

AFRICAN FORUM SCOTLAND

The Annual Scottish African International Business Conference & Exhibition 2013 Report



Scotland's biggest African Business
& Development Conference



The Annual Scottish African International
Business Conference & Exhibition 2013 is brought to you by
African Forum Scotland

Contact:
300 Broomloan Road,
Glasgow G51 2JQ.

Tel: 0141 440 2700

For general and media enquiries sponsorship and funding, please contact:

info@africanforumscotland.org
info@africanforumscotland.com

www.africanforumscotland.org.
www.africanforumscotland.com



Delegates on day one of The Annual Scottish African
International
Business Conference & Exhibition
25-26 April 2013

Table of Contents

- Foreword by Nicola Sturgeon, MSP, Deputy First Minister** 6
- 6
- 1. Introduction** 7
- 2. Acknowledgements 8
- 3. Testimony..... 9
- 4. Welcome Remarks by Professor Pamela Gillies, Principal of Glasgow Caledonia University 9
- 5. An introduction to the African Forum Scotland Conference.....10
- 6. African in the Diaspora Contribution to the Business Industry. Presented by Stella Opoku-Owusu, Engagement and Capacity Manager for the African Foundation for Development (AFFORD).....10
- 7. Looking towards Africa and the Global Economic Recovery: Opportunities and Approaches to Engagement. Presented by His Excellency Alhaji Ibrahim Hassan Dankwambo, FCA, FCIB, OON11
-11
- 8. Workshop: Africa Retail Market - Import and Export12
- 9. Labour Market in Africa. Presented by His Excellency Edward M. Turay, High Commissioner of Sierra Leone to the UK & Northern Ireland13
- 10. Workshop: Labour Market in Africa.....16
- 11. African Movie Industry: The Challenges and Opportunities. Presented by Alex O. Eyengho, President of the Association of Nollywood Core Producers (ANCOP)17
- 12. Africa and Scotland in Partnership on Quality Assurance, Governance and Standards. Presented by Dave Bradley, CEO of Quality Scotland.....18
- 13. Re-Thinking Global Security: An African Perspective. Presented by Sir Mike M. Okiro, Former Inspector General of Police, Federal Republic of Nigeria.....18
- 14. Realistic Education Environment for Africa. Presented by Professor John Wilson, Executive Dean, and John Lennon, Vice Dean, of the Glasgow School for Business and Society, Glasgow Caledonian University20
- 15. Sustaining Agricultural Development in Africa: A Way Forward For Business and Economic Growth. Presented by His Excellency Dr. Gabriel Torwua Suswam, Executive Governor of Benue State, Federal Republic of Nigeria.21
- 16. Creating the Sustainable Development Opportunity in Africa. Presented by Rt Hon Anas Sarwar, MP23
- 17. The Role of the European Financial Industry. Presented by Gordon Merrylees, Regional Managing Director, Business Banking in Scotland, Royal Bank of Scotland24
- 18. Workshop: Development and Support of the Small Business25

19. Fair Trade with Africa. Presented by Heather Baird, the Sales and Communication Manager at Equal Exchange Trading26

20. Workshop: Women and Business.....27

21. The Role of Women in Enterprise. Presented by Jackie Brierton, Director for Women’s Enterprise Scotland28

22. Africa Scottish Tourism. Presented by Tecla Wight, Scottish Zimbabwe Group.....29

23. Looking Forward at African Infrastructure. Presented by Chris Nasah, Chairperson of the Cameroon Forum UK30

24. Growing Human Capital and Business in South Africa: A work-based learning model. By Fiona Stewart-Knight, Head of Business Academies, Strategic Business Development, Glasgow Caledonian University31

25. Re-examining the effectiveness of Prudential Regulation in sub-Saharan Africa. Presented by Dr Franklin Ngwu, Lecturer in Finance and Financial Services, Glasgow Caledonian University ...32

26. Conclusion34

27. Civic Welcome by Rt Hon Lord Provost of Glasgow, Councillor Sadie Docherty.....35

28. Appendix A: Action Points37

29. Appendix B: Profiles40

30. Thank you to the supporting companies and organisations:43

Foreword by Nicola Sturgeon, MSP, Deputy First Minister



In the 50 years since the organisation of African Unity was founded, we have seen the development of a growing number of links between Scotland and Africa. In March of this year, the First Minister welcome Her Excellency, Dr Joyce Banda, President of the Republic of Malawi to Scotland to take part in the celebrations of the bicentenary of the birth of David Livingstone, the great Scottish explorer, medic missionary and anti-slavery campaigner who was so important in establishing Scotland's relationship with Africa.

President Banda's visit saw the announcement of additional Scottish Government investment in Malawi, complementing our initiatives in other parts Africa including Zambia, Tanzania and Rwanda. Next year will provide a great opportunity to further strengthen Scotland's links with Africa when we welcome the world – including representatives from 17 Commonwealth countries from across the African continent - for our second Year of Homecoming and the 2014 Glasgow Commonwealth Games.

Over the past 50 years, African Diaspora communities here in Scotland have become an integral part of Scottish society, making a great contribution to our nation and enhancing the vibrancy of our communities. I would like to thank African Forum Scotland for hosting this event and helping to forge the links between Scotland and Africa which I am certain will continue to grow in the years ahead.

A handwritten signature in black ink that reads "Nicola Sturgeon". The signature is written in a cursive, flowing style.

1. Introduction

by Beltus Etchu Ojong, CEO, African Forum Scotland



The present global economy has seen vast shifts in production and trade patterns alongside the emergence of new growth poles in the South. The rapid rise of economic powers such as China, India and Brazil, and the continuing financial and economic problems of industrialized countries, and ways of doing business revolutionised by advances in technology have taken the world into a new phase of globalisation. This evolving order presents Africa with challenges as well as opportunities that, if met by effective policies, could lead to substantial socio-economic and political transformation,

propelling the continent as a new pole of global growth.

African Forum Scotland (AFS) mainly supports Scottish and the African Diaspora to be part of the growth in Africa. Our two-day conference, the Annual Scottish African International Business Conference & Exhibition in April 2013 in Glasgow was the beginning of re-connecting Scotland to Africa and bringing them together.

The conference was presented to over five hundred delegates, including business leaders, third sector officials and government officials. It highlighted a deep insight into what the African continent represents and has to offer; whilst showing where Scotland can best engage and how the African Diaspora in Scotland can be involved. The conference covered six key areas, which are captured in this report, including progress and development of businesses between Africa and Scotland.

2. Acknowledgements

We would like to thank all those who participated in the Annual Scottish African International Business Conference and Exhibition 2013. We wish to extend our thanks to Glasgow Caledonian University for hosting this event on their Glasgow campus.

We are grateful to the keynote speakers, presenters and workshop facilitators:

- ✚ Nicola Sturgeon, MSP, Deputy First Minister
- ✚ Rt. Hon. Lord Provost of Glasgow, Councillor Sadie Docherty
- ✚ Beltus Etchu Ojong. CEO, African Forum Scotland
- ✚ Festus Ogunmola Olatunde, Executive Director, Finance and Operations, African Forum Scotland
- ✚ Adeyemi Johnson, Executive Director, Programme, Event and Business, African Forum Scotland
- ✚ H.E. Alhaji Ibrahim Hassan Dankwambo, Executive Governor of Gombe State, Federal Republic of Nigeria
- ✚ H.E. Rt. Hon. Dr. Gabriel Torwua Suswam, Executive Governor of Benue State, Federal Republic of Nigeria
- ✚ H.E. Dr. Dalhatu Sarki Tafida, OFR, CFR, MBBS, MRCP, FNMCP, FWACP, The High Commissioner, Nigeria High Commission UK & Northern Ireland.
- ✚ H.E. Mr. Edward M. Turay, Sierra Leone High Commissioner to UK & Northern Ireland
- ✚ Professor Pamela Gillies, Principal of Glasgow Caledonian University
- ✚ Professor John Wilson, Executive Dean, Glasgow School for Business and Society and Pro Vice-Chancellor, Learning and Teaching
- ✚ Professor John Lennon, Vice Dean at Glasgow School for Business and Society, and Director of Moffat Centre for Travel and Tourism Business Development, Glasgow Caledonian University
- ✚ Dr Afe Adogame, Senior Lecturer, University of Edinburgh
- ✚ Heather Baird, Sales and Communication Manager at Equal Exchange Trading
- ✚ Dave Bradley, CEO Quality Scotland
- ✚ Jackie Brierton, Director Women's Enterprise Scotland
- ✚ Alex Eyengho, President of the Association of Nollywood Core Producers (ANCOP)
- ✚ Gordon Merrylees, Regional Managing Director, Business Banking in Scotland, Royal Bank of Scotland
- ✚ Jide-David Modede, CEO - Flying High
- ✚ Chris Nasah, Consultant in Construction and Chair of Cameroon Forum Scotland
- ✚ Dr Franklin Nqwu, Lecturer in Finance and Financial Services, Glasgow Caledonian University
- ✚ Sir Mike Okiro, Former Inspector General of Police, Federal Republic of Nigeria
- ✚ Stella Opoku-Owusu, Engagement and Capacity Manager African Foundation for Development
- ✚ Anas Sarwar MP, Deputy Leader Scottish Labour Party
- ✚ Fiona Stewart-Knight, Head of Business Academies, Glasgow Caledonian University
- ✚ Apollo Temu, Group Executive, Calderberge Group
- ✚ Tecla Wight, Scotland Zimbabwe Group

And most of all the participating delegates who travelled from afar and locally to participate in the event, and all the note takers at the workshops.

