

# The NEWTIMES E - NEWSLETTER

ISSUE: February — March 2011

Since September 2006

## A COMMUNICATION TO CEO'S / BUSINESS EXECUTIVES

Welcome to our yet again incisive Newsletter that touches on personal, business and national development strategies. We analyze the situation as it is and share with you our own perspective. Let us together study and understand our national and business trends, so that we can make important decisions, based on informed positions especially at work. This has been our consistent contribution towards inspiring change, in search of progress, since September 2006.

**Note: This is a Free Subscription Newsletter aimed at inspiring change**

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## THE LEADERSHIP CHALLENGE

### Transformational Leadership Now Beckoning In a Re-branded Nation

In mid - 2007, I had a discussion with a bank manager who was concerned about the leadership direction in the banking industry. At that time, the turnover of CEOs in this sensitive sector was a bit discomfoting. Most of the then major banks had had top level changes around the same time. The matter had created anxiety especially with regard to industry stability, therefore the manager's concern. When asked to give my view on the situation, I did not have an immediate opinion.

However, upon careful reflection, I found the answer and formulated an article on transformational compared to transactional leadership. The article was promptly published in a leading business journal and the contents are still uploaded @<http://www.newtimesconsultants.com>

Apparently, the observations in the article were as relevant to the situation then as they are now, especially regarding our national leadership. But may be, we need to appreciate the two types of leadership. This will help us to recognize how they are applicable to both our current and future situations. Transactional leadership as explained in the earlier article is attributable to our managerial offices. A manager/leader is for example conferred with legitimate authority to lead others whose performance, he/she is directly responsible for.

In that perspective, the manager can use the authority conferred by his/her office to influence others with the aim of achieving the desired organizational goals. How the influence is used for achievement of goals is what differs from person to person. Some may use fear as tool of performance whereas others may create an enabling environment therefore encouraging the subjects to willingly perform as expected. In the recent years, we experienced the example of John Gakuo who revived the City of Nairobi from very desperate situations. It is no wonder that everybody was worried about the future of Nairobi upon Gakuo's retirement. He had during his term seemingly used the authority conferred to his office

to perform beyond usual expectations.

On the other hand, transformational leadership involves establishing a unique relationship with the subjects or followers, thereby creating an environment of continued achievement of high levels of performance. Above all, the leader identifies the aspirations of the followers, and develops continually reviewable performance guides of mission, vision, values as well as the other components of what is commonly referred to as strategic leadership.

Needless to emphasize, growth oriented organizations must of essence be guided by well thought out strategic leadership models. The same will more often than not involve all organizational members. One unique characteristic of transformational leader-



ship is that organizational direction is clearly formulated. Change of leadership may therefore not affect the momentum of organizational direction, at least in the medium term. Locally, we are continually witnessing examples of transformational leadership in diverse sectors.

Kenya Airways is one of the early case studies of transformation. In the 1990s, Brian Davies transformed KQ from a quasi government body to an airline of international repute. Titus Naikuni, has continued with the same trend.

Kenya Wildlife Service - KWS has in the recent years been transformed by Julius Kipngetchi from an ailing donor funded government body, to a largely visible and independent leader in management of national wildlife resources. Under Michael Joseph, Safaricom has transformed from a then department of Telkom Kenya, to regional giant with no equals. Nation

Media Group has under Linus Gitahi transformed into a media giant with multiple print and electronic media houses spread out throughout East Africa, even in ownership.

Further, Equity Bank has under Dr. James Mwangi transformed from a micro-finance bank to a leading regional entity. In common with transformational leaders, they are all simple and interactive with the rest of the team mates. More often than not, their influence extends beyond their tenure of office. I can bet that even the strategic direction of Safaricom Ltd is unlikely to change in the medium term, despite the replacement of MJ by Bob Colymore. Can our renewed nation borrow from the transformational leadership model?

Interestingly, the age old Machiavellian principle may soon be overtaken by events in our country. The principle dictates that what matters in politics is being at the top, whatever it takes. This approach may conflict with the interests of much more informed Kenyans. They are today demanding accountability of leadership action. They are demanding integrity in leadership. Above all, they are demanding to be involved in decisions concerning how they will be governed. That is why they overwhelmingly passed the new constitution.

