of whom did not speak the language of the local population that they were supposed to lead and train. It was Ms. Jaffer's commitment to ensuring harmony between the two groups of people that smoothed the transition. Many of MAKSS's initial thirty employees had barely finished high school, had grown up in a period of political instability and war, had never held a long-term job and now found themselves supervised by a young, foreign, female manager of Asian origin, who neither spoke nor understood their language. Predictably, Ms. Jaffer faced considerable gender prejudice from her employees and, to a lesser extent, from her suppliers and customers. She was able to gain her employees' co-operation through a combination of demonstrating her skill and providing direction for the company. Now she feels she has overcome gender prejudice and now holds a 'gender advantage'. That is, she has earned the respect and co-operation of her staff and consequently the right to have someone else lift heavy boxes.

Reasons for success

Ms. Jaffer had the will and determination to take bold steps in order to lead her company into prosperity. She does not view obstacles as problems, but rather as opportunities to learn and continue taking MAKSS forward, and she emphasises that with each challenge she learns something new.

Ms. Jaffer has endeavoured to instill confidence in her staff by acknowledging the importance of each individual, and encouraging them to believe in themselves and to realise the company's goals. She has spent a considerable amount of 'hands on' time physically working and demonstrating various issues on the production floor. She believes in the importance of working in every aspect of the business so you know and understand what each job entails. She holds regular on-the-job training, in both operations and 'quality of life' concepts. Her credo is that absolutely everybody, regardless of position, must be treated with respect and that it is essential to listen with an open mind to what the employees say as you have much to learn. All employees from the managing director to the gatekeeper are graded strictly on merit, and young men who initially joined MAKSS as casual help are now leaders of various departments.

ASIA***India: Dried foods (for export)******The entrepreneur: Pushpa Berry***

Although she was born to a conservative Indian family and married at seventeen, Pushpa Berry is anything but conventional. In 1974, she initiated a co-operative branch of Lijjat Papad, and began producing dried Indian foodstuffs, including papads and badi. Now, as President of Shree Mahila Grah Udyog, she employs more than three thousand women in the making of savouries. Ms. Berry has devoted herself to her company and made an impressive contribution to her community.

The company: Shree Mahila Grah Udyog

Shree Mahila Grah Udyog is a unique, women-owned and operated export company that specialises in dried Indian foodstuffs. It was established

under the guidelines of the constitution of Lijjat Papad with start-up capital of 200,000 rupees, acquired with some initial difficulty from banks and private institutions, and an initial shareholding of 150 women. Observing standard specifications and strict quality control, production began with a product widely accepted in the market. Since the company's inception, sales turnover has soared from US\$13,500 to US\$2,333,491 with a 25–30 per cent export turnover. As the company's papads are exported to Europe, the US and the Middle East, they are manufactured under internationally approved standards.

The early days of the company were difficult, with just six women manufacturing the product and then selling door-to-door – approaching canteens, railway caterers, schools and college hostels. Over time, however, the number of women has steadily increased to almost three thousand. One of the unique aspects of this business is that each of these women, at the time of joining, was living below the poverty line. Now they are all shareholders of the company and each has become the family breadwinner. Many now have almirahs, television sets and the ability to provide their children with an education.

Each morning almost 80 per cent of the women workers come to collect fresh, raw produce for processing that day. Dough is rolled out, dried and brought back for inspection and packing the next morning, when workers collect fresh raw produce once again. This system enables the women to work at their own convenience, accommodating their other employment and domestic duties. Each woman takes home the quantity of raw ingredients required for the amount of work she wishes to do, and receives a weekly income based on work completed. In addition to her salary, she receives her share of total profits based on her proportion of overall work done. This profit sharing bonus is received in one lump sum at the end of the year, a form of savings that significantly helps most women to meet their individual and family needs.

In 2000, the company shared profits of Rs130,000,000. As profits are distributed proportionately, there is a sense of commitment and ownership among shareholders. Absenteeism and resignations are rare. The business does not impose mandatory retirement age, nor does it allow caste, colour or creed barriers. It has built its own capital reserves using shareholder profits. Shareholders invest 50 per cent of the working capital and receive

their money back, plus 12 per cent interest, over the course of the year. The quality of the product determines the market price and demand, and as demand for Shree Mahila Grah Udyog's product is high, the growth curve continues upwards.

Reasons for success

Ms. Berry believes that strong will, hard work, honesty and family co-operation are keys to her success in business. For twenty-seven years she has worked with women for their social and financial betterment. Her 'final destination' is a project to provide her 3,000 women workers with a fully self-sufficient residential and working complex with both school and hospital facilities, entitling each woman to a house of her own. Ms. Berry says that 'economic freedom is the birthright of every woman; that alone fills her with self respect, and ensures the welfare of the family and the prosperity of society and the nation.'

India: Clothes manufacturing

The entrepreneur: Drakshayini Lokapur

Drakshayini Lokapur grew up in the rural town of Bagalkote in Karnataka, India, where women are commonly raised in a very traditional and restrictive environment, inhibited from going into business. In her earlier years, Ms. Lokapur's main concern had always been her family. Over time, however, she felt that she wanted to do something to better their economic condition and took a course in tailoring, an industry generally accepted as appropriate for women.

Upon completing her training, Ms. Lokapur felt that the industry would not provide her with an adequate income. In late 1996 she attended a three-week Entrepreneurship Development Programme organised by AWAKE (the Association of Women Entrepreneurs of Karnataka) which motivated her to find a way of starting her own business. On surveying her local area, she found that the sari and clothing businesses were considered to be profitable, and identified a particular demand for sari petticoats and night-gowns. Now Ms. Lokapur educates other women on how to access finance from banks and how to formulate and implement viable business plans. She also works with an NGO that identifies women in crisis, and supports

these women through skills training in tailoring and embroidery, and providing them with regular work.

The company: Shree Garments

Shree Garments is a sari and ladies clothing business that specialises in kasuthi embroidered Ilkal saris. Established by Ms. Lokapur with a humble initial investment of just Rs300, it now generates Rs800,000 per annum. She initially procured her saris on credit. As she became more sure of the market, she took out a loan of Rs50,000 and then another loan for Rs100,000, which she has since repaid. She presently enjoys a credit limit of Rs250,000 without bank insistence for collateral. She has seen a steady 25 per cent increase in her yearly income. The company currently employs more than 60 tailors, who earn about Rs2,000 per month. During festivals and peak periods, their numbers increase to around 100. And while Ms. Lokapur expects perfection from her tailors, she rewards them with generous gifts at festival time.

At the same time that Ms. Lokapur began dealing in Ilkal saris – a traditional local product – the Crafts Council of Karnataka organised an exhibition in Bangalore. AWAKE was able to persuade her to participate, although she was extremely reluctant at first as she feared she might not recover her costs. To her pleasant surprise, however, she earned a profit. During the exhibition Ms. Lokapur realised that she was at a disadvantage as she knew only her regional language and was suddenly dealing with many people from other areas. The moment she identified this barrier to her business, she took steps to address it. She sought information from AWAKE and has since learned basic English, enabling her to handle issues associated with marketing her products.

Ms. Lokapur is meticulous about sourcing quality raw materials, and appreciates the labour involved in creating each sari. Work on her saris can take from a week to as long as a month, depending on the design and the worker's capabilities. She carefully selects colours, motifs, designs, textures and patterns to suit the tastes of all customers, and sets prices according to texture and the intricacy of work. She is always searching for ways and means to improve the range of her products and has revived the 200-year-old art form of kasuthi, a traditional style of embroidery that was almost dying out in her region.

Reasons for success

Far greater than her initial financial investment was Ms. Lokapur's belief that, with determination, one can always achieve what one is intended to achieve. This psychology has proven to be her real initial business investment and has reaped her great rewards. According to Ms. Lokapur, the key to any entrepreneurial activity is innovation: the creation of new techniques and new business. She believes that a true entrepreneur searches for change and then responds to it, seeing it as an opportunity.

India: Transport/ auto-rickshaws***The entrepreneur: H S Chaya***

Born into a poor family, Ms. Chaya lost her father at a young age. Though interested in pursuing further studies, she was unable to do so. On completing her secondary school education, she began to look for secure full-time employment but was unsuccessful, even after participating in vocational training conducted by the Karnataka City Corporation. Out of economic necessity, she then began to look at alternative occupations. Ms. Chaya had always participated in activities considered unconventional for girls and women. She had won first prize in a state-level trekking competition and was also part of the Home Guards Battalion. Now she has found her niche and entrepreneurial success in the previously male-only auto-rickshaw industry. In addition to her day-to-day business commitments, Ms. Chaya serves as Secretary of the Auto Owners Association.

The company

As the owner of an independent auto-rickshaw business, Ms. Chaya provides convenient, affordable transportation to urban residents of Karnataka. She decided on this traditionally male occupation because she saw that the auto-rickshaw industry provides a responsive transportation solution for the numerous people who are not inclined to wait for public transport, and felt that it would be a relatively safe investment in terms of financial returns. Ms. Chaya first took driving lessons at a City Driving School and then financed the purchase of her first auto-rickshaw through a bank loan and contributions from friends and well-wishers. From humble

beginnings and negative earnings in 1999, she now generates a monthly income of Rs4,000.

For Ms. Chaya, social recognition, confidence and self-reliance are as important as money. Her auto-rickshaw has a first aid box, water bottle and newspaper stand. Pregnant women en-route to hospitals for delivery are driven free of charge. In fact, there have actually been two deliveries in Ms. Chaya's auto-rickshaw. Elderly and physically-challenged customers are charged at a concessional rate. Nowadays, Ms. Chaya's income not only covers the taxes, insurance, maintenance, repair costs and petrol for her auto-rickshaw, but also allows her to repay her loans and contribute handsomely to the maintenance of her family.

Challenges overcome

Obtaining the initial loan was a formidable task in itself, as bank managers were not convinced that a woman could become an auto-rickshaw driver. Ms. Chaya's hard work and obvious success have since encouraged the banks to consider additional financing for her and contributed to an attitudinal change in these lenders. Bankers in her locality now have a more positive approach towards women entrepreneurs and are inclined to consider proposals from women who intend being employed in what are, for women at least, less conventional occupations.

While she has often faced harassment from male passengers, as well as scepticism and other negative social and cultural attitudes, Ms. Chaya has held on to her sense of self-worth. In times of need, she has been supported by her male colleagues. From her experience, she feels that there is a place for women in every industry because of women's innate qualities of patience, sincerity and integrity.