3. Testimony



I write to confirm the positive impact the staging of this conference on our Glasgow Campus 25-26 April 2013. The range of delegates and the subject areas covered enriched our summer trimester for students and academic staff. It was particularly good to build key linkages with some of your senior delegates and we anticipate a range of positive business and academic linkages to come out of this. The positive press and publicity generated was particularly valued and reaffirms our strong commitment to trade and business development in Africa. I congratulate you on a successful and

highly practical and business oriented conference which only serves to strengthen the relationship between our University and your organisation.

Professor J John Lennon
Vice Dean Glasgow School for Business and Society
Director Moffat Centre for Travel and Tourism Business Development
Glasgow Caledonian University



4. Welcome Remarks by Professor Pamela Gillies, Principal of Glasgow Caledonia University



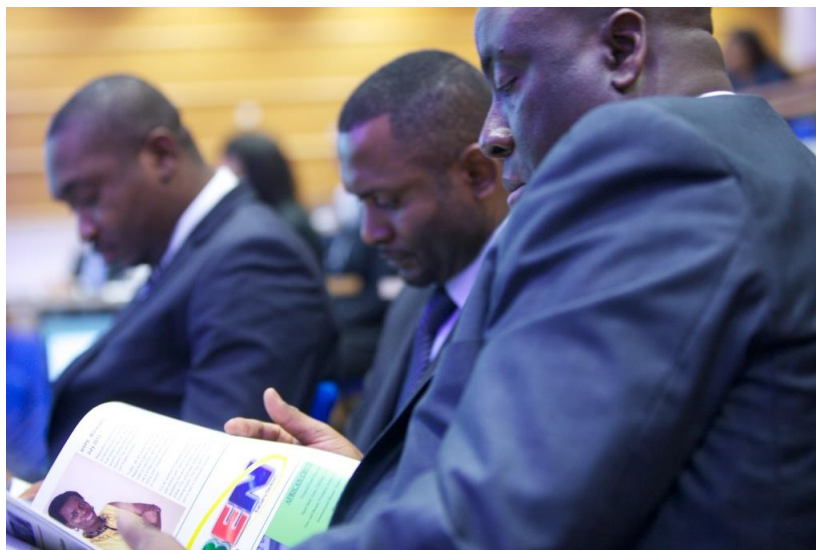
Professor Pamela Gillies, presented a welcome speech and declared the conference open. As an institution, Glasgow Caledonia University embraces cultural diversity in a variety of ways. This University has links with South Africa, Nigeria and Malawi with a campus in New York opening later this year. They strive to be “equal partners in progress” through promoting skills and capacity building, economic growth, mutual enhancement, growth in creative industry, development of management service finance, and, women contributing to economic growth.

5. An introduction to the African Forum Scotland Conference

The CEO Beltus Etchu Ojong succinctly described the central vision of African Forum Scotland in four words, “celebrate excellence, recognise substance”.

The message was clear, experience and knowledge should be shared, in order to: promote business enterprises through education, finance, corporate communication and governance. There was an emphasis placed upon the changing perspective of African business.

Through the evolution of African business multiple views and varying approaches co-exist. The African Forum Scotland platform is an opportunity to draw together all these perspectives to develop a sustainable, collective way forward. It was recognised that some of the ways forward would be to stimulate enterprise in youth, establish a business-mentoring scheme, identify inspirational role models and share good practice. A prime example of this was the African Achievement Awards held in Glasgow in November 2012, which showed collaborative work with Glasgow Caledonia University and Quality Scotland amongst others in action.



6. African in the Diaspora Contribution to the Business Industry. Presented by Stella Opoku-Owusu, Engagement and Capacity Manager for the African Foundation for Development (AFFORD)



Stella Opoku-Owusu described the work carried out by the Diaspora organisation, AFFORD, since its establishment in 1994. Before continuing. She reminded the audience of the core mission statement: “job creation and poverty reduction”.

AFFORD is described as a “think and do tank” which contributes to the mission through six routes; financial capital, political capital, intellectual capital, social capital, cultural capital and time capital. Examples of work ongoing include REMADE, Diaspora

Volunteers and the AFFORD Business Centre amongst others. Furthermore, AFFORD has established a

healthy relationship with Government and other stakeholders. Various examples of projects were given including Sierra Leone, which has a 'Dragons Den' type Award provided by AFFORD valued at twenty thousand US dollars.

7. Looking towards Africa and the Global Economic Recovery: Opportunities and Approaches to Engagement. Presented by His Excellency Alhaji Ibrahim Hassan Dankwambo, FCA, FCIB, OON



His Excellency represents Gombe State in Nigeria, considered to be one of the poorest in the country. He believes that the investment opportunities in Africa would assist Africa to overcome its development issues, plus contribute to the global economic recovery.

An outline of the current global economic crisis and particularly for Africa was outlined:

- A global downturn in economic growth from 4% in 2010 to 2.7% in 2011
- Developed countries showed a downturn from 2.7% in 2010 to 1.3% in 2011

Within the Africa continent economic growth fell from 4.6% in 2010 to 2.7% in 2012. This was caused by a general decline in private investment, but also a decline in export revenues in commodities. Reduction of foreign investment into Africa and a shrinking of Overseas Development Assistance, particularly from Europe, compounded these effects.

Africa can be seen as a "Growth Pole", defined by the World Bank as:

a region that is likely to become a centre of significant proportion of global economic activity growth would have sufficiently large forward and backward linkages, as well as technological and knowledge spill-overs in so many countries through production, trade, finance and migrations that will impact on global growth.

In terms of investment and growth opportunities Africa has:

- about 350 million middle class consumers with a spending capacity of over \$1 trillion
- large labour force resource
- vast unexploited mineral wealth - at 40 different types
- large areas of land suitable for agricultural development
- development of energy, water and tourism

Within Gombe State itself there is:

- population of about 2.5 million
- wide range of crops - maize, groundnuts, cotton, sugar cane, soya beans, gum Arabic
- animal farming supporting strong dairy, tannery and leather industries
- large cotton production to support textile industry
- supported by an International Airport and telecommunications network

Over 30 solid minerals including limestone which Gombe State supplies over 34% of Nigeria's total production, and gypsum which it supplies about 90% of the country's needs. Others are coal, copper, iron ore etc Education in Gombe State is supported by a State University, a Federal University and a College of

Education (Technical), with future FE developments, plus an upgrading both primary and secondary school systems. The area is supported by the Dadin Kowa Dam with its capacity to irrigate 6,200 hectares to produce more than 39,000 tons of grains, 5,700 tons of cotton and 20,000 tons of fish annually, as well as generate electricity for the state and its neighbours

His Excellency outlined key requirements to expand and develop Africa to develop self-sufficiency and compete within the global market-place:

- Over \$1 billion investment needed annually in Africa to meet its infrastructure needs
- Development of all aspects of education to meet the requirements of job creation



8. Workshop: Africa Retail Market - Import and Export

Obumneme Nwafor on behalf of H.E. Alhaji Ibrahim Hassan Dankwambo, Executive Governor of Gombe State, chaired the workshop.

Mr Obumneme Nwafor opened the discussion by stating that Africa had the potential to become a leader in the international market, with its vast natural resources, diverse workforce and investment prospects. Finally to establish the specific scope of the workshop the discussion focussed on two points:

- What can Africa export to Scotland?
- What can Scotland export to Africa?