Personalized leadership which is more inclined to transactional approaches may soon be a thing of the past. Political leaders may no longer be allowed to discriminate development matters on account of biased support as was recently ruled in a law court. Our leaders will instead be expected to evolve into transformational leadership which will involve all the constituents. It is now imperative that future political leaders understand the national, county and even localized strategic direction and more importantly fit in the same.

Consequently, transformational leadership model now more synonymous with the local corporate world will seemingly be applicable to national leadership as well. In fact, we need no other proof than the current purge on value challenged leaders.

**Mwangi Wanjumbi, E - Newsletter Author**

## **BUSINESS Strategy – Change Inspiring Reflections**

### **Appreciating the Bigger Picture Of Business in 2011 and Beyond**

As an agent of inspiring change in the way business is conducted, I am very excited about year 2011. This is the year that has immediately followed the



promulgation of our people driven constitution, that is associated with renewed hope. Undoubtedly, this constitution has brought about renewed approaches on how we relate with one another; the way we conduct business; the way we relate with the state; and even the way we relate with the global community.

At the moment, I am particularly concerned about discussing the way we conduct business. But first, I need to state exactly where I am coming from, so that we can be on the same wavelength. As a trained and experienced accountant with vast hands on business exposure, I at some stage in life decided to venture into a career in management consultancy and training. As I continued getting entrenched in this challenging and diverse career, I needed to clearly understand both the bigger and smaller picture of business. In this regard, I in 2005 carried out an international research on Small Business or Small and medium enterprises (SMES) also known as entrepreneurship.

Although the research was meant for my academic accreditations in international business studies, I learnt and brought out many lessons especially about the global situation on the business theory and practice. Perhaps that is why, in May 2006, I was invited to present the research in an international conference on entrepreneurship with the theme “Fostering Entrepreneurship and SMES in Africa,” which took place in USIU, Nairobi.

Later, the research which was based on a case study of Barclays Bank Business Club was published in an international business journal. The key findings, lessons and recommendations in this research have since been used to propel entrepreneurship development by not only the local banking industry, but also the government of Kenya, especially through the ministry of Youth affairs. Sub-

sequently, I have since 2006 continually written numerous business articles many of which have been published in both the daily and periodical print press. I have also consistently developed and conducted numerous unique training programs for both small and corporate business. Surprisingly, I have also been severally invited to package and deliver business training programs even for enterprising family groups. That is in addition to COYA—Company of the Year Award consulting especially on corporate since 2006.

Meanwhile, one of the most intriguing lessons commonly observed globally, is that only 15 percent of new small businesses survive past the 5<sup>th</sup> year. In fact, only 30 percent survive past the 3<sup>rd</sup> year. Therefore, 70 % of new small businesses collapse within the first and second years. In common with my research as well as the global situation, it emerged that challenged business knowledge and dynamic technological advancement as well as persistent competition, substantially contribute to the low success rates. Though working capital is an obvious constraint, there are many businesses that do not require limitless finances for their success. Why then does small business consistently experience low success rates?

Indeed, the main answer is that success in business is highly dependent on how the business theory is integrated with the practice. Many business practitioners perceive that business is controlled by the market forces of supply and demand, as advocated by economists. Whereas the proposition could be true, it may unfortunately not stand on its own. Further, economists also indicate that the theories work when “all things are equal,” probably as a safeguard. What things then are likely to be equal or unequal?

Whereas business practice cannot work in isolation of the economic theories, it is particularly important to understand the business theory itself. Initially, we need to appreciate that business exists in an environment, the first one being external factors. These include the uncontrollable technological, political/legal and economic factors amongst others. One can only work around those factors through exploiting the opportunities they present and minimizing on the likely threats.

Business theory goes further and categorizes competitive forces as a remote or semi controllable factor. This is where we

find the 5 competitive forces of business, as theorized by renowned strategy experts. They include business rivalry, related products and even customers amongst others. Further, the theory isolates internal factors of business which include markets, products, labor resources and all others that are within the reach of the business itself. Strengths in all these internal resources present great opportunities of excelling in business. Weaknesses on the other hand present endless challenges if not short lived business situations. All these discussions are subject to voluminous and endless business studies which branch out into many different forms, that can not be accommodated in this space.