Reasons for success

Ms. Chaya's courage and positive attitude are her greatest strengths. She believes that, irrespective of your chosen field, the fundamentals of business are the same: identify your strengths and limitations, and identify your product or service. Her credo is that with a healthy sense of self, inner drive and clear direction, nothing should deter women. Ms. Chaya takes time to motivate other women to take up

enterprising activities, assisting them in accessing training and finance. She has initiated training programmes in auto-rickshaw driving for rural women in Gulbarga and is always willing to share her experiences with potential women entrepreneurs when invited to training seminars by AWAKE (The Association of Women Entrepreneurs of Karnataka) and other NGOs. She has been interviewed on the radio, appeared on a television talk show and widely discussed in the print media. She has inspired many other women to realise their potential.

Malaysia: Corporate communications

The entrepreneur: Shamsimar Mohd Yusof

Having graduated in Civil Engineering in Sydney, Australia, Shamsimar Mohd Yusof returned to Malaysia in the mid-1980s and embarked on an unplanned career in advertising. Within a year, she was promoted to Account Manager and four years later became an Account Director. With the encouragement of her friends and clients, Ms. Mohd Yusof then decided to take the plunge to start her own advertising firm. She joined NAWEM (the National Association of Women Entrepreneurs Malaysia) in 1994, and was elected to their committee in 1995. She is currently the Deputy President.

The company: CD Communications Group

In 1998, Ms. Mohd Yusof refinanced her car, borrowed 20,000 ringgits from family members and started CD Advertising Sdn Bhd with a staff of three operating from a small room in Bangsar. She had established a close rapport with her clients at her old firm and they moved with her. In her first year of operations, her media billings totalled close to 2 million ringgits, made possible by her clients' willingness to pay up-front for media bookings. The company initially offered below-the-line advertising services. These services were then expanded to above-the-line advertising work and diversified into PR and event management, design consultancy and interactive media. These five main service areas were subsequently established under separate companies, with CD Communications as the holding company. Today, the company is a complete and fully integrated group of companies providing a full range of advertising services – a one-

stop communication centre for all its clients.

In 2001, CD Communications became the largest domestic advertising agency in Malaysia and ranked the highest amongst advertising firms for print media billings. Billings of 2 million ringgits back in 1988 had increased ten-fold by 2001. It is also a market leader in the design and production of annual reports and recruitment advertising, and its creative team – best known for its original designs – has won numerous awards. The CD Group now employs 110 talented young men and women, and occupies eight floors of office space in Petaling Jaya. It is fully automated in its operations through the use of state-of-the-art equipment, and prides itself on being the only agency in the country with colour separation, post-production and multimedia facilities in-house.

Challenges overcome

A major challenge that Ms. Mohd Yusof had to face was finding the right partners to work with. Her early partners expected fast returns for their efforts. As business picked up and turnover increased, greed caused these relationships to deteriorate and put her under tremendous pressure, not least because this 'break-up' coincided with the economic downturn of 1997. Surviving both of these upheavals has taught her valuable lessons on how to manage during turbulent times.

Another great challenge Ms. Mohd Yusof initially faced was in attempting to recruit known industry professionals to join her new, as yet unheard of agency. The pool of talent in Kuala Lumpur is small, and advertising firms found themselves in competition, enticing staff away from rival agencies with ever higher wages. Ms. Mohd Yusof has since learned to nurture her own group of young professionals and works closely with the various creative teams. Employees are rewarded on a regular basis with company-sponsored holidays, bonuses and other forms of benefits. These help to create a close-knit working environment.

In building her company, Ms. Mohd Yusof also had to confront her clients' initial prejudice towards local firms. International firms were perceived as being more able to meet the needs of their clients, with their international alignment and greater creativity. She was determined to change that perception and through tireless efforts to provide her clients with the best ideas, has managed to convince initially reluctant clients to use her services.

Reasons for success

Ms. Mohd Yusof believes in hard work, total commitment and perseverance. In her industry she upholds the much-quoted saying that the client is always right. She leaves no stone unturned in finding the most affordable solutions to clients' needs. It is this that has ultimately won them over. The loyalty and flexibility of her staff, and their propensity for hard work, have also contributed significantly to Ms. Mohd Yusof's ultimate success.

Malaysia: Data entry***The entrepreneur: Sarojini Ruth Rajahser***

Sarojini Ruth Rajahser is a self-made entrepreneur. At the age of 17, she left her five brothers and sisters to seek employment in Kuala Lumpur to help augment her family's income. She began her working life as a keypunch operator in a computer service bureau, where she quickly picked up the necessary skills. After a short time, she joined a large Malaysian co-operative and, through a series of quick promotions became supervisor of the data-entry department. This led her in 1981 to her next job as a supervisor at Data-Tech Sdn Bhd, a data-entry bureau. She was promoted to manager the following year and in 1988 she bought the company.

Ms. Rajahser is one of the founding members of NAWEM, the National Association of Women Entrepreneurs Malaysia. Between 1993 and 1997, she was the first Vice-President for Administration and continues to contribute as a member on the NAWEM Committee.

The company: Data-Tech

Data-Tech Sdn Bhd employs 120 women, who collectively punch 19,000 to 22,000 key depressions per minute, at 99.9 per cent accuracy keyed and verified. Data is saved in storage devices and transmitted physically or by electronic means to clients for processing. The primary users of this industry include credit card providers, banks, social security and provident fund managers, and corporations. In 1988, the owners decided to sell the company and, with the help of friends and family, Ms. Rajahser managed to raise sufficient funds to buy it. She tendered for jobs in the United States, United Kingdom and Australia, and was able to compete with other com-

panies providing similar services, based on her ability to maintain cost-effectiveness and service efficiency. Today 50 per cent of Data-Tech's income is derived from the export of its services.

Challenges overcome

Ms. Rajahser's initial start-up cash was obtained through garnering the savings of friends and relatives. These personal loans were repaid within the first two years. Then as the business expanded and an opportunity to acquire an office block presented itself, Ms. Rajahser faced her first real challenge in finding a bank to finance this purchase. An officer in her regular bank rejected the loan application because she did not have sufficient collateral to back it. It was only when she demanded to see a higher-ranking officer and spoke more aggressively that the bank reluctantly gave in.

The data-entry business requires both proficiency and accuracy during long hours spent on a keyboard. These demands can lead to mental and physical fatigue. From her own experience, Ms. Rajahser understands these problems and has devised clever incentives to encourage employees to strive for accuracy and speed. At the same time, she encourages active social interactions after work, which helps to develop and maintain a cohesive group.

Reasons for success

A considerable number of Data-Tech's employees have been with the company for 15 to 20 years, contributing in no small measure to the consistency of service quality and productivity. After the completion of each major assignment, employees are immediately rewarded in accordance with their performance. This reinforces the concept of sharing and rewarding success.

Ms. Rajahser was quick to realise that, in the age of computer technology, national boundaries are no longer barriers to exporting her kind of service. While looking to expand internationally, Ms. Rajahser learned that neighbouring countries offered similar services so, as the cost of labour in Malaysia is higher than in some other ASEAN countries, she developed an effective competitive edge through her consistent quality and delivery time. While others quoted their jobs in US dollars, she quoted hers in Malaysian ringgits. This helped her remain

competitive, even as the Malaysian economy was rocked by dramatic fluctuations in currency exchange rates.

Ms. Rajahser believes in having a positive outlook, which helps to keep optimism and positive thinking within the organisation, and in never giving up or giving in however depressed you may be with the real situation. She stresses the importance of having confidence in what you know and what you can do.

Singapore: Aerospace services

The entrepreneur: Dr Diana Young

For as far back as she can remember, Dr Diana Young has been enthralled with aeroplanes, but she trained in finance and management and never imagined that one day she would start an aerospace company. After working as Group General Manager of Borneo Skyways, a flight operator for small aircraft, however, she decided to strike out on her own. She started Mil-Com Aerospace Private Limited with capital of SIN\$500,000.00, which she had raised by mortgaging her house. Very much aware that if she failed she would lose her family home and subject her family to great distress, she promised herself that she would work as hard as necessary to make her company a success.

In 1999, Dr. Young was recognised as the only female recipient of the 11th Rotary-ASME Entrepreneur of the Year Award, and in 2000, she was elected as the first female President of the Association of Small and Medium Enterprises in Singapore.

The company: Mil-Com Aerospace

Dr. Young started Mil-Com Aerospace Private Ltd as a six-person team, primarily focused on aerospace spare part representation and distribution to commercial airlines. However, although it realised a reasonable profit, she became increasingly aware that the profit margins were small and likely to be eroded by intense competition, with Mil-Com effectively at the mercy of the manufacturers it represented. Around this time, she read that the authorities in America were in the process of recommending the installation of Traffic Collision Avoidance Systems (TCAS) in aircraft. The TCAS

is a voice and symbol-activated system that can tell a pilot if there is another aircraft flying within his/her vicinity, even if that aircraft is hidden from view, and then automatically guide the pilot away from it.

This was the opportunity that Dr. Young had been looking for, as she realised it would be just a matter of time before TCAS would be mandated in Asia, as the region usually followed suit when there were any regulatory developments in the West. Dr. Young began recruiting the best engineers in the region, bidding for heavy engineering and inspection work, and building relationships with regional airlines that flew Boeing and Airbus. She spent time developing staff at all levels and, in 1995, Mil-Com Aerospace diversified its business into the installation of TCAS on aircraft, other retro-fits, heavy engineering and inspection work.

Today Mil-Com Aerospace has adopted a contract engineering business model. It provides service to most major airlines and aerospace maintenance companies throughout Asia, and even in the United States. In just seven years, it has grown from a six-person team to a company with 450 employees. Since 1997, the company has established offices in Malaysia, the Philippines, Hong Kong, the USA and Australia. At the end of 2000, its turnover was SIN\$20 million, and this was projected to exceed SIN\$20 million in 2001.

Reasons for success

Mil-Com Aerospace has found a specialised niche market in Asia, securing most of its new business through word-of-mouth and introductions by satisfied customers. The company provides essential services in the aerospace industry and has no significant competitors in Singapore, although there are several companies that provide some of the service components that Mil-Com Aerospace offers. However, one of the company's strengths is in offering turn-key projects for the refurbishment of aircraft. They have also extended their services to include engineering work and in-flight entertainment system installation. Companies are able to have Mil-Com undertake complete refurbishment – from nose to tail, wings to belly, interior to exterior. The company's success is based on a commitment to long-term, strategic business planning, and to having identified a niche market at the right time. And, as with all businesses, it benefits from the commitment and hard work of its owner and employees.