A lively discussion took place, with several people contributing specific examples or ideas into the debate. Mr Festus Olatunde highlighted the exponential growth of mobile telecommunications throughout Africa, reminding the group how sceptical people were at the initial stages about investing in it, which today has become a multi-billion dollar industry in Africa. Specifically Mr Festus Olatunde noted that the Scottish Government has established an office in Ghana for Bi-lateral trade support between Scotland and Africa.

Mr Nwafor identified Education as an industry where Scotland and Africa have already established a long-standing relationship, given that thousands of African students come to study in Scottish universities every year, and this could be developed further. For example, by establishing further collaborating links between Scottish and African universities, such as the establishment of teaching centres on the campuses. This is where teaching staff, for example from a Scottish university could go and teach at African universities. This would greatly increase student involvement and consequently lead to expanded business opportunities.

Examples of such established arrangements were presented: Ms Kumbirali Mbawe gave practical experience of the relationship between Glasgow Caledonian University and Malawi, though pointing out that one of the challenges faced by the Malawian partnership was financial accountability. Mrs Abu pointed to the relationship between the University of Leeds and Rwanda.

Further discussion of import and export possibilities was presented. Mr Nwafor suggested that it was important that the opportunities for business were made available to those who could explore and develop them further. Mr Naveed put forward that the major areas of Security, Water and Food could be seen as three areas of import and export between the Africa and Scotland. Mrs Nguumbur Abu pointed out that the vast resources in the Gombe state of Nigeria provided there was ample opportunity for investments in agriculture and tourism.

Elaine Snanoon of Quality Scotland was asked if there was a working example of import/export that could be emulated. Mr Nwafor suggested that such an example could be the oil industry as it has been established in Africa.

Elaine was also asked to give an overview of the import quality standard for Scotland. She explained that Quality Scotland deals with quality of process for organisations. A different government agency deals with the quality of end products.

Mr Festus Olatunde suggested further discussion should look at the financing options, and the following debate highlighted a series of recommendations:

- High net worth individuals
- African Development Bank would be happy to fund any business based on a letter of approval from the Department of Trade in Scotland
- Using the model used by Nigeria in SMEIS. In this model, banks take equity investments and participation in SMEs for a certain number of years, after which they must divest from the SME
- Funders could invest in SMEs with African Forum Scotland in conjunction with Quality Scotland acting as quality assessors
- Other identified sources of fund include:
 - Bank of Industry, Nigeria
 - Nigerian Export-Import Bank (NEXIM)
 - The African Export-Import Bank (Afreximbank)

9. Labour Market in Africa. Presented by His Excellency Edward M. Turay, High Commissioner of Sierra Leone to the UK & Northern Ireland

His Excellency covered the following points within his discussion:

1. The demographic trends and problems of youth unemployment
2. The state of the Higher Education system in Africa
3. National policies to promote job creation
4. Nurturing skills through vocational training
5. Training strategies and priority areas
6. The challenges of globalisation



1. Fast expanding labour force: 550million people currently of working age in Africa expected to rise to 1.1billion by 2040 (exceeding China and India)¹ Even with a 6% growth rate over the last decade it is not productive, and job demand has not matched skills base leaving large groups of people and particularly youth frustrated through lack of employment - leading to social deprivation and political instability.

Education of the increasing African youth population will continue to improve with 59% of 20-24 years olds having experienced secondary education by 2030, rising from the current 42%. This provides significant opportunities to address education needs for vocational and skill development for future sustainability.

Despite these trends, a large number of employable youth, estimated at 4/5^{ths}, are in vulnerable employment such as self-employed, part-time, unpaid family members or underemployed. Working poverty and vulnerable employment continues for the majority of young people.

This is an opportune time to reset the policy agenda of African governments towards an inclusive, employment-creating and sustainable growth strategy, aimed particularly at addressing the special needs of the young. (African Development Bank)

Youth unemployment is largely structural, demanding remedies and policymakers must address the bottlenecks hindering the demand for labour with helping the youth acquire the right skills to succeed in the labour market. To provide the right skills requires education.

2. Most secondary education places emphasis on developing an academic education or office work in the formal and urban employment sector. Even so only a small numbers of young people have access to these options. Additionally employers demand greater practical behaviour and interpersonal skills with an understanding of basic business concepts.

African universities traditionally focus on theoretical and office skills (those requirements for civil servants) rather than technical and business skills. This is remnant from colonial times, and new universities have continued with the same model.

Africa has the greatest number of social science and humanities graduates in the world, but its share of engineering being the lowest. Africa matches the world with only 2% graduates in agriculture, though with the potential of African agricultural sector this should be higher.

To address these issues the government should seek cooperation with the private sector to develop high quality technical education starting in both secondary and tertiary levels. Universities must be aware of internal and global markets trends to develop skills programmes.

African exports in both mineral and agricultural wealth should provide the basis of curriculum development and pedagogical innovation. Technical learning is expensive and requires scarce expertise.

3. Almost all African countries have Active Labour Market Programmes to assist job seekers. Policy makers need to target issues, for example the high cost of electricity, high cost of transportation undermining competitiveness, smaller firms hindered by poor access to finance and land.

Training and promotion of rural-based jobs should also be recognised by policy makers. Informal apprenticeship schemes upgraded to ensure higher quality, equal access and enhanced employability. Africa has the most rigid employment regulations in the world - greater flexibility in labour regulations to develop internship and short term contracts to provide work experience, and employability.

4. The common training schemes are those of Technical and vocational skills development (TVSD) and Technical and Vocational Education and Training (TVET), within Africa itself the two main models are the centralised Singaporean and the dual system model of Germany.

Seventy percent of school leavers undergo the dual training system linking vocational training with work. Both TVSD and TVET schemes have undergone reforms to demand-driven training. Within Mozambique,

¹ Figures from the McKinsey Global Institute, US.

South Africa and Ethiopia flexible training has been introduced to be able to adapt to changes in the labour market.

5. Training strategies have been developed in:

- Building and construction, and associated skills
- Agriculture, crop and animal
- Mechanical and electrical engineering
- Tourism and Hospitality
- Infrastructure - road
- Electronics and computing
- ICT skills
- Traditional handcrafts



These training strategies require:

- Expert and qualified trainers
- Relevant textbooks
- Training materials
- Competency Based Training
- Delivery requires those with strong professional, managerial and leadership skills
- Successful delivery requires monitoring

Training system in Africa is underfunded (1/10th of educational budget aimed at TVSD, and most countries favour TVET).

6. In Africa globalisation has created a dilemma between developing skills to eradicate poverty or developing skills for global economic competitiveness. The need to eradicate poverty means most resources go into developing each countries specific skills needs of the local labour market. Vocational training needs effective policies directed to economic growth and job creation. Higher growth has not created increased job creation, social protection nor higher quality of life.



10. Workshop: Labour Market in Africa

H.E. Turay chaired a workshop that discussed the various points raised in his presentation to which various participants put forward some solutions in trying to address these points:

A representative from AFS described building partnerships with those with experience in providing skills on how to use modern technology to increase work output. He noted that political will is there, but lacks tools to implement it.

A representative from WASE described matching people from UK and matching them with those from Nigeria and Sierra Leone, and vice versa - 'trickle-down' skills awareness. Noted that for example in Sierra Leone poor investment in infrastructure and providing incentives to encourage people to work.

Discussion of employability - high skills graduates, lack basic entrepreneurship and leadership skills, for which a solution was offered by the Rwanda intern programme developed by Rosemary Sleith, Independent Academic Writing consultant, Strategist and former Director of the Careers Education and Advisory Services in Rwanda.

Rosemary described her experience whilst writing the "National Careers Education Strategic Plan (from Primary 3 to employment) for Rwanda" in 2010-2011. Stakeholders countrywide including the Ministry of Youth, Ministry of Education, rectors of universities, Workforce Development Agency, TVETS, schools, entrepreneurs, and the World Bank all supported the Strategy. She was also responsible for the National and International Rwandan Internship programmes. Under the internship programme, three Tool Kits were developed: one each for interns, supervisors and employers. These were to become an integral part of the national and international programmes emphasizing youth capacity building and employability.



11. African Movie Industry: The Challenges and Opportunities. Presented by Alex O. Eyengho, President of the Association of Nollywood Core Producers (ANCOP)



The Nigerian movie industry is known as Nollywood, a name chosen by the media, which was adopted for the industry. Established in 1992 with the release of the “Living in Bondage” to national acclaim, and grew quickly in the 1990s and 2000s to become the third, and possibly second, largest film and movie industry in the world in terms of number of annual film productions. With 3400 films being released annually, placing it ahead of the United States and behind only the Indian film industry, the films express a wide range of culturally based topics in a wide range of languages, though predominately English, which serves the basis of the wide distribution of the movies in Nigeria and Africa.