Ironically, many small business practitioners fail to appreciate diversity of the business theory and are therefore unable to work towards continued business growth. In practice, other players fail to distinguish the difference between legality and moral ethics in business. They seem to imagine that any business conducted in any way is welcome. This is so as long as there is exchange of goods and services for money value, between willing buyers and sellers. Others treat business simply as a matter of buying and selling whatever services or commodities.

Sadly, others rely on nepotism, shortcuts and numerous other “short term” means of ‘competitively’ remaining in business. Notably, business theory also incorporates studies on business values and ethics. This challenging area of study dwells on guiding philosophies especially with regard to business decisions, carefully distinguishing between moral principles versus profit and legal motives.

Our new constitutional order may not bring immediate solutions of enforcing the business theory, particularly in the small business sector. But, going by the current trends, it is imperative that we start focusing on the business theory and practice as well as incorporating the guiding philosophies. Needless, to emphasize, it may be difficult for CEOs and business practitioners to make successful growth oriented business decisions in 2011 and beyond, without appreciating this invaluable bigger picture of business.

**Mwangi Wanjumbi—Newtimes Newsletter Author**

**PTAK News:** PTAK – Professional Trainers Association of Kenya, is a Government registered body which aims to take workplace learning to new levels. The association is continually growing in size and stride. The membership has now reached about 1000 members. Meanwhile, ALL registered members will require certification through attending an initial PTAK TOT – Trainer of Trainer's course. It is through this course that members are introduced to desired professional training standards. The courses take place every 3<sup>rd</sup> week of every month. Book your place early to avoid disappointment. SEE YOU during the various training sessions. CONTACTS: Vision Plaza, 2nd Floor, Suit 35, Mombasa Road, Phone 254 20 2519102 or 0717648648 Web: [www.ptakoffice.org](http://www.ptakoffice.org) web: [www.ptakoffice.org](http://www.ptakoffice.org). Members are requested to continue supporting the association.



## Strategically Thinking – Thought for February 2011

Is Social Entrepreneurship Edging out Non Governmental Organizations?

In an article appearing in the Daily Nation of 21st Aug, 2006 which is still uploaded at [www.newtimesconsultants.com](http://www.newtimesconsultants.com), this writer explained why entrepreneurship is now the preferred engine of global poverty eradication through employment and wealth creation. The article outlined the global trends that have been adopted by developed nations and world bodies especially towards assisting the less developed countries to become more relevant in the global economy.

Further, it had been noted in the same article, that global development through Non Governmental Organizations – NGOs, had faced serious operational challenges, therefore continued inability to deliver the expected goals and objectives. This had resulted to proliferation of entrepreneurship as the preferred option of global development. A few years since then, it may have been noticed that the NGOs have been going through troubled times. Without getting into specific details, funding agencies have continued diminishing if not losing interests on earlier funding strategies and projects.

But the truth is that funding agencies are still existing and spread all over Europe, America, Japan and more. Incidentally, the development agencies have over the years been more concerned with poverty eradication projects more than anything else. Further, they have concentrated on funding time bound projects mostly lasting five years. Sometimes, the projects are renewable whereas others expire after the project period. Under such circumstances it is difficult to predict the future of projects funded by NGOs. More appropriately, what is the future of NGOs in global poverty eradication? Are these efforts of NGOs sustainable into the future?

There may be no clear cut answer to the above questions. However, it may be necessary to appreciate the concept of social entrepreneurship which has been mentioned in the youth section of this newsletter. As noted, social entrepreneurship is about identifying and initiating entrepreneurship ventures aimed at addressing social challenges. In common with NGOs, social entrepreneurship ventures, are non profit oriented organizations. All profits generated from operations are ploughed back into the same operations, therefore contributing to continued growth. But, one major difference between the two is that NGO projects are mostly time bound. Renewal or extension of the projects is sometimes agonizing to the project managers especially given that goodwill is more prevalent than guarantees.