Singapore: IT research

The entrepreneur: Ramesh Ramachandra

Ramesh Ramachandra's experience with Technowledge Asia (TA) has been enriching, and her work has been recognised through various public avenues. Although at first she was overwhelmed by this attention, she now sees her primary role in her personal, professional and social life as influencing people and situations towards positive outcomes. In 2000, Ms. Ramachandra was one of thirteen women featured in Singapore Savvy: 50 Entrepreneurs of Tomorrow and Barrier Breaker: Women in Singapore by Shelley Siu. Towards the end of the same year, she was one of eleven selected finalists for the Association of Small and Medium Enterprises' Women Entrepreneur of the Year Award, and has been referred to as one of the 'Most Influential Woman in Asia' by Asiaweek.

The company: Technowledge Asia

As the first company in Singapore to conduct IT research, TA became profitable in its second year of operations and was actively courted by bankers for listing. The company's market grew 300 per cent and it obtained EDB Pioneer Status for providing IT research and consulting services. While it began with just three people, TA quickly expanded to a point where it was employing 80 staff across Singapore, Malaysia and the Philippines. However, due to market conditions, it has currently reverted to being a small core team, based in Singapore.

Challenges overcome

Although TA was profitable in its second year of operations, it was adversely affected by the poor business climate and weakening economic situation during the latter months of 2000 and first part of 2001. In order to adapt to this changing economic reality, TA continues to restructure its business model and look for new investments.

Ms. Ramachandra's experience with TA has taught her the importance of working with shareholders in a consensus process, for the common good of the company. If for any reason shareholders are not able to reach an agreement within a given time-frame, the business loses its ability to be flexible and respond in the best way possible to changes in the industry and/or the demands of the wider economy. Ms. Ramachandra has learnt that, for this

type of business, things can change significantly overnight and that all players must therefore be prepared to re-invent themselves at any given time.

Reasons for success

Ms. Ramachandra believes that through experience one can become wiser, and that the development process becomes easier the second time around. She sees success in business as requiring tough and disciplined decision-making that may include, during times of economic uncertainty, cost cutting, downsizing, and even selling-up and starting afresh. She sees it as being about having the confidence and determination, when necessary, to start all over again and succeed for a second time at something new.

For Ms. Ramachandra, entrepreneurship should not only be about making money, but also about applying one's skills and experience and striving to achieve one's personal best in any situation. It is more about holding a stake or sense of ownership in whatever you do. This will result in creative, innovative and value-added outcomes all around. She considers profits just one of the many by-products of undertaking challenging and enjoyable work.

Singapore: Human resources

The entrepreneur: Shelley Siu

The daughter of a successful Hong Kong and Macau bank president, Ms. Siu was socially conditioned to think of herself as less important than her brothers and for 17 years balanced her life as a wife, mother and part-time teacher. As her father did not believe in educating his daughters, it was not until Ms. Siu was married that she was able to attain her degree in English Literature.

Ms. Siu began her business career at the age of forty, following a bout of serious illness. Lacking capital but armed with a passion for training, and with encouragement from her husband, she began to compete against well-established names and quickly gained a reputation as a credible trainer and speaker. She used her initial income to acquire new skills and develop a competitive advantage in a male-dominated, corporate world.

Ms. Siu has been recognised as Singapore's first e-author for her compilation of success stories of women that have challenged barriers and re-defined the meaning of 'success' in a materialistic society. Her future vision sees Singapore as the hub of human resource skills for Asia.

The company: Shelley Siu International

Shelley Siu International is a Human Resource Consultancy with networks within the Asia-Pacific region. As Founder and Managing Director, Ms. Siu provides personally designed in-house training programmes to both national and international clients. In early 2000, the company extended the services provided to include corporate branding. Together with her new business partner, Ms. Siu now has clients ranging from government agencies to TNCs. In 2000, annual sales reached SIN\$1 million

Undaunted by large local or international companies, Ms. Siu believes that, given the opportunity, anyone with awareness of their core competencies can perform well. While often ignored by 'bigger players', she persisted in building her credibility and raising her profile. Her company's image, integrity, credibility and visibility are of the utmost importance to her and before long, her PASSION Programme, skills and excellent evaluation won out against an international competitor in the bid for a big, government-sponsored training project.

Ms. Siu describes the way she operates as 'lean and meaningfully', working with associates on a project-to-project basis, which reduces her overheads. Following a difficult and expensive lesson in running a small downtown office, she now makes use of secretarial services and employs one person as her administrator. Her 'corporate headquarters' occupy two floors of her home. Her office is furnished with a well-stocked resource library, modern office equipment and four computers. Shelley holds client meetings at her club and markets herself by speaking at events, and by making appearances as a responsible corporate citizen.

Ms. Siu is currently involved in organising programmes with the American Society for Training and Development (ASTD). In 2001, inspired by other Asian speakers at ASTD some years earlier, she became the first Singaporean woman to speak at an ASTD convention, and has been invited to organise the first Asia Day at a future convention.

Reasons for success

Ms. Siu's battle cry is 'We can make it happen!' Her winning formula includes networking, building relationships before business, and the sense of conviction that she can do it. She has proved that women can succeed in spite of their all too often second-class social status. For Ms. Siu, success is measured in more than just company size and monetary terms. Her business remains 'small and nimble in operational strength, but large on client platforms and performance'. Her ideas, principles and vision in terms of business development, coupled with the time and financial resources she has invested in networking, have earned her many advocates and sponsors, and have become the basis for strong alliances overseas. Long before the government encouraged local companies to go regional, Ms. Siu's international network was already in place. She believes in investing in knowledge, benchmarking with the best and in taking a leadership role in adapting trends for Singapore and the region.

THE CARIBBEAN***Barbados: Basket-weaving******The entrepreneur: Ireka Jelanie***

It was perhaps no wonder that Ms. Jelanie decided to follow in the Barbadian tradition of basket weaving. She had grown up watching her mother's skilled hands create baskets, and her mother had learned the craft by observing her grandmother at work. After completing her secondary education, Ms. Jelanie took courses in small business management, marketing, product design and packaging, and customer service, and went on to complete a certificate course in Gender and Development. A career highlight was being a recipient of a 1992 Commonwealth Foundation Fellowship in Arts and Crafts. It took her to Ghana, one of the great centres of basket weaving in Africa, where she spent weeks learning authentic Ghanaian basketry.

Ms. Jelanie has a clear vision of the future. Driven by a deep desire to see sustainable basket weaving industries in Caribbean countries, she is very enthusiastic about sharing her expertise. She concentrates a great deal of time and effort on training, which has already taken her to The Bahamas and St Kitts and Nevis under the aegis of the Caribbean Development Bank.

The company: Roots & Grasses

Ms. Jelanie started out selling her work door-to-door and exhibiting at various local art and craft festivals. In 1987 she found a permanent home at Pelican Village – a craft village – where she established Roots & Grasses as a retail outlet. The company produces handwoven baskets that incorporate both traditional motifs and innovative modern designs. Ms. Jelanie describes it as a 'family custodianship', protecting the integrity of its vision by sustaining product quality. Her main incentive, and that of the company, is the preservation and continuation of a cultural heritage spanning a century of matriarchal tradition.

The company has not stood still. It has received financial support for expansion from the Barbados National Bank Micro Loan Scheme, of which Ms. Jelanie is a member. One major development is that the company now grows many of the indigenous grasses used in the products. Rattan has to be imported to augment local supplies. The retail outlet at Pelican Village has been expanded and a shipping service was recently introduced to meet the growing demand from international visitors. This service allows for the sale and distribution of larger pieces.

Apart from Ms. Jelanie, Roots & Grasses is operated by a management team of four, her husband (who handles the day-to-day management as well as the sourcing and harvesting of raw materials), a production assistant, a product bordering and finishing specialist, and a sales assistant. In addition, there are approximately twelve people who work from their homes.

Reasons for success

Ms. Jelanie has insisted on product excellence and unique presentation. A self-taught artist, she has developed many original designs and techniques over the years, integrating indigenous materials into her creations. She has also learned how to run a business and to develop her technical production skills. This combination of teaching and producing has been a source of empowerment.

Roots & Grasses targets both the local and global market places and Ms. Jelanie says that she has a wide and diverse niche market as a broad cross-section of people appreciate the quality basketry she sells. Her focus is on the preservation of traditional skills and modern methods of distribution.

Ms. Jelanie puts a premium on finding spiritual fulfilment in work. She sees her work as vessels; with 'the bottom for stability, a middle reflecting space or mass which shelters, contains and protects, and the top as freedom for the release of pent up energy.'

Jamaica: Financial services

The entrepreneur: Donna Duncan

Donna Duncan, Managing Director and Chartered Financial Analyst of Jamaica Money Market Brokers (JMMB), initially wanted to be a social worker. However, having excelled in science subjects, she did her first degree in natural sciences at the University of the West Indies, specialising in industrial engineering. She started out as an industrial engineer at Goodyear, and then moved into production control which sparked an interest in operations management. This led to a Masters Degree in Business Administration from the University of Western Ontario.

After a brief stint at Manufacturers Merchant Bank, she joined JMMB – the company which her mother Joan had founded – as second in command. Her twin brother and, later, her sister also came on board. Then Joan Duncan died in 1998 and Ms. Duncan took over as Managing Director. Under her direction, the company has maintained its position as market leader, spearheading many bold initiatives including the launching of new investment products.

The company: Jamaica Money Market Brokers

Jamaica Money Market Brokers (JMMB), considered responsible for the development of the secondary market for debt securities in Jamaica, opened for business in November 1992. Its mission was to develop the money market by bringing owners of short-term funds together with appropriate borrowers. Widely acknowledged to be Jamaica's largest investment brokerage house, JMMB provides a wide range of services to both Jamaican and international investors, and is committed to helping the company's 50,000 clients, from all walks of life, achieve their financial goals. It is a licensed Securities Broker and Dealer.

The company now trades an average of J\$47 billion in government and fixed-income paper per month, with total funds under management being J\$30 billion as at the end of August 2001. For the financial year ending February 2001, net profit after tax was J\$331.9 million, representing a growth of 78 per cent over the previous year. The capital base stood at J\$741 million, an increase of 45 per cent over the previous year.

In 2000, JMMB was the recipient of the coveted Jamaica Chamber of Commerce's Best of the Chamber Award. It was the first local company to introduce a Voice Response System and the only one, to date, invited to provide information for the International Bloomberg System, the financial and marketing information network. In August 2000, JMMB – in partnership with CLICO Investment Bank and CL Financial Group – launched operations in Trinidad and Tobago to develop a secondary market for debt securities. Future plans include venturing into the United States to serve Caribbean nationals.