The estimated languages covered are English 25%, Hausa 4% with Igbo at 1%, which is surprising as the original film was in Igbo. Nationally and internationally Nollywood generates an estimated \$108 billion.

The various Issues that limit the potential of Nollywood:

- According to UNESCO the generated wealth is not reaching the filmmakers, actors and supporting workers.
- The industry suffers from excessive illegal trading and copyright theft
- Intellectual property rights are not protected
- Internet trading not protected even though Nigeria is a signatory of several international treaties
- The film industry falls under the jurisdiction of the Federal Ministry of Information, and copyright enforcement is not part of their remit

The development opportunities for this sector are very lucrative and would be a further revenue stream for both the industry and the country:

- Investment to move industry from low budget to high budget productions
- Investment in associated industries such as post-production facilities, skilled set designers etc
- Development of large studio complexes
- To counter some of the illegal trading, development of cinema and theatre infrastructures with corresponding trading and retail components
- Ratification and development of co-production international treaties to push standardisation and global best practice
- Employment opportunities throughout the whole sector

12. Africa and Scotland in Partnership on Quality Assurance, Governance and Standards. Presented by Dave Bradley, CEO of Quality Scotland.

Dave Bradley provided a brief outline of the historical background to his organisation by stating that it had been established for more than twenty years. The President was Lord MacFarlane of Bearsden with Sir Andrew Cubie in the Chair, and supported by a Board of senior management. The organisations remit is to support private, public and third sector businesses to gain value for money, product and services.



Quality Scotland is epitomised through a new era of knowledge exchange, adopting the EFQM Excellence Model (2013), celebrating success, providing case studies and stimulating financial growth. They are committed to benchmarking, recognition schemes, accredited training, self-assessment, process improvement, and the sharing good leadership practices of what “works”. Quality Scotland strives for excellence based upon tangible results and improvement.

The foundation of the organisation sits upon a strong belief that leadership drives excellence and there should be no compromise on quality. Their key aim is to ensure excellence at the heart of the customer experience. They welcome strategic partnerships such as the one with the African Forum Scotland and promote sustainable competitive advantage within quality organisations, based upon sound governance.

13. Re-Thinking Global Security: An African Perspective. Presented by Sir Mike M. Okiro, Former Inspector General of Police, Federal Republic of Nigeria



Sir Okiro outlined that most issues regarding global security arise from within nations as opposed to between them. In the context of Africa these are seen as governance issues, such as corruption, environmental degradation, HIV/AIDS, plus the social conflicts of strife and poverty. It also moves security away from the traditional militaristic control to that with a criminal justice system where transnational crimes in general and global terrorism in particular are to be re-envisaged as crimes rather than war. This is determined by the political viewpoint.

The concept of national security is

the state or condition where our most cherished values and beliefs, our democratic way of life, our institutions of government and our unity, welfare and wellbeing as a nation and people, are permanently protected and continuously enhanced.

This is a challenge for Africans and Sir Okiro outlined seven precepts that are required to achieve a national security:

1. Socio and political stability. Peace and harmony between people irrespective of creed, ethnicity or social status. The government and people building together the rules of law, democracy and human rights.
2. Protecting the Nations exclusive economic zone and resources from exploitation

3. Pursuing a free-market economy through responsible entrepreneurship based on social conscience, respect for the dignity of labour and concern for the public interest.
4. Effective conservation of environment in developing industrial and agricultural expansion, and the promotion of sustainable development together with social justice.
5. Culture rules by a common set of values based on high moral and ethical standards.
6. Have a national vision, inspired by deeds and goals, advancing the nations objectives.
7. The pursuit of constructive relations with all peoples.

In the words of former South African President, Nelson Mandela:

Crime can only be effectively dealt with in the context of successful socio-economic programmes. But economic growth and programmes, which will banish poverty, are themselves subverted by crime and corruption.

Sir Okiro stated emphatically that corruption is one of the greatest impediments that can discourage the inflow of Foreign Direct Investment into Africa.

There is no doubt that no society can have any meaningful socio-economic growth and development without adequate security. Democracy seen as a harbinger of development cannot thrive in an insecure environment. It thrives in peace, security and stability. The most potent threat to the internal peace and security of any country is violence and crime, the control of which is the primary responsibility of the Police.

The role of national security should be the remit of the police, with a mix of democratic and community policing making them accountable to the law, the community and the Government; protecting the safety and rights of individuals; the systematic use of partnerships and problem-solving techniques to proactively address the immediate conditions that give rise to public safety issues such as crime, social disorder and the fear of crime.



14. Realistic Education Environment for Africa. Presented by Professor John Wilson, Executive Dean, and John Lennon, Vice Dean, of the Glasgow School for Business and Society, Glasgow Caledonian University

Professors Wilson and Lennon opened the discussion by stating “the Future of Africa is the future of the world” which require recognition of the effects of business on society, society on business underpinned by access to Higher Education. A combination of the aforementioned would then lead to a nation of responsible citizens.



A synopsis of the excellent work being carried out by the Moffat Centre, which is a travel and tourism focussed centre. As an example of a project in action they introduced the Malawi Project to the conference delegates. Health, agriculture and prime education are key elements with tourism following on with stability. There is an acknowledgement that IT is not going to employ every one and that there was a need to find other employment routes. There was also a call for jobs in industry and agriculture, which would be gender aware and encourage women as well as men to be involved.

There was a Scotland –Malawi Fund to support these developments in Malawi however that fund has now come to an end. However, as a result of this model the core development priorities including vocational development for tourism and hospitality, training people in realistic environments, sustainable education solutions, the development of training hotels and work environments with revenue streams (e.g. accommodation, food, beverages and conferences) all provided meaningful and sustainable training. Underpinning this were 3 year development projects relating to IT labs, food production and food services, partnership designs tempered to fit local ways, food cost controls and the building of long term trust between all the stakeholders. Each element contributed to the success of this work in Malawi and there are opportunities to replicate this model elsewhere in Africa.

Following on from this particular discussion lively debate ensued amongst the delegates during one of the workshops. An herbalist within the group who mentioned relating to the use of garlic described a similar example from Zimbabwe. It was noted that the people in the villages know how to use garlic but are unable to develop their businesses due to lack of funds.

Further concerns rose in general related to prioritising needs, for example, do you need computers first or do you need the chairs first? Issues surrounding business set up, ownership and governance were related. The core needs are reflected within action tables later on in this report but suffice to say here there is an understanding of the issues and challenges being faced by those trying to go into business but there is also a determination to succeed.



15. Sustaining Agricultural Development in Africa: A Way Forward For Business and Economic Growth.

Presented by His Excellency Dr. Gabriel Torwua Suswam, Executive Governor of Benue State, Federal Republic of Nigeria.

His Excellency Suswam opened his presentation stating:

With the rise in global food consumption outstripping the expansion in global food production, the gap between demand and supply has been falling for much of the past decade. The UN Food and Agriculture Organization (FAO) warn that global food production needs to increase by 70% over the next 40 years to sustain the world growing population. Africa is a food deficit region and agriculture needs large-scale investment across the value chain to enable it to feed its population of over 1 billion and an additional 1 billion on the way by 2050. Global agricultural production needs to increase to sustain a global population forecast that is expected to increase from 7 billion before stabilizing around 9 billion.



He went onto to say that developing economies were being hindered by deficit infrastructure and economies. He called for diversification to combat the existing trends and challenges. He acknowledged the fact that Europe, USA and China all wanted to engage in Africa.

Thought provoking statistics were offered to emphasise the need for change:

- 60% of world's uncultivated land is in Africa
- 10% cropped land is prepared by tractor
- 4% of cultivated land is irrigated
- 56% (approximately) of Africa's population is involved in agriculture producing roughly 10% of food requirement

This situation is underpinned by the high risks in agriculture and the impact of global warming on production. Agriculture in Africa is climate-dependent, generally rain-fed thus making the continent vulnerable to climate change.