Challenges overcome

It was a challenging time when Ms. Duncan first became Managing Director. She says: 'I was trying to step into my mother's shoes while I was grieving and the entire team was in grief.' She had to refocus energies and also to work through a major disagreement with her sister. Overcoming 'personal fears and interpretations', she decided not to be defensive and weak, but to 'be the Managing Director and hold everybody accountable – in a loving way.'

Another challenge was the discovery of major fraud. Security was tightened and the securities department was separated from trading. Each team member took responsibility and committed to action. As Ms. Duncan explains: 'It was total unity. For nine months, our usual commission on profits was not paid. No-one complained.' The downturn in the financial sector in Jamaica has also been a major challenge. Nevertheless, JMMB has maintained a prestigious position within the sector, and has been increasing its profitability at a steady rate.

Reasons for success

The success of JMMB is attributed to many factors. These include the vision of its founder. Ms. Duncan says: 'We are founded on love. Everyone has to sign an employee contract saying they are prepared to love each other and are willing to deal with their own personal development. The clients feel the warmth and the difference.'

People are well paid and emphasis is placed on training in skills and personal transformation. Staff facilities include a day-care centre, a gym and a meditation room. A core team of a hundred and thirty bright, young professionals in the Head Office in Kingston, and in five branch offices across Jamaica, maintains the company's image, performance and market lead. The company believes in being value-based and ensuring customer satisfaction through the optimum use of technology, and continuous improvement on a path of excellence – where solidarity, ethics, credibility and openness are the hallmarks.

Jamaica: Health and beauty***The entrepreneur: Jennifer Samuda***

Chemistry was one of Jennifer Samuda's early interests, but on leaving school she chose to work in banking. Although she stayed in that industry for more than twenty years, she never abandoned her love of science, and she eventually found an outlet for her interests when she discovered that she could apply them to the care of skin and nails.

The next step was to seek training in skin care and cosmetic chemistry in Europe and the United States. Ms. Samuda then established a home-based business with approximately twelve clients. Within six months, her client base had expanded to eighty and clients could be found all over the house, undergoing treatment or patiently waiting their turn. The feeling of fulfilment and the financial gains convinced Ms. Samuda to leave banking and pay full attention to skin care. Her husband demonstrated his confidence in her abilities by giving up his own job to become the co-founder of Jencare Skin Farm Limited.

The company: Jencare Skin Farm Ltd.

Jencare started as a small family business in 1983, setting up offices in Red Hills Mall in Kingston. In less than a year, the business had a client base of two hundred. By 1994, it was ready to make its first major investment outside of Jamaica. Today, it has branches in Trinidad and Tobago, Miami and New York, and serves approximately fifteen thousand clients. Its core mission is to provide complete body care for customers that ensures their total satisfaction and well-being and improves their quality of life. The company is now strategically poised to take advantage of the immense market opportunities provided by the growing number of ageing, financially secure 'baby boomers' and the large African-American and Caribbean populations in the New York Tri-state area.

Jencare products are in demand in Europe, Asia, Canada, Australia, the USA and throughout the Caribbean, and Ms. Samuda ensures that her business keeps abreast of worldwide technological developments and applications in the cosmetics industry. The company has been awarded ISO 4001 Certification. As a responsible corporate citizen, Jencare contributes to several charitable groups including the Maxfield Park Children's Home, Friends of Mona Rehabilitation Centre, the National Children's Home and the Bethel Baptist Church Outreach Programme. The company has won major international awards: the Europe Award for Quality (Paris 1999), the World Quality Commitment International Standard Award (Madrid 2000) and the Quality and Effective Management Award (Geneva, 2000).

Challenges overcome

One major challenge for Jencare was to devise generic treatments for various skin types and problems, while maintaining a highly personalised approach. The answer was to develop and manufacture its own line of over one hundred beauty care and cosmetic products. Five per cent of the annual budget is devoted to research and development and an average of ten new products are developed annually.

Reasons for success

Ms. Samuda has learned that high quality service can only be delivered by high quality staff, and that people work best if they believe that a high value is placed on their professional development and personal welfare. She believes in treating her staff well and providing them with opportunities for advancement. Staff incentives include continuous training, health and group life insurance, savings plans, monthly performance incentives and profit sharing. Mobility is encouraged, with two of three overseas branches staffed by personnel from the Jamaican operation. Ms. Samuda's presence in all her clinics on a weekly basis allows her to maintain personal contact with staff and clients, which she feels is very important. She also stresses that a company must continue to be innovative even if its original product or service is selling well, and that goods and services should be exported as soon as this is a viable option.

St. Lucia: Herbal medicine***The entrepreneur: Dr Gilbertha St Rose***

Dr Gilbertha St Rose, the founder of Eden Herbs, is a general practitioner, dermatologist and herbalist. She is a graduate of the Faculty of Medicine of the University of the West Indies, Jamaica and also holds various professional qualifications from St George's University, London, the College of Phytotherapy in Sussex and the University of Wales School of Medicine.

While in the UK, Dr St Rose explored alternative therapies, including acupuncture and homeopathy, and also started a private clinic as a herbalist. Because of her medical background, Dr St Rose has been able to integrate public education into the promotion of her manufacturing business. She has given lectures and has participated in several overseas seminars on the development and use of indigenous herbal remedies, and she often speaks in radio and television interviews about the advantages of using natural products. A committed and dedicated Rotarian, she was the first female president of the southern chapter of the Rotary Club St Lucia – an organisation known for its male dominance.

The company: Eden Herbs

Eden Herbs was established in 1996 to bring scientific practices and professionalism to the production of traditional herbal remedies used throughout the Caribbean. Products are formulated with local herbs whose healing properties have been well researched. These are packaged with proper labelling and dosage recommendations. Herbs are organically grown or wild-crafted (collected in the wild) and then the products prepared without artificial additives. A limited amount of single herbs is also imported from the UK.

Confidently pursuing her dream of producing therapeutic herbal medicine, Dr St Rose used her personal savings and money from her medical practice to purchase all the initial capital items and to convert her carport to house the business. In addition to the carport, she now also uses an adjoining kitchen. Plans are in place to move the operations either to a government factory shed or to new premises close to the present location. For Eden Herbs, this is a time of product development and market expansion, which offers exciting prospects and challenges.

With a workforce of nine, the company supplies most pharmacies and health food shops in St Lucia. Products are also distributed in Antigua and Barbuda, Dominica, Grenada and Barbados. The first phase of overseas development will focus on the wider Caribbean market. Dr. St. Rose plans to follow this by penetration of North American and European markets.

Challenges overcome

As a widow with two school-aged daughters and two adult children, fully committed to the welfare of her family and also a medical practitioner, it was no easy task for Dr. St. Rose to set up a business. Then it proved difficult to obtain financing for expansion. Recently, however, she has been able to access technical assistance funds from various regional development agencies to upgrade the products for the international market.

Dr. St. Rose does not feel that she has been hindered by gender prejudice in any significant way in the setting up of her business. As a well-qualified professional woman she has had no real problem of access.

Reasons for success

Eden Herbs is part of the network of herbalists in the Caribbean region and beyond. Dr St Rose's close association with the Traditional Medicines of the Islands (TRAMIL) project, and the leadership of the Caribbean Association of Research and Herbal Practitioners (CARAPA), have proven to be invaluable. She has also benefited from her connection with recognised local traditional healers, and has spearheaded St Lucia's hosting of the 4th International Conference on Herbal Medicine in the Caribbean in July 2001. Her company participates in trade exhibitions and other promotional activities and she makes regular one-day trips to other islands to launch or promote products.

One of Dr. St. Rose's strengths is the creative use of resources and another is the ability to mobilise people. She is an indomitable networker with a keen eye for synergies and strategic alliances. Juggling two professions, her role as head of her household and her involvement in voluntary activities has helped to strengthen Dr St Rose's managerial capability. She has persistence, excellent time management skills, humility in accepting help and delegating tasks, and an ability to establish priorities. Her motto is to work hard and play hard, remembering to nurture the physical and spiritual self.

St. Lucia: General trading***The entrepreneur: Charmaine Gardner***

Charmaine Gardner's career has spanned the public, private and voluntary sectors in St Lucia. A graduate from the University of Western Ontario in Canada, she has been Managing Director of the family firm of Carasaco & Son Ltd. since 1978. She has also held various high profile positions in several regional and international institutions. She was Independent Senator in the St Lucia Parliament and Deputy President of the Senate from 1987 to 1996, and was a three-term President of the St Lucia Chamber of Commerce, Industry and Agriculture, as well as an ACP Chamber of Commerce executive member. In recent years, she has delivered the annual private sector presentation to the CARICOM Heads of Government.

Currently, Ms. Gardner is the President of the Caribbean Association of Industry and Commerce, a council member of the Cave Hill UWI Campus and a board member of the Centre for Management Development. She is also Vice- President of the St Lucia Co-operative Bank, and sits on the boards of Medical Associates, St Lucia Manufacturers Ltd and Clay Products Ltd. Exemplifying the truth of the saying that 'if you want something done ask a busy person', she also volunteers with the St Lucia Crisis Centre and the Business and Professional Women's Club of Saint Lucia.

The company: Carasco & Son Ltd.

Carasco Ltd. was founded by Charmaine's grandfather in 1921 as a dry goods, hardware and general merchandiser. The Company became Carasco & Son Ltd. when Ms. Gardner's father entered the business ten years later. Continuing in the family tradition, she joined the company in January 1975 and, soon after becoming its Managing Director, bought the business and the building which houses the main outlet. She is now the sole proprietor. The company has four outlets and currently employs thirty-three workers.

Under Ms. Gardner's strong leadership, Carasco & Son has branched out into new areas. It is now involved in both retailing and wholesaling, as well as manufacturing and real estate management, and participates in three other local companies: St. Lucia Manufacturers, a light manufacturing operation producing linseed oil putty, automotive body fillers and stone tiles; Clay Products Limited, manufacturers of clay tiles, blocks and bricks for the construction industry; and Medical Associates, a holding company for Tapon Hospital, a private hospital in which the company has shares.

Challenges overcome

Accessing funds to purchase the business proved to be a major challenge. At the time, it was particularly difficult for a woman to obtain a loan of the magnitude Ms. Gardner required. It took persistence and very hard work to convince the financial institutions to lend her the money. She believes that her diligence and prompt loan repayment made it easier for her to access further loans for subsequent company expansion programmes.

Reasons for success

Ms. Gardner credits her success to hard work and good employer/employee relations. The welfare of her employees is very important to her and she has always tried to ensure that they too benefit from the business in a variety of ways, such as financial and material assistance with building their homes. According to Ms. Gardner, women can achieve their goals, but they must be prepared to work twice as hard as their male counterparts. They must persevere, and remain focused and committed. She stresses the importance of embracing the virtues of honesty and integrity.

St. Lucia: Travel and tourism***The entrepreneur: Linda Simmons***

Linda Simmons began her career in the travel industry in 1968 as a reservations clerk with a travel agency. After two years there, she moved on to join the regional carrier LIAT, first as a reservations clerk, then as a ticket agent. In 1976, after ten years with LIAT, she accepted an offer to manage St Lucia International Travel Services (SLITS). Thirteen years later, she felt that the time had come to strike out on her own and in 1989 she founded Hibiscus Travel.

The company: Hibiscus Travel

Hibiscus Travel is a successful indigenous travel agency with a healthy annual turnover. The company has several travel industry awards to its credit. 1995 was a particularly memorable year for the company, when it captured the American Airlines Travel Agency Sales Awards for all four quarters. Other awards include the Air Canada Sales Awards and American Eagle Sales Award in 1990, the BWIA Sales Award in 1991, and British Airways Awards in 1990, 1996 and 1998. In 1997, Hibiscus Travel gained 1st place for American Airlines Travel Agency sales, as well as an Outstanding Sales Award from LIAT. More recent awards include Air Jamaica Top Sales Awards for 1999 and 2000. In 2000 Hibiscus Travel grossed EC\$7 million in ticket sale.

Hibiscus Travel is not only St Lucia's first indigenous travel agency, but also the first to be headed by a woman. When the company started, Ms. Simmons was treading on turf reserved for expatriate travel agencies, some

of them satellite operations for parent companies with headquarters abroad. As start up capital for the company, she was able to secure a loan of EC\$75,000 from the local branch of the Bank of Nova Scotia. However, she had to wait nine months before she could get IATA status. She used the time creatively, developing innovative ideas and approaches so that business could continue to be transacted,

Today, Hibiscus Travel has five employees, including one of the Simmons' daughters. Ms. Simmons feels like a mother to them all. The first employee is still with the company some twenty years later.

Challenges overcome

The initial months were very tough. Ms. Simmons recalls having to drive forty miles to another town to purchase airline tickets while her company was awaiting IATA status and also traversing the island in order to make personal deliveries of tickets.

It was very difficult for her to acquire a computer in the early stages of the operations. There was only one – British – company on the island supplying computers and purchasers had to make an application. After months of waiting, Ms. Simmons and her husband wrote to the British High Commission in order to ask them if they could expedite the purchase. Within a week, Hibiscus Travel had its first computer installed.

Reasons for success

Ms. Simmons credits her husband, Dudley, as being the one who encouraged her to branch out on her own and, in retrospect, says setting up her own travel agency was the best personal decision she ever made, next to becoming a Christian.

She also attributes some of her success to the support of associates in the business, not least regional carrier BWIA whose area manager was particularly helpful to Hibiscus Travel in the embryonic stages. Ms. Simmons was also able to negotiate and sign an EC\$18,000 bond with her former employer LIAT under which they issued her ticket stock. Perseverance was another contributing factor, as was the level of personal service that Ms. Simmons consistently offers her clients. She believes in being assertive and following your dreams while putting God first in everything that you do.

Trinidad and Tobago: Furniture design

The entrepreneur: Lesley-Ann Noel

Lesley-Ann Noel, the principal of Manzanare Design Solutions, studied industrial and furniture design in Brazil, at both undergraduate and post-graduate level. She has visited the Amazon region in Brazil and Guyana several times to research tropical raw materials. In 1999, she received the National Award for Furniture and Design in a Brazilian competition.

Ms. Noel's portfolio includes designs in woodwork, furniture production and upholstery, and her work has been shown in furniture and design exhibitions in Trinidad and Tobago, Jamaica, Brazil and France. She is also a lecturer in Design and Portuguese at the University of the West Indies.

The company: Manzanare Design Solutions

Established by Ms. Noel in 1998, Manzanare Design Solutions is a micro-enterprise engaged in furniture design and manufacture under the company's own label, product design for other manufacturers, and design training for engineers and other technicians in the manufacturing sector. Overall sales volume in 2000 totalled approximately US\$20,000, an 11 per cent increase over the previous year.

Products are made from sustainable raw materials by local and regional craftspeople and are often limited editions sold through local exhibitions and boutiques. In the area of design, the main focus is on new product design and development for mass production, especially for furniture manufacturers, and architectural projects across the region. The company organises workshops on creativity, aesthetics and trends, and an introduction to product design and the design process. For example, workshops have been presented to technical personnel at a Trinidadian plastic manufacturing plant and to craftspeople through a tourism development programme.

Ms. Noel was able to establish the company without a loan by using savings from her job as a university lecturer as start-up capital. Support has come from family and friends, through product purchases on a regular basis, and from corporate citizens who have made donations to cover some of the company expenses for overseas promotional trips. However, in order to take the business forward, Manzanare Design Solutions has recently negotiated its first commercial bank loan.

In 1999, the company designed furniture for a 100-room resort in Tobago and in 2000, designed new products for a cane furniture manufacturer in Guyana. Links were established with two large Trinidadian manufacturers in 2001 to produce designs for export. Having only one main employee, the company outsources several aspects of its production, including plan drawing, joinery and upholstery, depending on demand.

Challenges overcome

The main challenge Ms. Noel faced was age discrimination. When she started the company she was twenty-six years old and looked even younger. To a lesser extent, she also experienced gender discrimination as well as various difficulties arising from the lack of 'design culture' in Trinidad and Tobago, especially among manufacturers. Ms. Noel overcame these challenges by demonstrating her knowledge and expertise in design and manufacturing, by writing for design journals, by being recognised in international design competitions and by showing work at international events.

Reasons for success

The key to Manzanare's success has been to appear a lot bigger and more prosperous than the company really was. The company creates a demand for its products and services by maintaining a high profile that involves an elaborate and free media strategy as well as participation in local and international trade fairs, private showings of new products that are social events, direct mail and lots of aggressive networking.

While establishing her business, Ms. Noel ensured a guaranteed income through part-time work, and committed a significant portion of that income to savings, to allow her to survive leaner times. She stresses the importance of networking with other businesswomen and encouraging them to exchange services and information on successes and failures. She also believes in maintaining high visibility, through a marketing strategy that involves free or low-cost promotion, like press releases. She participates in charity events, and attends trade fairs and similar types of activity.

Trinidad and Tobago: Confectionary (production)

The entrepreneur: Rosemary Stone-Hirst

The career of Rosemary Stone-Hirst, Chief Executive Officer of the Chocolate House has been characterised by many 'firsts'. After completing a degree in Fashion Design at St Martin's College of Art in London, she returned to Trinidad in 1962 and joined the staff of the New Yorker Shirt Factory as its first trained designer. She set up Trinidad's first mass production dress line. Then in 1965, in partnership with artist Wayne Berkeley, she established Trinidad's first design studio, SelMor Display Company, to design and construct show windows, trade show display booths and Carnival costumes and gowns.

Ms Stone Hirst worked at the Trinidad Express Newspapers, becoming Fashion Editor in 1979, and went on to accomplish other 'firsts'. She founded Rosemary's Pancake House, the first restaurant to serve local cuisine in Trinidad, and designed and produced Colour Me Caribbean, the first annual Caribbean Fashion Week presentations. Her next big venture was purchasing the Chocolate House.

The company: The Chocolate House

The Chocolate House Limited was established in 1985 and Ms. Stone-Hirst bought it in 1994 with the help of her family. It is now a limited liability company with 52 per cent family shareholding. At the time she bought the company, the government's policy was to encourage the development of local manufacturing in Trinidad and Tobago. A 'Negative List' was in force, which prevented many foreign companies from entering the Trinidadian market. This left a gap in the confectionery market and a demand for quality chocolate that Chocolate House was ready and able to meet.

A manufacturer of fine hand-made chocolates, the company produces a wide range of products and a variety of special orders for corporate and private customers. The cocoa paste is processed in the USA and then flavoured with Trinidadian cocoa. All other ingredients are local. The factory supplies three outlets owned by the company and several other outlets throughout the country. Efforts are now being concentrated on breaking into overseas markets. The company's operations will soon require larger premises, and expansion is one aspect of a new five-year business and marketing plan, developed based on extensive market research.

Challenges overcome

There was no assistance or advice forthcoming from a male-dominated chocolate industry with closely guarded secrets. Ms. Stone-Hirst supplemented the knowledge she obtained from various training courses with learning from trial and error.

Three years after she bought the company, the newly introduced Trinidad Trade Liberalisation Act meant that there was a sudden influx of foreign produced items into the Trinidadian market. The Chocolate House lost 60 per cent of its regular market share overnight and Ms. Stone-Hirst was forced to downsize. At the same time, BWIA, the regional airline, also downsized and ended the Chocolate House's contract to supply speciality items for its passengers. Elsewhere, hotels which had formerly used Chocolate House mints for 'turn-down' at nights were turning to European suppliers instead. It was at this point that Ms. Stone Hirst realised her company would have to start exporting. More sophisticated packaging and suitable distributors would have to be found. She applied for a grant from the Caribbean Agriculture & Fisheries Programme (CARTF) which she used to research and develop three new fruit centres (pineapple, banana and mango) in collaboration with the Caribbean Industrial Research Institute (CARIRI). She also designed a new wooden box in keeping with the new product image.

Reasons for success

Ms. Stone Hirst believes in holding on to your dreams and making them come true, and has always kept in mind the fact that nothing other than God's help, hard work and dedication will enable you to achieve them. It is also important to keep studying your product and everything related to your business and to listen to people who know more than you do. When faced with unwelcome changes in her clients' circumstances, as well as the deregulation of markets in Trinidad in general, Ms. Stone Hirst was determined to identify new markets. She sat down and wrote a new five-year plan and in doing so allowed a 'temporary misfortune' to provide the impetus to gear up her business and start exporting to key markets overseas. This also improved her product as in the process she had to find the money for sophisticated packaging that could stand out in the larger marketplace.