The Intergovernmental Panel on Climate Change Project showed that:

- 75-250 million people in Africa will face severe water stress by 2020
- 350-600 million by 2050
- Climate change will compromise production through land loss, shorter growing seasons, and uncertainty as what crops to plant and when.
- Possible 50% reduction in yields from rain-fed crops by 2020 in some North African countries
- Anticipated fall in crop net revenue (90% envisaged) by 2100 in sub-Saharan Africa

He went onto outline potential areas of Agricultural Investments for example

- Agricultural Land Development
- Irrigation facilities
- Watersheds
- Rural infrastructure
- Production of fertilizers and agro chemicals
- Production of new seed varieties
- Agro-processing
- Cold storage
- Production of farm machines and implements
- Poultry, livestock and fish, animal feeds and drugs

He intimated that sustainable agricultural development was the way forward to enhance business and economic growth in Africa. To illustrate his argument he provided examples of countryside approaches to agricultural development in Africa. Firstly he cited the case of **Angola**, a country that was formerly the 4th largest coffee producer prior to the civil war. They also exported a variety of other items such as sugar cane and variety of staple foods. Nowadays, they are trying to diversify into oil and to reinstate their agricultural production. **Mozambique** has begun to work collaboratively with countries such as USA, China, Vietnam and Thailand in order to develop rice production amongst other things.

He then went on to say that **Nigeria** aims to be rice production self-sufficient by 2015. He noted that credit to the agriculture sector currently stands at 2%, however, the Central Bank of Nigeria aims to introduce a risk-sharing strategy which will increase this to 7% by 2020. Nigeria's top 4 food imports are Fish, Sugar, Rice and Wheat. He then moved away from the national and international dimensions in order to provide a more localised example by introducing priorities for Agricultural development in **Benue State (locally known as the "Fruit basket state"**. The key priorities being providing value chain support for major field and tree crops, plus, enhancing livestock and fish farming. Youth employment designed to stimulate rural economic development was called for as was, the promotion of private sector involvement in commercial agriculture ventures. Opportunities for agricultural development in Benue state were noted as:

- Fertile soil to support production of raw materials
- Availability of skilled and cheap labour
- Good transportation links
- Cheap, accessible land
- Adequate security

His Excellency concluded by summarising the challenges to agricultural development within Benue State, including financial, infrastructure, inadequate supply of farm inputs and technological constraints. These challenges were matched against advantages such as, fast track land titles, tax exemptions, and established industrial layouts in Makurdi with other development plans in Gboko and Otukpo. All of which would provide a way forward for business and economic growth.



16. Creating the Sustainable Development Opportunity in Africa. Presented by Rt Hon Anas Sarwar, MP



The Right Honourable Anas Sarwar the MP for Glasgow Central welcomed the dignitaries, delegates and speakers from Africa and Scotland who had come to speak at the African Forum Conference. He went on to say that the Conference and the host institution Glasgow Caledonian University were “two of the best examples of the confident and outward looking Scotland which we are all rightly so proud”.

Sarwar focused on two points: sustainable development as the means of meeting the needs of current and future generations, and effective transparency in financial regulations and revenue collection particularly in the resource extraction sector.

It was pointed out that Scotland leads the field in renewable energy technologies and has expertise both within the private sector and within the Department for International Development (DFID).

His main concern was the loss of financial revenue by developing countries of their mineral wealth due to poor regulation, legislation and transparency. Vast sums of money are currently being lost in Africa due to the lack of transparency in the natural resource sector or through ineffective tax collection systems. It is estimated that Africa loses in excess of a £100 billion dollars each year to multinational companies who do not pay tax. An improvement in both could make a huge difference in providing sustainable funding for education, healthcare and infrastructure projects.

Where such measures have been put in place there has been a major increase in collected revenue. Tax collection in Afghanistan rose from \$250 million in 2004 to \$2 billion in 2012.

With the development of the resource extraction sector it is imperative that this revenue source is properly harnessed and regulated. This requires a greater transparency within the whole sector, and the United States this has already passed legislation to tackle this issue. He urged that the UK should continue to support and improve the tax collection administration systems in developing countries.

There is also a requirement for co-ordinated global action to tackle tax avoidance and evasion and greater transparency. The G20 introduced new sanctions, initiated by the UK Government, against secret tax havens and led the OECD into “naming and shaming” those countries that failed to comply.

International development is not only about cash and percentage of GDP commitments; it is also leading by example and promoting stronger governance through accountable state-citizen relationships.



17. The Role of the European Financial Industry. Presented by Gordon Merrylees, Regional Managing Director, Business Banking in Scotland, Royal Bank of Scotland



Mr Gordon Merrylees began by pointing out the similarities between Scotland and Africa: rich in heritage, industries that focus on arts and crafts, food and drink, music, oil and gas, tourism and uncertain prospects for the near future. All in all these similarities can be the basis for opportunities for trade and collaboration.

He went on further to say, “International Trade aspirations are key for growing businesses. We need to educate customers to look beyond our trade just south of the border where 2/3rd of our exports currently go and widen our exporting network across growing worldwide economies, such as Africa in order to succeed in the long”.

Merrylees outlined how the Royal Bank of Scotland was initiating and paving the way forward with its Start Up Businesses in Scotland, which helps about 10,000 new businesses every year. Specifically RBS introduced over 200 Independently Accredited Relationship Managers who provide business expertise to their 65,000 customers throughout

Scotland. Further, in October 2012, RBS launched the Inspiring Enterprise initiative, focusing on women, and the social and youth sectors. Through the RBS Inspiring Enterprise, a fund of £1.5m was set aside to encourage under 30s to explore their ideas and develop entrepreneurial skills and set up and start their own businesses.

Small and medium business enterprises are seen to be critical for Scottish and the wider economic recovery, though many fail within the first two years of start-up. Important to success is the Entrepreneurial EcoSystem, which in Scotland, with the assistance of RBS, is addressing education needs of the young entrepreneurs, providing mentoring and role model support, and engaging with people through new mobile and digital technologies.

In summing, Merrylees stated that, “RBS are working hard to support Scotland’s society and local communities, Scotland’s businesses and Scotland’s economy. We want to do the right thing and help maintain Scotland’s position in the world’s shop window, ensuring we continue to enhance our trade collaboration and make it happen between Scotland and Africa more formally”.



18. Workshop: Development and Support of the Small Business

This workshop was chaired by Gordon Merrylees from the Royal Bank of Scotland (RBS) who reiterated his earlier presentation, covering the role that RBS had with small business development. Such features as:

- Free business banking for two years
- Flexible business finance solutions
- Risk management with RBS MentorAware: Employment Law and Health and Safety support tool
- Cash flow management (with a cash flow forecasting tool available to everyone)
- Accredited mentors (EU Business Mentoring)
- Offering start up courses
- Tailor services for women in business:
 - Women in Business Ambassadors
 - Legal advice for 6 months
 - Equipment breakdown cover with your business insurance
 - Advice, contacts and networking and information on sources of support for women in business
- BizCrowd (powered by RBS NatWest)
 - A free to use online community for UK businesses that is designed to help businesses get results by connecting them directly to other businesses that need their products or services.

The workshop also highlighted other related entrepreneurial services for example:

- Peter Jones Enterprise Academy at Stow College
- The Scottish EDGE Fund
- Entrepreneurial Spark (supported by local government and businesses)
 - A business accelerator located along the west coast of Scotland, Glasgow and Edinburgh, offering start-up support, business mentoring, workshops, office space, and IT facilities
- The Hunter Foundation (Strathclyde Business School)
 - A proactive venture philanthropy that seeks to invest in determining model solutions, in partnership with others, to troubling systemic issues relating to poverty eradication and educational enablement.



19. Fair Trade with Africa. Presented by Heather Baird, the Sales and Communication Manager at Equal Exchange Trading

The marginalisation of farmers in Africa over the preceding thirty years has prompted the call for Fair Trade within Africa. She sees the concept as an empowering tool, which would and does benefit farmers in Africa in the twenty-first century. The work they carry out is based upon paying a price which reflects the cost of products, having a social premium representing developments in commerce, paying pre-finance to support harvesting, provide contracts to enable long term production, establish democratic co-operatives, provide knowledge training, sharing sustainable environmental practices by investing in small holdings in Africa. Furthermore, she called for sustainability, gender justice and trade within own country and between neighbouring countries. Examples given



include coffee being grown by women in Uganda and Macadamia nuts being produced in Malawi amongst others.

The Fair Trade concept has become accepted across the globe, for example, 80% of the United Kingdom now buys Fair Trade products. The G8 Summit stated, “make food fair” whilst the need for long-term trade relations are recognised.

The women who are trying to be involved in fair trading are facing various barriers; training is targeted at men, they find it difficult to get financial support, their husbands do not want them to be involved and they lack self confidence. Even when examples of success stories such as the Women growing coffee in Uganda are cited; gender based barriers continue to be a challenge.