Trinidad and Tobago: Publishing and media

The entrepreneur: Gemma Williams

Gemma Williams is the Managing Director of Trinidad Style Company Limited. She is a graduate in Journalism and Mass Communications, having studied at the College of Journalism in London. She has been working in journalism and public relations for the past 25 years. While still in London, she was a reporter with the *West Indian World* newspaper, and then between 1977 and 1978, the *Afro Caribbean Post* newspaper. She was also a feature writer at Trinidad Express newspapers from 1978 to 1979.

By 1980, Ms. Williams was working as a researcher at the *National Geographic* magazine headquarters in New York. A year later, she had become a reporter for the News World Group of Newspapers. She then returned to Trinidad and, from 1983 until 1989, worked for the Government of Trinidad and Tobago, as a Public Relations Officer at the Ministry of Information. She left the civil service in 1989 to found Trinidad Style Company and become its Managing Director.

The company: Trinidad Style Company

Trinidad Style Company's principal activity is publishing magazines and newsletters. The company is also involved in advertising, publicity, PR, and radio and television production. It was started by Ms. Williams as a one person operation in late 1989 when her job ended due to a conflict in management style with a male supervisor. It took this 'unfortunate development' to compel Gemma to pursue her life's dream of producing a woman's magazine. Others considered her dream to be madness, not least because she had a young baby, a mortgage and other financial commitments.

However, with a TT\$50,000 investment from a generous businessman, Trinidad Style magazine hit the streets. It began as a glossy two-colour publication with the help of a few friends and Ms. Williams' sister, who did not charge for her babysitting services. At this stage, Ms. Williams originated all the writing, photography, artwork and design, and undertook the distribution of the end product. The magazine was placed in bookstores, drug stores and supermarkets throughout the country. Realising that sales were slow, Ms. Williams found alternative ways to market her product, and

the magazine grew from a limited circulation of only 1,500 copies each month to a national circulation of 60,000 copies. Since 1996, Trinidad Style has been printed and distributed through the country's leading Sunday newspaper, the Sunday Express, and has become a household name. The company behind the magazine continues to be a thriving business, employing three permanent staff and outsourcing work to a number of writers, photographers, graphic artists and journalists.

From this strong foundation, Ms. Williams has steered the company in search of business opportunities in related areas. One of her clients is the Ministry of Information, for whom she produces a quarterly newsletter. Other regular clients include the Women's Affairs Division of the Ministry of Community Empowerment and Gender Affairs, and the Guyana-based Caribbean Youth Programme (CYP) of the Commonwealth Secretariat. After many years of being out there in the market, Trinidad Style magazine is doing well, and Trinidad Style Company Limited is, Ms. Williams says, 'comfortable'.

Challenges overcome

Ms. Williams was undaunted by the fact she had no savings and lived in a society where the odds were against her. In Trinidad, no magazine had ever survived more than a few short years, and she was a black woman with no history of business in her family.

Because her business had a limited inflow of capital investment, overheads had to be minimal, which for a while meant no rent and no full-time employees. Ms. Williams had to utilise her own personal resources for the production of the magazine and other publications, doing every thing herself from an office that she had set up in her own home. Gradually, however, she was able to use the limited funds from advertising sales and other contracted jobs to finance different aspects of the business. It was not until after eight years of operation that the company was able to obtain overdraft facilities.

Reasons for success

Ms. Williams' perseverance and belief in her own dream meant she was able to exploit adversity to generate new opportunities. In order to succeed, she has sometimes had to be frugal and always hard-working. She believes that key factors in her success have been the delivery of top quality products and always trying to meet deadlines. She would advise against getting involved in any business that you cannot do for yourself or of which you have very limited knowledge. She also stresses the need to keep abreast of changing international trends in your area of business and to build on existing networks.

OTHER REGIONS***Australia: Health and beauty products******The entrepreneur: Lynne Chadwick***

Now Co-founder and Director of *stuf*. Pty Ltd. Lynne Chadwick's career has been dominated by a passionate interest in the fashion and cosmetic industries, rooted in her successful modelling career and later experience in the cosmetic industry. In 1986, she and her husband, Nick, effectively pioneered stand-alone, personal care retailing in Australia when they opened their first 'Peaches and Cream' outlet in one of Melbourne's most fashionable retail strips. Ms. Chadwick's primary role was in merchandising and purchasing, as she had an innate sense in identifying products that were current and commercially viable. She quickly learned the many other aspects of developing and running a business.

Within four years, the Chadwicks saw an opportunity to create a distinctly Australian version of The Body Shop concept. Their idea was to develop a brand which revolved around natural-based cosmetic products 'from the earth' with a distinctly 90's outlook. In 1991, they launched their innovative aromatherapy-based product range, Red Earth, which became a well-known and respected international brand with 65 stores in Australia and 70 internationally. Ms. Chadwick single-handedly developed the Earth Colour make-up range which, within 12 months of its launch, commanded 60–70 per cent of her business' global retail sales. In addition to research,

product design and launch activities, she had significant input in developing Red Earth's corporate and public identity, and became 'the face behind the brand'.

The company: stuf. Pty Ltd.

In 1998, the Chadwicks sold Red Earth to Esprit and decided to collaborate on a new venture. Forever passionate about the potential of cosmetics, Ms. Chadwick wanted to complete what she had started at Red Earth. After a short spell travelling overseas, she came back inspired with a new concept that she called 'stuf.' Everywhere she looked, at home and abroad, it was clear that boutique cosmetic brands were encroaching on the market share of more traditional brands, but that prices were out of reach of young people. Remembering her own youth and love of make up, Ms. Chadwick identified her niche – a cosmetic concept with a relaxed and fun attitude for a younger market.

The company she set up with her husband, stuf. Pty Ltd., is a retail and wholesale company that specialises in the research, development and creation of branded colour cosmetics and body care products for the Australian and international markets. It provides affordable, fashionable and fun cosmetics for the 16–23-year-old market. Its products are designed and developed exclusively by stuf. Pty Ltd. so as to meet its own unique specifications. It currently has ten stores in the states of New South Wales and Victoria, and additional national distribution through David Jones, Priceline and Myer/Grace Bros. The company exports to Hong Kong, Thailand, Malaysia, Singapore, Taiwan, and the UK. Stuf. Pty Ltd. also has a growing distribution across the American and Canadian markets, and is poised for forthcoming launches in Japan and South Africa. The company employs about 60 people nationally in product development, marketing, finance, warehousing and its retail aspects. Consolidated sales are AUS\$10 million.

While the Chadwicks started stuf. Pty Ltd. with their own funds, the phenomenal interest and growth of their first stores inspired them to secure external funding to consolidate opportunities for expansion. They approached a few likely investors with their business plan, keeping in mind the importance of maintaining control over their business and feeling comfortable with investors. Stuf. Pty Ltd. chose a small venture capital firm in

Sydney. This arrangement has since developed into a strong and lasting partnership.

Challenges overcome

Despite Ms. Chadwick's previous successes, creating stof. Pty Ltd. meant virtually starting from scratch. The market is increasingly competitive and, faced with this market and the current financial climate, she finds it essential to focus completely on her goals, and keep her staff and personal motivation high at all times to move stof. Pty Ltd. forward. A business of this magnitude takes an overwhelming amount of time, commitment and dedication.

Reasons for success

With a head office staff of ten, Ms. Chadwick is actively involved in every aspect of the business and she recognises the importance of building a 'brand' and not just a product. She divides her attention between retail sales, store merchandising, product research and development, and developing overseas business plans.

At the same time, Ms. Chadwick is very conscious of the need to balance stress and long hours with a healthy and independent family and social life. She also believes that running any business is a day-to-day learning experience: Everyone makes mistakes and will make a few more but they can be positive as long as we learn from them and move forward. For her, faith in oneself is paramount.

Australia: Coffee roaster and exporter

The entrepreneur: Patria Jafferis

Patria Jafferis was born and raised in the US and then, in 1969, she participated in a 'Youth for Understanding Programme' as an exchange student which took her to Imatra, Finland. She then went on to work in the French Aeronautical Industry for Jaeger Limited, where she handled communication between France, the UK and Germany during the planning and development of the SST, Airbus and Concorde. She returned to California at the end of 1973 and became involved in the promotion of a variety of entertainment events.

In 1986, Patria moved to Western Australia, where she joined, and was instrumental in transforming, the boutique brewery, Matilda Bay Brewing Company. As Marketing Manager, Patria's efforts were concentrated on launching new concepts in a unique, highly effective fashion. Her strategies have since been copied throughout Australasia. After fifteen years employment, Ms. Jafferries decided that it was time to move on and establish her own business: Dôme Coffees Australia. She has since received Telstra's National Businesswoman of the Year Award for 2000, and is recognised as a wonderful motivational speaker.

The company: Dôme Coffees Australia

Since she established Dôme Coffees Australia in 1990, Ms. Jafferries has worked with a vision of doing something new, better and differently for close to a hundred hours per week. As a result a company that began as a small specialist coffee roaster has expanded into a high-profile, multi-million-dollar, international import, export, franchising and restaurant enterprise. Its two roasting facilities supply hundreds of cafés and restaurants worldwide, while Dôme Coffees boasts cafés in Singapore, Malaysia, the Philippines, Indonesia and the United Arab Emirates. Dôme is readily acknowledged as the Australian market leader in importing, roasting, blending and selling the world's finest coffees.

As a founding director and company visionary, Ms. Jafferries has held a variety of 'controlling' roles. With eight years as Marketing Director, two years as Managing Director, and as the ongoing Director of Strategy, she has been instrumental in bringing Dôme to 68 outlets in six countries. In recent months, she has successfully spearheaded the raising of AUS\$20 million of capital. Over the next five years, Ms. Jafferries' goal is to move Dôme from private company status to being a national publicly-owned enterprise, positioned so that the brand she has created outlives its founder.

Reasons for success

Ms. Jafferries considers it crucial to identify and penetrate high growth, potential markets, as well as to educate consumers to appreciate and enjoy the high quality of products and services offered by companies like Dôme. She was always determined to produce a higher quality product than anyone else and her coffee has consequently gained a reputation as the world's finest. As a result she has been able to successfully establish a coffee culture in Australia.

Ms. Jafferries believes that surrounding herself with people with a variety of skills and expertise has been an important part of her entrepreneurial development. She stresses the importance of developing a strategic vision for the future and defining the strategies necessary to achieve that vision – a vision that others can see and embrace. She says that it is also important to realise and remember that 'ideas are twice as powerful when they are also the ideas of a team of people'. Her personal credo is to contribute more than she expects from life, and to be actively involved in community causes, particularly those which will have a positive impact on future generations.

Canada: Wine growers***The entrepreneur: Rossana Di Zio Magnotta***

Rossana Magnotta is Executive Vice President of Magnotta Wineries and President of Festa Juice. A graduate of the Toronto Institute of Medical Technology and a certified Laboratory Technologist, Ms. Magnotta has found highly creative applications for her scientific training. Since 1994, she has been involved in numerous international trade initiatives. This includes a trade mission to Japan and the Global Mission of Women to London in 1998; the Canadian Businesswomen's Trade Mission to Los Angeles in 2001; and the Women's Trade Summit in Toronto in 1999. Most recently she was appointed to the Dept. of Foreign Affairs and International Trade Advisory Taskforce on Export for SMEs.

Ms. Magnotta believes that a good corporation must also be a good corporate citizen. Currently on the board of her regional hospital foundation, she

is also a past President of the local Chamber of Commerce. She was named Citizen of the Year in 1996 and the 1999 Canadian Woman Entrepreneur of the Year for Innovation, and was the Canadian honouree among the 1999 Leading Women Entrepreneurs of the World. Ms. Magnotta has been featured in magazines and on television and radio, and for several years wrote a weekly newspaper column. She has also authored and published *The Festa Way*, a multi-lingual winemaking guide. She successfully balances her professional career with family life and numerous community commitments.

The company: Magnotta Wineries

In the early 1980s, Rossana and Gabe Magnotta sought an opportunity to work in business together. Drawing on her background in chemistry and his prior experience in the juice business, they opened the Festa Juice Company and began supplying fresh grape juice and equipment to home wine-makers. For five years they prospered, then noticing a downward trend in this market they decided to diversify their product line to include the finished wine product. They purchased an existing winery in the Niagara region in 1990 and subsequently moved their operation to Vaughan, Ontario. Magnotta Wineries took over the company's production license, tanks and bottling line, as well as 17 product listings at the Liquor Control Board of Ontario (LCBO).

Magnotta Wineries has since expanded and diversified. It now owns five Ontario wineries and retail outlets; 350 acres of vineyards in Chile; more than 180 acres of vineyard in the Niagara Peninsula; a Vaughan flagship location that boasts 60,000 square feet of temperature-controlled cellars, cathedral ceilings, vine trellises and fountains; and a distillery. With a full time staff of 80, a listing on the Toronto Stock Exchange and distribution deals in the US and overseas, it is Ontario's third largest winery by volume and sales. Last year it sold nearly a quarter of a million cases of wine, and posted total sales of about CAN\$ 17 million.

The Magnottas' mission is to deliver the finest quality wines to the consuming public at an affordable price. The company's products now rank with the world's best, and it strives to become the standard by which others are judged. Winning more than 800 medals to date, their Ice Grappa and Sparkling Ice wines have helped pave the way to expand into global markets across Canada, the United States, China, Japan, Taiwan and Europe.

Challenges overcome

Days before the Magnottas' first scheduled shipment to wine stores across Ontario, the LCBO informed them that the shelf space previously promised to them would no longer be available. Left without a sales channel, they devised a new plan to sell wine directly to the consumer. In doing so, they would eliminate their distribution costs and liquor board mark-ups, and be able to offer their products at a significantly lower cost. In December 1990 they opened their first retail outlet. They adopted an 'Affordable Excellence' motto for advertising and point-of-sale materials, and launched an in-store 'Dare to Compare' taste-testing campaign to promote consumer confidence and sales.

Reasons for success

Magnotta Wines has been successfully expanding their product line and has targeted new customers in a strategic and focused manner, keeping an eye on the latest trends and product developments, and building the relationships necessary to enter new markets. Ms. Magnotta believes that business relationships are best built face-to-face and that it is necessary to budget for the time and money this takes and accept the fact that you need to travel. It is also important when outsourcing work or choosing suppliers to ask yourself if you like them, and if their ethics and values are similar to your own.

Brochures and other company literature were tailored to reflect different regional and cultural references and values. For Canadian entrepreneurs planning to export to the United States, Ms. Magnotta warns that a British-Canadian computer spell-checker doesn't do the trick. Their marketing strategy has been to enter and win as many competitions as possible, and then tell everyone about it.

Canada: Business support services**The entrepreneur: Elaine Minacs**

Elaine Minacs is an intrepid entrepreneur, driven by a strong, clear vision of what is possible. She started in business in 1981 with a home-based agency called The Employment Centre which provided temporary employees to Oshawa businesses. Then, after several years as a leader in the temporary staffing business, she identified the enormous potential of the call

centre industry and made a strategic decision to shift towards Customer Relationship Management (CRM).

Ms. Minacs has been widely honoured for her many accomplishments. She was recipient of the Canadian Woman Entrepreneur of the Year Quality Plus Award in 1993, and Profit Magazine named her as fourth among Canada's Top 100 Women Entrepreneurs in 2000. Ms. Minacs believes in building her people, her company and her community and is a strong supporter of charitable and community organisations. She has served as Honorary Chair of the regional YWCA, and currently sits on the Board of Kids Help Foundation. She also leads Minacs Worldwide in supporting a broad range of charities that her employees have identified as important. In 2001, in recognition of her charitable work, the Variety Club honoured her with their Diamond Award for charitable contributions.

The company: Minacs Worldwide

Ms. Minacs built her first outsourcing facility in Pickering, Ontario and landed contracts to supply CRM services for several major North American corporations. Since entering the outsourcing business, she has skillfully grown Minacs Worldwide into an internationally recognised organisation that handles over 20 million customer contacts each year. She has led her company's pursuit of the ISO 9001 certification, ensuring that Minacs Worldwide became the first company of its kind to achieve this highest quality designation.

Minacs Worldwide Inc. has enjoyed 20 years of continuous growth, and is now the largest CRM services company in Canada and twelfth largest publicly-traded company of its kind in North America. It makes extensive use of sophisticated contact management technology, and has considerable in-house IT expertise that enables seamless development of new applications and integration of call systems with clients' systems and databases. The company currently employs over 2,400 people, and operates more than 1,600 workstations in facilities in North America, Latin America and Europe. It handles over 40 million customer contacts per year, in 20 languages. From revenues of CAN\$35.9 million in 1998 to CAN\$95.2 million in 2000, it continues to grow rapidly.

Ms. Minacs' vision for Minacs Worldwide emphasises continuing expansion through organic growth, partnerships and acquisitions. Organic growth evolves from pursuing business opportunities with existing clients, through word-of-mouth referrals as well as an aggressive, well-targeted business

development strategy that will expand the company's relationships globally. Finding the right mix of entrepreneurs and professional executives to manage their exponential growth has been an exciting and challenging mission. Ms. Minacs and her management team invested lots of effort to foster the company's entrepreneurial culture, while putting in place the structure required to keep pace with the rapid growth. Today, Minacs Worldwide is capitalising on market trends, with the overriding goal of maintaining its national leadership position and becoming one of the most successful CRM Services companies in the world.

Challenges Overcome

When Ms. Minacs started out, she had no formal business training, was the mother of an eight-year-old daughter and her husband had to co-sign the loan. Her ability to forge relationships with local employers, however, allowed her small, home-based company to staff much of General Motors Customer Communications Centre. As a 'big picture thinker' and one of the early proponents of outsourcing, she advised GM to outsource the entire operation of the centre.

Reasons for success

The success of Minacs Worldwide reflects the bold thinking of its founder. Ms. Minacs has shown a remarkable ability to anticipate market needs and to re-invent her company to capitalise on opportunities arising from changes in the industry. Thanks to her vision, understanding of the market and ability to respond faster than her competitors, the exceptional growth of Minacs Worldwide is expected to continue. The company continues to target and penetrate key outsourcing vertical markets, including the high-value manufacturing, technology, government and financial services sectors.

Best known for her unfaltering spirit and drive for entrepreneurial success, Ms. Minacs faces challenges head-on, welcoming new opportunities to enter uncharted territory. She sees a company's strength as coming from its ability to harness the collective skill and passion of its people, and inspire them with a vision they can embrace. Ms. Minacs likes the expression: 'Be a postage stamp – stick to something until you get there'. Her goal is to see Minacs Worldwide operating successfully across five continents by 2003.

Canada: Catering (rural business)***The entrepreneur: Janice Mitchell***

A qualified chef, Janice Mitchell began her career as an apprentice with the Holiday Inn, Toronto. She subsequently moved to Stratford, Ontario – a small rural town of around 30,000 people – where she worked as a chef in various local hotels. She married young and decided to stay at home during her children's early years as the long hours associated with the hotel and restaurant trade are not particularly family-friendly.

When Ms. Mitchell decided to return to work, she thought starting her own catering business would give her more flexibility with her time. She soon discovered that this is only partially true, as catering requires her to be available to her customers when they want. Despite this realisation, she finds there are benefits to working out of her home - the fact that she is able to be with her children and they see her hard at work, which Ms. Mitchell feels provides them with a good role model.

The company: Janice's Fine Country Catering

Janice's Fine Country Catering provides catering services for a diverse range of local functions that includes weddings and other family gatherings, company picnics and business functions and host anywhere between thirty and three hundred people. In her first year of business, Janice earned CAN\$8,000 from making cakes, desserts, cookies and squares. Since that time, her sales have grown by 92 per cent, and she has developed a regular clientele. For functions, Ms. Mitchell's formula is to have one service staff member per 20 guests. She employs staff on a casual basis, drawing from a roster of 14 to 16 local farmwomen and (mostly female) high school and university students.

Challenges overcome

Ms. Mitchell's first major hurdle was obtaining her first business loan. She did not want to go to the same bank where she and her husband held their farm mortgage as she wanted to keep the two businesses quite separate. With no steady income and having been out of the workforce for some time, she had to get her husband to co-sign her loan. She recounts the fact that when she went to the bank to sign her loan papers, the bank manager had put only her husband's name on the agreement. Ms. Mitchell contrasts

that experience with her recent visit to get a loan to build a new catering kitchen. This time she dealt with a woman manager, which made a world of difference as she was treated like a person and not just a housewife. Also, this time she had self confidence and her own financial track record behind her.

Reasons for success

Ms. Mitchell's use of fresh local products and her emphasis on service are key to her success. Her menus include good basic items that arrived hot and in generous quantities. Friendly service is also key. Ms. Mitchell makes sure that her 'girls' are happy and enjoy what they do. Their enthusiasm comes across to her customers who use her services again. In everything that she does, having the support of her family has also been vital. Her two oldest children help out with catering and service, and now that her husband is able to work away from the farm, he gives a hand with some of the heavier work in the kitchen. Ms. Mitchell finds this makes a real difference. She also notes that you have to be prepared to make some sacrifices, as does your family. She thinks it is really helpful to have a confidante, not to fix your problems, but just to listen.