20. Workshop: Women and Business

This workshop acknowledged the fact that women wishing to go into business were not able to gain



appropriate guidance, support, finance or training within their home countries due to issues such as, culture, economy, lack of infrastructure to support women into work. Once in the UK they continued to face challenges when seeking similar support due to equality and diversity based issues. Furthermore, they identified the fact that “one size does not fit all”. Examples supporting such claims were directed at UK based organisations that had the role of supporting people into business, training and employment, such Business Gateway. Although quick to say the support offered was good it did not show considerations for

cultural barriers facing African women and ethnicity issues. They hoped the Equality Act would help to eradicate some of these ongoing concerns but this was yet to be seen.

The delegates were keen to get into business and become self sufficient and able to contribute to the economy and the community as a whole. There was a general consensus that indicated calls for further support and consideration by:

1. Employment Agencies and training providers should be more aware of the needs of and barriers faced by African women trying to enter the world of business.
2. Further development of a platform for information, guidance for women into business. They were aware of steps to establish a Leadership programme for women by the Glasgow based Next Steps Initiative. There was a call for skills development, including how to take the physical skills they have and incorporate them into a business plan. There was a collective call for a hub/platform, which would draw various communities, based and nationally based organisations/groups who were women only focussed. The women said this was not a sexiest request but one, which would promote confidence building, self-esteem and skills development, prior to connecting with their male counterparts in business.
3. Technical assistance and training based around the language of business was desired.
4. Although the group were supportive of the African Forum they were aware that it was a male dominated platform and urged that women should be invited to participate. Additionally, they were concerned that such a valued Forum was not as well known, as it deserved to be.
5. Mentoring and the provision of role models were seen to be central to women in business development.

6. They called for financial support to be more easily sourced and provided.
7. Overall, the group identified training, support, equality and diversity, mentoring and role models as core to their development as business women of the future.



21. The Role of Women in Enterprise. Presented by Jackie Brierton, Director for Women's Enterprise Scotland



Jackie Brierton informed the conference that historically, prior to 1997 there were no policies supporting women into business. These were to come through Tony Blair's Government, which made this a central focal point of Government policy and implementation. 2003 was to see the introduction of the first policy framework, which offered a practical action plan to support women into business. Regrettably due to Government cutbacks in 2007/08 this framework became less of a priority.

Scotland was less forward thinking and by 2005 there was little movement around women into enterprise development. However, from 2005 onwards we were to see networks developing, such as, the Women's Enterprise Club and Scottish Women in Business. Moves within Government policy development were influenced by the private, public and third sectors. Each group was aiming to get women to the next stage of their business endeavours, as well as, implementing elements of support with the sole focus being women into business. Such policy developments and awareness raising was to see the birth of Women's Enterprise Scotland. Other progressive actions can be seen in the work being carried out by the Diversity Enterprise Alliance, University of Strathclyde and the Royal Bank of Scotland who are holding workshops considering if

mainstream support for women in enterprise is sufficient? Additionally, discussions were to focus upon business support design for women in business in Africa.

Further key action points were also identified as needs to

- develop a database which recorded a member's network of people who would provide training and support.
- establishment of a network of mentors who would go through a process of matching with mentees.
- hold more joint events for women in business, for example, Reconnect.
- introduce a micro-credit support process within Scotland on a self-facilitating scheme model.

22. Africa Scottish Tourism. Presented by Tecla Wight, Scottish Zimbabwe Group

Wight briefly outlined her background and how she married a Scot and came to live in Scotland, including the cultural differences, the weather, and much she missed her homeland of Zimbabwe. But she said, "you have to find your way", and described the adjustments she had to make.

Historically there is a strong tradition of Scots in Africa, and in Zimbabwe, such as David Livingstone whom is still looked up to.

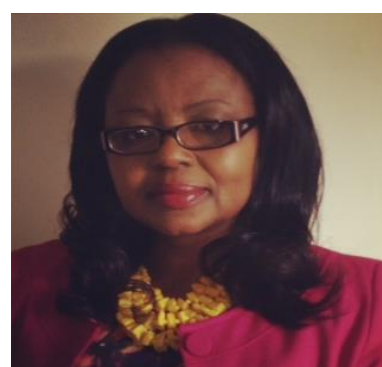
Zimbabwe has in the last few decades had a difficult time, suffering from hyperinflation, instability and internal discontentment. It has now moved forward and is developing. It has a burgeoning tourist industry; it has precious metal and mineral wealth, and is expected, in 2013-2014, to have a growth rate of 9.3%, higher than South Africa (3%) and UK (1%).

Wight discussed the effects of western involvement in Africa and raised the issue that there should be discussions with the African Diaspora within Scotland or the UK before making commitments. She also suggests developing partnerships and developing two-way partnerships. For instance, promoting Scotland as a tourist destination to African countries.

Wight presented a case study of the Polar Projects, a consortium within Zimbabwe that is involved in tourism, business, and capacity building for women, amongst other things. An example showed PolarBus Tours and Travel, a tourist company showing the potential for tourism, business and conferences.

The several points that were raised:

- Greater discussion between Scottish business and the African Diaspora.
- Developing partnerships with African businesses.
- Greater forum for promoting the benefits of both Scotland and Africa to each other.



23. Looking Forward at African Infrastructure. Presented by Chris Nasah, Chairperson of the Cameroon Forum UK

Chris Nasah sees African ambition as making development happen, enhancing the wellbeing of current and future generations, the creation of a sense of place supported by a sustainable infrastructure. He calls for positive change and quotes

The mind is like a parachute- it only works when open. The more open it is, the better it works.
Anon.

He continues to state that there are multiple global issues that are standing in the way of progress, such as the precarious Global Financial Paradigms, climate change and western lifestyle aspirations to mention but a few. At the local level he cites the following hurdles and challenges: lack of skilled labour, lethargy, unreliable power and water supplies, no maintenance culture, lack of efficient project management and output reduction to 40%.

When questioning what the future holds he makes reference to an African Proverb which states:

knowledge is like a garden - if it is not cultivated, it cannot be harvested

Thus, he looks to a future where there are creative partnerships, software change, alternative funding streams, and Diaspora involvement, Youth Empowerment Action, Good Governance Action and strong Civil Society. Furthermore, he provides examples of opportunities such as infrastructure projects, deep sea water projects, Hydro electric dam projects, 1000km of roads and rail, energy and bridges. He concludes by stating Africa needs investment and support to achieve all these aspirations and valuable visions.



24. Growing Human Capital and Business in South Africa: A work-based learning model. By Fiona Stewart-Knight, Head of Business Academies, Strategic Business Development, Glasgow Caledonian University

In her presentation Fiona Stewart-Knight provided important considerations of what human capital in the 21st Century, such as how:

- demographics play an important role on the workforce
- business models will change and how people will do business
- technology will impact on both

An ongoing case study was presented led by Glasgow Caledonian University in conjunction with the University of Johannesburg and the South African rail group Transnet Freight Rail, underpinned by accreditation of the Institution of Railway Operators (UK). This is a work-based learning model using a real-time company to solve current business issues. This is underpinned by a further experience of culture and risk management within an overseas setting. It was created to respond to Transnet Freight Rail's "Human Capital" development needs through the provision of an internationally recognised, industry specific, distance-learning programme.

The results of the University - Business collaboration delivered 6 key results amongst others:

- Quadripartite agreement to deliver a Glasgow Caledonian University Cert HE, Dip HE and BSc Railway Operations Management by Learning Contract
- Delivery to 837 Transnet Freight Rail staff over 4 years, with an option for a further 3 intakes
- A bespoke GCU academic programme embedded in the Transnet human capital and talent management framework: the standard for railway operations management leadership.
- A long-standing partnership with the University of Johannesburg's Department of Transport and Supply Chain Management; North / South linking of teaching and learning and research.
- Professional membership of the UK Institution of Railway Operators for all Transnet staff on the GCU / UJ programme
- A fantastic Scotland / UK – South Africa knowledge exchange platform

The success of this work-based learning model has the opportunity to grow beyond the borders of South Africa to neighbouring African nations linked to the Transnet rail network.



25. Re-examining the effectiveness of Prudential Regulation in sub-Saharan Africa. Presented by Dr Franklin Ngwu, Lecturer in Finance and Financial Services, Glasgow Caledonian University

Dr Franklin Ngwu discussed the importance of the finance sector as a prerequisite for economic development, outlining that it is crucial to begin and maintain self-sustained economic growth.