Ms. Mitchell was able to access a government-sponsored self-employment training programme run by WRED (Women's Rural Economic Development) at what she says was just the right time. She found the experience of sharing, networking and brainstorming with other rural women very positive, as it helped to build her self-confidence while she was learning how to develop a business plan and proper resumé after fifteen years out of the workplace. She also stresses the importance of being determined, and that when you go into business you have to want to do it for yourself and not for others.

UK: Electronic engineering

The entrepreneur: Tina Knight

With a proven track record in both high-end electronics and marketing, Ms. Knight has held Executive Managerial positions in several companies. In 1978, she established the UK subsidiary of a large American corporation,

where she swiftly rose to the ranks of Managing Director. In this position, she set up an extremely successful worldwide distribution network that led to her recognition as Britain's leading female electronics executive by the *Electronic Times*.

Ms. Knight has received a number of distinguished awards, including the 1988 Women in Business Award, presented by then Prime Minister Margaret Thatcher, and the Technology or Business Innovation in Electronics Award, as Personality of the Year in 1988. She was Runner-up for the Business Woman of the Year Award in 1989, and was judged as one of the Top Entrepreneurs of the World in 1998. That same year Ms. Knight was recognised as a UK Business Pioneer at the Global Summit of Women in London.

The company: Nighthawk Electronics

The impetus behind Nighthawk Electronics came in the early 1980s when a design engineer needed an automatic printer switch for his computer. When he was unable to find one, he built his own. Thinking that perhaps his idea had potential, he sought Ms. Knight's advice and she immediately agreed that it was a marketable concept. After formalising their relationship in 1985, Ms. Knight brought her entrepreneurial skills to the project. Within just a short period of time, she began manufacturing the printer switch. She then established a worldwide distribution and sales network for it, and brought it to the market. Ms. Knight's initial investment was just £4,000; three years later her company had generated sales of more than £2 million.

Worldwide, Nighthawk Electronics has come to be regarded as a market leader in a wide range of data connectivity products. Founded on strict quality criteria, it has been awarded certification by the highest British, European and international standards agencies for quality, safety, electromagnetic or radio frequency interference and other parameters. Today Nighthawk Electronics has an established customer base that ranges from very small companies to large multinational organisations, many of which have now standardised on its products. The company's present product range covers connectivity, wireless networks and on-line training areas, and its core team of 25 is committed to quality and ingenuity. However, Ms. Knight strongly believes in outsourcing allied company functions as a cost-effective means of delivering appropriate specialist expertise.

Challenges overcome

Ms. Knight has faced her share of negativity from financial institutions and other areas of the business establishment. However, she is convinced that, while some women genuinely have bad luck trying to get businesses started, 'in many cases it really is true that the harder you work, the luckier you get' and that persistence and application win through. While she acknowledges and empathises with the 'glass ceiling' concept that women in business face, especially within the highly male-dominated electronics industry, Ms. Knight feels that it would be better named the 'glass helmet'. She believes that even the most negative of male chauvinists simply cannot argue with obvious entrepreneurial ability and a strongly structured, bullet-proof business plan.

Reasons for success

Ms. Knight has always believed that profitability is key to long-term stability and success. Nighthawk Electronics currently employs a small, highly focused and loyal team, and training and personal development are the keynote of their success. Ms. Knight supports team-building exercises, and she also practises what she calls the 'internal customer principle' where employees from one department 'shadow' those in other departments for a day in order to learn how these other departments work. She believes that the more the staff understand the whole of the organisation, the more they will appreciate each other's roles. She extends this sense of inclusiveness to her weekly staff meetings, attended not just by managers but by all staff, each of whom has to come with a suggestion. According to Ms. Knight, this makes each employee feel valued, and often results in excellent suggestions that improve the business.

UK: Healthcare management***The entrepreneur: Dr Marilyn Orcharton***

Dr Marilyn Orcharton owned her own dental practice for twelve years. She was very involved in dental politics and achieved many 'firsts' for women, both in dentistry and in business and educational circles. She also assisted with medico-legal claims and came to the conclusion that the National

Health Service's method of remuneration, which only covered interventive work and not prevention, was benefiting neither the dentist nor the patient. So in 1986, in partnership with another dentist, she devised a system – Denplan Care – that would meet both the patient's and practitioner's requirements.

Dr. Orcharton has won many awards in business, as well as in her own profession and has had many public and board appointments. She is an acclaimed public speaker and has spoken all round the world on motivation, innovation and women in business.

The company: Denplan/Isoplan

Devised and set up in 1986, Denplan is the UK market leader for dental payment plans. Under the plan, instead of paying for each treatment, the patient pays the dentist a regular monthly amount and in return the dentist provides treatment at no further cost. Within five years one million patients had joined the scheme and its turnover was £30 million. There were 5,000 participating dentists (most of whom claimed that Denplan had 'saved their lives') and 280 staff. In 1993, Denplan was sold to PPP for £42 million and it continues to lead the market, despite the departure of its founders.

After selling the company, Dr. Orcharton spent a year researching methods of delivery of dental and medical care worldwide, and then set about creating Isoplan. This is a software programme designed to enable professionals to do what they were trained to do, rather than 'wasting' so many hours with administration when they could be fee earning. Again this system is a world first, and Dr. Orcharton is hopeful that it will be even more successful than Denplan. She has harnessed the power of the Internet as a method of communicating information. Her thinking is that vocationally trained professionals do not have specific business training, and that this product will enable them to comply with regulations in a time efficient manner while also running their businesses to best practice standards.

Challenges overcome

Dr. Orcharton has found that she constantly has to fight the prejudice that exists against women in business, particularly in Scotland. Her solution is to roll up her sleeves and do what is necessary herself, including funding

out of her own assets until banks and investors were prepared to take some notice of her.

Reasons for success

Dr. Orcharton is a creative thinker who never takes no for an answer. She knows her market and what she is trying to achieve. Eager to problem-solve, she saw the problems relating to 'item of service' payment for dentistry and set about changing the method of payment. She then saw the problems of skills being under-utilised due to the burden of regulations and found a solution. Above all, Dr. Orcharton is an optimist and is willing to take huge risks.

Totally pragmatic when it comes to money, Dr. Orcharton thinks that it is nice to have some, but if it is needed to fund a project then that is her priority. In her view, most women in business put the business first and themselves last and do not demand fancy salaries and big cars if the company cannot afford it. She says it is important not to be greedy, as so many businesses go under because of the greed of shareholders or investors. She is also committed about networking; helping others, and sharing problems and success stories. Dr. Orcharton suggests being interested in everyone you meet, as the most boring person may turn out to be just the person you were looking for.

UK: 'Ready-meals' production

The entrepreneur: Perween Warsi

Perween Warsi was raised in India and moved to the UK in 1975 with her husband. She says that she always had a flair for cooking and creating recipes and was quite dissatisfied with the quality of the Indian products she found in the UK. In 1986, she began her business in her kitchen, making traditional Indian finger foods for a local delicatessen. Before long, orders for her products started to increase, and soon the volumes rose from half a dozen of one item per week to several hundred of a whole range of items. Her business vision grew and she approached some of the major UK supermarkets to carry her products. In 1987, she won a bid to supply both Asda and Safeway.

The company: S & A Foods

S & A Foods (named for Ms. Warsi's two sons, Sadiq and Abid) was legally formed in 1986. Two years later, it joined the JH Group as a means of accessing the finance it needed to expand into ready-meals. When the group went into receivership in 1990, Ms. Warsi decided to buy out the company. S & A Foods specialises in Indian, Chinese and Thai ready-meals, with the majority of its products being found in the chilled and frozen meal sections of high street supermarkets. It also produces Indian sauces and dips that accompany traditional Indian finger foods, such as poppadums, and it will soon launch additional products in this range, including Italian and Mexican sauces. Total sales over recent years have been nothing short of dramatic. Turnover multiplied from £10.5 million in 1993/4, to £60 million in 1998/9. S & A Foods has made significant investments in factory improvement, and computerisation. From an initial kitchen-based venture, the company now employs 350 people.

Ms. Warsi is responsible for setting S & A Foods strategy and overseeing the company's performance. She surrounds herself with a high calibre team of managers, who in turn are responsible for the production, technical, commercial and development areas of the business. She works together with the Product Development Team and can often be seen in the kitchen creating recipes with her top chefs. When she identified a gap in the market for quality Chinese ready-meals, she sought out a world-renowned authority on Chinese cooking, Ken Hom, and has since successfully launched a range of Ken Hom ready-meals and snack products.

This was the same approach that she had used when Balti curry houses began to spring up across the UK. S & A Foods was quick to develop a ready-made version of this dish. Wanting to ensure the authenticity of the product, they even developed a Balti-style cooking dish that sizzled when heated, as a Balti meal does when brought to restaurant tables. Baltis are now one of S & A Food's best-selling lines, nominated Most Innovative New UK Product at the Food Manufacture Awards in 1994. In the same year, S & A Foods was awarded the Gold 'Q' Award, the Oscar of the Food Industry, for its 'Meal for One' concept. The 'Meal for One' contains separate compartments for each of four different elements of a traditional Indian dish, and is produced with a printed film sleeve, rather than the usual carton, in an effort to minimize packaging. This concept is now widely copied.

The market to supply grocery retailers, the catering market, and the export market remains fiercely competitive. S & A Foods continues to learn about its key competitors and target consumers in each of the areas in which it operates. Following in-depth research of Dutch and French market tastes, S & A Foods developed new products tailored to suit the tastes in those countries and is now successfully exporting to supermarkets there.

Reasons for success

S & A Foods maintains its edge through authenticity and product innovation, and by aiming to keep ahead of the changing market. Ms. Warsi has cultivated excellent customer service and strong relationships with suppliers to ensure material sourcing. The quality of ingredients used in all products is of the highest standard.

Good communication is another key component of the success of S & A Foods. Management meetings are held daily. Information is then disseminated through a well-established cascade system, backed by written communications to ensure understanding. Ms. Warsi encourages all departments to use their own initiative and to utilise a formal suggestion scheme, 'My Brilliant Idea', which has been highly successful in generating ideas from all levels of the organisation. She stresses that the involvement of all employees is essential for both their vitality and that of the employer, and that it is also necessary to complement your own skills and abilities with those of other experts.