To maintain the robustness of the financial sector there is a need for regulation. This has several functions:

- It reduces asymmetric information problems leading to imbalances causing both adverse selection and moral hazards
- Protects investors and supports intermediation of the banks
- Stability reduces and can avert financial crisis
- It is necessary to achieve policy targets within the nation

The state of the formal banking sector under prudential regulation was presented and why it had limited outcomes, these were highlighted as:

- A governance mechanism that is imperfect
- Defective models of financing that exacerbated moral hazard behaviours
- With the scale of ethical failure experienced, reliance on black-letter law is inadequate

To emphasise these points Franklin presented several detailed charts highlighting how more the important financial sector is; how there was greater trust in financial services; and how there was higher lending and borrowing capabilities in developed countries compared with developing African countries.²

Certain key issues arise from Western-type banking systems

- Non-performing loans in African countries
- Banking sector unable to make profit from loans
- Africans do not deposit money in banks (primarily because of lack of skilled regulation)

Some of the reasons put forward for this is the limited effectiveness of the African financial and banking system in having:

- Weak legal and accounting systems
- Lack of skilled regulators
- Complex bureaucracy
- Weak and unskilled enforcement institutions

The current economic model - a neo-liberal capitalist - is unsuitable, with an imposed system based on Western developed countries, which ignores the particular way finance functions within Africa - which is largely informal. That is services are provided outside the structure of government regulation and supervision characteristically of self-employed or poor communities.

For example, within Nigeria, despite the resources promoting modern banking practices and government-funded credit schemes in rural areas, they frequently resort to informal financial intermediation. This highlights that such informal financial intermediaries have unique functions, principles and strategies that make them successful.

The informal finance sector is regulated by social norms, which are defined as

² See presentations available from Africa Forum Scotland website.

a rule that is neither promulgated by an official source, such as a court or a legislature, nor enforced by the threat of legal sanctions, yet is regularly complied with (otherwise it would not be a rule).

It follows that the nature of regulatory mechanism of informal corporate law, which is well understood, accepted, internalised and obeyed. Every financial agent is treated like sole proprietorship with unlimited liability, and inherent training given within traditional families and society.

Franklin sees three points as a way forward to improve Africa's financial system:

- A new regulatory framework deriving from New Institutional Economics is required
- A regulation based on robust synergy of both formal and informal Sub-Saharan African institutions
- Effective integration of the African informal laws and norms into the adopted formal laws to create a culturally oriented legal system

In conclusion:

- Reliance on neo-liberal policies and theory is inadequate
- Appreciation of the state of both formal and informal institutions before policy adoption is pertinent
- Strengthening prudential regulation with informal regulatory mechanisms is advocated and crucial
- More important for Sub-Saharan Africa with regards to external adoption of policies and laws



26. Conclusion

This informative conference provided a variety of strands of information which drawn together provided a patchwork of rich data for future development and enhancement of African trade and collaboration with other stakeholders across the globe as well as in Scotland. From the conference speeches, presentations, information exchange within the workshops and feedback it became clear that there were six key areas of actionable points: Barriers to Trade, African Forum Scotland, Sustainability, Quality, Governance and standards, Women into Business and finally Education. The detailed table outlining these areas provides scope for much developmental work here in Scotland and in Africa to be done; all providing opportunities for growth within trade and the further expansion of the fair trade ethos. Gender equality is crucial and it is clear within all the good work showcased over the two days that this is an area yet to be embraced fully to the advantage of all citizens within Africa. These aspirations are supported by Ministers from across Africa, Scotland and the UK, members of the African Forum Scotland, The African Diaspora, African Foundation for Development, Quality Scotland, Glasgow Caledonian and Strathclyde Universities, Royal Bank of Scotland amongst other stakeholders and potential stakeholders.



27. Civic Welcome by Rt Hon Lord Provost of Glasgow, Councillor Sadie Docherty



As Lord Provost of Glasgow it gives me great pleasure to welcome the very first Annual Scottish African International Business Conference to my city.

As we gear up for the Glasgow 2014 Commonwealth Games I can think of no better time to host such an event. As Glasgow's First Citizen I am committed to ensuring that this wonderful sporting event, that will showcase all that is great about human endeavor, also delivers a lasting economic legacy for the Commonwealth. That resonates with your conference aims to help Africa evolve into a sustainable continent.

Your two day conference is looking to promote business opportunities between our Scotland and Africa. As a city open and ready for business I am delighted to give my endorsement to this new and exciting event.

The recent economic downturn in the world global economies and the rapid economic growth of most of African economies means, more than ever, it makes sense to embrace emerging business opportunities in your vibrant continent.

I send my best wishes for your conference and look forward to future collaborations.



28. Appendix A: Action Points

The following table portrays Action Points to be considered by the African Forum Scotland and possibly future research and development. These are listed under six key areas which have an impact on the functionality, progress and development of business development between Africa and Scotland.

Barriers to Trade
Natural resources management strategies required (as in Senegal)
Stricter taxation legislation and collection processes to be developed
Transparency in payments being made between extractive companies, work force and national governments
Overall tax collection and administration systems to be enhanced
The dilemma between skills development to eradicate poverty or developing skills for global economic competitiveness requires addressing
Inclusive growth
Reduction of infrastructure “bottlenecks”
Reducing state bureaucracy
A national strategy needed to address youth employability
The call for the provision of basic entrepreneurship and leadership skills is called for
Work place opportunities needed to support youth training
Developing two-way partnerships between African countries and Scotland/UK
The effects of Western involvement in Africa should be raised and discussed between the Diaspora and stakeholders
Increased work base learning models using actual companies to solve current business issues based on existing studies in Malawi and South Africa - developing a mix of education and business
Development of a democratic and community police force to provide security, stability and accountability to the law, community and Government
African Forum Scotland (AFS)
The AFS should initiate a programme similar to the Peter Jones Enterprise Academy
AFS to be a platform for other African Diaspora organisations in Scotland
The AFS co-ordinate the African Diaspora participation in the Glasgow Commonwealth Games in 2014
The AFS should make its programme on climate change known to the Diaspora, and with its possible replication across the UK
The AFS seek resources to build a “one touch access” database of African Diaspora Scotland
The African Diaspora
The programme should seek to train, empower and equip the African Diaspora and Friends of Africa with the right tools for engaging in Africa’s development
Train Africans to be producers and not just consumers

Other nationals, such as the Turks, Chinese and Australians amongst other new players in Africa should be encouraged to channel their development efforts through the Diaspora, tapping into the Diaspora knowledge base

Quality, Governance, Standards

Policy makers should address issues such as high costs relating to electricity, transparency which undermine competitiveness

Policy makers should recognise training and promotion of rural-based jobs

Informal apprenticeship schemes need to be upgraded

Enhancement of Technical and Vocational Skills Development (TVSD), and Technical and Vocational Education and Training (TVET) to continue to labour market changes

Further development required in building, construction, agriculture, mechanical and electrical engineering, tourism, hospitality, infrastructure - roads, railways, airports, electronics and computing, ITC skills and traditional crafts

To ensure sustainability there is a need for expert and qualified trainers, textbooks, training materials, competency based training, delivery support from professional, managerial and leadership skills, monitoring and evaluation

Accredited training strategies to be developed

Access to micro-economic support

Access to business skills including the language of business and technical skills development

Recognition as business people/ entrepreneurs in an equality diverse business environment

Adaptation of the Quality Scotland EFQM Excellence Model (1013) to fit African business training environments

Development of strategic partnerships to enhance service delivery, benchmarking, quality assurance, monitoring and evaluation

Ratification and development of co-production international treaties to push standardisation and global best practice

Employment opportunities throughout the whole sector

Development of legislation to increase transparency and improve tax collection procedures

A new regulatory framework deriving from New Institutional Economics is required

A regulation based on robust synergy of both formal and informal Sub-Saharan African institutions

Effective integration of the African informal laws and norms into the adopted formal laws to create a culturally oriented legal system

Investment in SMEs with AFS in conjunction with Quality Scotland acting as quality assessors

Sustainability

Skills matching, development and education needs for vocational and skills development important to enhance sustainability

Reset policy agenda of African governments towards inclusive, employment-creating and sustainable growth strategies

Youth employment opportunities need to be identified

Effective tax collection providing sustainable funding for education, healthcare and infrastructure projects

Education

Higher education institutions in Africa traditionally focus on theoretical and office skills rather on scientific, technical and business skills. Governments should co-operate with the private sector to increase scientific, technical and business education starting from secondary school to higher education

Higher education should be more aware of internal and global market trends to develop flexible skills programmes

African exports in minerals and agricultural wealth should provide the basis of curriculum development and pedagogical innovation

Technical learning is expensive and requires scarce expertise

Women into Business

Development of information guidance for women into business platform

Establish role models to encourage women into business

African Forum Scotland membership should be more inclusive of women within the decision making structure, in order to meet gender statutory equality and diversity requirements

There was a call for women to be given membership of the African Forum Scotland

29. Appendix B: Profiles

Africa Forum Scotland Directors



Mr Beltus Etchu Ojong, FRSA, Accredited Assessor (EFQM)
Chief Executive Officer

Mr Beltus Etchu Ojong has responsibility of setting the strategic vision and direction of the organisation. Beltus has worked within the Voluntary sector in Scotland for over 9 years with various organisations, Next Step Initiative. Mr Ojong has been in management for over 8 years which include, managing Pollok Integration Network as chair and treasurer, an organisation that champions integration locally in Pollok-Glasgow via trainings, advocacy support and re-skilling of both the emerging and host communities, Assistant Volunteer Services Coordinator Scottish Refugee Council, One of the Founder and then treasurer of Scottish Refugee Policy Forum in Scotland, Director ASCEND Scotland, and President of the Association of English-Speaking Cameroonians in Scotland. Mr Ojong presently work with CEMVO Scotland as the Quality Management Officer. His responsibilities include; organising and delivering quality management trainings using the European Foundation for Quality Management Framework (EFQM) across the Ethnic Minority Voluntary Sector in Scotland and to nurture 21 of these organisations to achieve the Commitment to Excellence of the EFQM Accreditation over the next 3 years enabling their sustainability in the foreseeable future. Prior to joining CEMVO Scotland, Beltus was the Volunteer Services Coordinator with Ethnic Enable, with responsibility for over 45 volunteers and was instrumental in their achieving the Investors in Volunteer Accreditation in April 2009.

Mr Ojong has been involved in the publication of several good practice guides for community groups and organisations in the UK, e.g. Understanding the Stranger, Traditional Stories from Cameroon (ASSECS, 2009), Understanding each other (recommended as a model of good practice by Her Majesty's Inspectorate for Education in 2007). He has a degree in Business Accounting with Distinction from University of Paisley and was awarded the Court's Medal in December 2007 for all-round best student final year Business Accounting. He has also attained an MSc in International Finance Management from The University of West of Scotland. Beltus is an Accredited Assessor with the European Foundation for Quality Management (EFQM) and is also a Fellow with the Royal Institute of Arts, Manufacture and Commerce (FRSA).



Mr Festus Ogunmola Olatunde, ACA, MBA, MBCI
Executive Director Finance and Operations

Festus is a Chartered Accountant, IT expert, Auditor and a Business Continuity Practitioner. A top ten MBA graduate from University of Manchester Business School that specialises in Risk Management, Compliance and Governance.

Currently amongst the top rated SOX, Risk and Compliance expert in Europe. Festus has worked as Financial Consultant for her Majesty the Queen Mother of England at the Queen Nursing Institute and Queen Nursing Fund with commendation. Amongst his previous experience was his role as Branch Manager in Barclays Bank, Risk and Compliance Manager in Royal Bank of Scotland, Senior Consultant Risk and Assurance in Halifax Bank of Scotland and a similar role in Lloyds TSB.

He has been headhunted to train Senior Management and implement risk management framework and compliance process across Europe, Middle East, and Africa for different Multi-National Companies including Cummins Inc, Sprit Inc and FMC Technologies in Fife. He was a former specialist consultant to the Chief Executive of Perth and Kinross on Budget and Revenue. He has also worked in Nigeria as Senior

Auditor in International Merchant Bank (Former First National Bank of Chicago) and Head of Inspections of Peoples Bank.

Festus is a Zonal Pastor for the Mountain of Fire and Miracle Ministries International Edinburgh, and one of the founders of Barclaycard Christian Fellowship. He founded Greatway Foundation (A voluntary organisation registered in Scotland to work on youth empowerment and poverty alleviation). The organisation also co-ordinates the annual conference on “War Against Poverty” in collaboration with Red Lynx, Next Step Initiatives and University of Edinburgh. He is the President of Scottish Council of African Churches and a member of Harvard School of Divinity Summer Leadership Program.



Mr Adeyemi Johnson, MBA
Executive Director, Programs, Events & Business

Mr Adeyemi Johnson is currently the CEO for Like2Care Limited in the UK and Rising Star in Sierra Leone. He is co-founder and owner of Caribbean Express Scotland catering. He is responsible for the strategic direction and delivering of both company’s aims and objectives. He is also the current President of Kingdom Africa, the leading African community organisation in Fife, Scotland. In this organisation he provides leadership, empowerment and direction for the organisation.

Mr Johnson is a graduate from Napier University Edinburgh with an MBA. He has worked in the field of equality and empowering communities for over 12 years, with over 10 years working with Fife Council, both at grass roots and strategic levels. Additionally, he has also co-ordinated European Exchange and study trips to Belgium, Poland and Slovakia.

Conference Moderator and Co-Author



Dr Afe Adogame, University of Edinburgh

He holds a PhD in History of Religions from Bayreuth University, Germany (1998). He is Senior Lecturer at the University of Edinburgh, and has taught in universities in Africa, Europe and USA. He was Senior Fellow in Harvard University (2003/4). Owing to his passion for Africa's development, he has convened international conferences on pertinent issues such as the ‘Africa in Scotland, Scotland in Africa’ (Edinburgh, 2009); ‘Religion, Conflict, Violence and Tolerance’ (Abuja 2012). He is General Secretary, African Association for the Study of Religion; and Secretary to IAHR Africa Trust Fund. He is also a board member of the Scottish Council of African Churches, and Special Adviser to Greatway Foundation.

Authors



Ms Rosemary Sleith, BA, DMS, PGD Ad Guid, FHEA

Having spent the first 20 years of her life in Nigeria, as well as, travelling around the West Coast of Africa, she has retained a close affinity with Africa. She was the Director of Careers Education and Advisory Services within Rwanda between 2010 and 2011. Here she produced the first National Careers Education and Advisory

Service Strategic Plan, which provided Rwanda with a 7-year strategy to introduce careers education from primary school into employment. On completion, she had established 18 university-based Careers Services, trained teams of careers educationalists within these institutions in Rwanda, and negotiated with a UK based university to work collaboratively with a Rwandan University to introduce the Post Graduate Diploma in Careers Education and Guidance.

The Rwandan Development Board also invited her to take on responsibility for the National and International Youth Internship Programmes where she introduced a monitoring and evaluation process to enhance financial accountability and good working practices and developed three Internship Tool Kits to underpin the Internship strategy.

In conclusion, she has a clear understanding of African culture, beliefs and ways, which continues to drive her consultancy work here in the UK with the Next Step Initiative, African Forum and other African-led organisations. She continues to focus her work around international development, human capacity building through workplace learning, education, strategic planning and sound working practices. She is a Fellow of The Higher Education Academy.



Mr Stephen Hall, MSc, C Biol, MSB

Mr Stephen Hall is currently in PhD research with the University of Glasgow, investigating the book trade of Glasgow 1800-1849, and the role of John Smith & Son booksellers.

From 2012 Mr Hall has been involved with the Next Step Initiative and the African Forum Scotland as a freelance consultant working alongside Rosemary Sleith. Additionally, he had the opportunity to work with her in Rwanda for an accumulative period of 6 months, spread over 2010-11 providing research, IT, report writing, record keeping and archival advice and support.

Currently he works as an archivist for several organisations, including The Ballast Trust in Johnstone, which is a charitable foundation that provides a rescue, sorting and cataloguing service for business archives with an emphasis on technical records such as shipbuilding, railway and engineering plans, drawings and photographs; the Glasgow University Archives; and the National Trust for Scotland. He is also the private archivist for John Smith & Son (Group) Ltd.

Prior to this, he was the manager of an academic bookshop with John Smith & Son for 18 years. Mr Hall has a diverse educational background, with a first degree in Ecology and Behaviour, leading to Membership of the Society of Biology, to a Masters in Material Culture and the History of the Book (with Distinction). He is also member of Archives and Records Association and Chartered Institute of Library and Information Professionals.

30. Thank you to the supporting companies and organisations:





Delegates on day two of The Annual Scottish African
International Business Conference & Exhibition
25-26 April 2013