On the other hand, social entrepreneurship ventures have no time frames. They are not renewable projects but rather permanent ventures aimed at addressing ongoing challenges. The same may or may not need sponsoring partners. Nonetheless, they more often than not, end up becoming self sustaining. Take for example, a youth empowerment project or learning organization. It may be initially agonizing to start off like any other entrepreneurial venture. Eventually, it stabilizes once the target market recognizes the value addition to the society. A good example is the modernization of Nairobi City Council toilets which has in the recent years been successfully privatized. Previously, the need for such facilities was stressful to both Nairobi residents and visitors, particularly in the Central Business District.

Consequently, it seems that the answers to continuity challenges facing the NGO sector are likely to be squarely found in social entrepreneurship. Whether we are likely to focus our mindsets towards this more permanent direction of conquering social challenges is another matter all together.

Mwangi Wanjumbi (Newtimes Newsletter Author)

Comments at [info@newtimesconsultants.com](mailto:info@newtimesconsultants.com)

**JUST FOR THE RECORD:** This writer is also the Author of a 2005 published international research titled "The impact of training and education on entrepreneurship development in Nairobi, a case study of Barclays Bank Business Club." (The research has since been turned into a guide for targeting the SME sector, by the Banking Industry in Kenya. Ref: Business in Africa Journal-July 2007). Meanwhile, the same research had first been presented by the Author in an International Entrepreneurship Conference whose theme was, "Fostering Entrepreneurship and SMES in Africa," which occurred in USIU, Nairobi, May 2006. The same research enabled the author to guide the Kenyan Ministry of Youth Affairs on implementation of the Youth Fund as well as promotion of Youth Entrepreneurship.

## ADVERTISEMENT

### Key Solutions — Newtimes Business Solutions

Through our Flagship program branded as STAFF MOTIVATION AND CAPACITY BUILDING TRAINING SOLUTIONS, we provide organization-wide attitudes management and performance/productivity enhancement training solutions. This innovative bottom up product of Newtimes Business Solutions also doubles up as a Corporate Re-Branding as well as organizational culture change solution. The program has content for :-

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This highly researched and continually improved solution addresses most organizational attitude management and performance skills that relate to not only our local but also the regional social cultural situation, as has been experienced by past and ongoing clients. Above all the learning process is immediately applied into the practice as has been witnessed.

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Images never lie. They instead communicate even more effectively. You can now view some which are continually uploaded @ <http://www.newtimesconsultants.com/pictorials.html>

You can also view video clips depicting us live in action @ <http://newtimesconsultants.com/videogallery.html>

**NOTE:** Our recently introduced HR Recruitment and Placement Solutions @ <http://www.newtimesconsultants.com/hrdforum.html>



## PERSONAL STRATEGY: INSPIRATION FOR THE MONTH

### Never give up until the last breath

In 2011, I have vowed never to take the blessings of being alive and healthy for granted any more. My conviction has been motivated by a recent incidental meeting with Robert who had an awesome testimony to share, based on the experiences of some three agonizing years. After school, Robert had trained and settled into a career as a marketer and was engaged, in a major corporate body in Nairobi.

Like any other ordinary youngster, Robert continued living normally and facing the usual challenges of maturity. At some stage, he decided to settle down with his sweetheart. Not long after, life started changing for the new couple, even before the birth of their first child. Robert started ailing from a disease that was rendering him to become weak and helpless. He started losing weight and becoming even weaker as he

continued with medication.

Robert, his relatives, friends, and work colleagues were finally thrown into desperation when the Doctor eventually confirmed that he was suffering from an almost irreversible blood condition. These developments were beyond comprehension by most of those who were closely relating with Robert. Shortly thereafter, Robert started becoming a burden. He was seemingly on his last days as most people thought. He could only work for less than 20 days in a month whereas the rest were spent in hospital. His body was no longer producing the usual quantities of blood like the rest of us. Robert was therefore surviving only courtesy of regular blood transfusion, therefore the monthly hospital admissions, for a good 3 years.

Alongside, almost everybody gave up on Robert. The spouse was the first to take off with their young child. She could not bear the pain of witnessing what had become of her earlier healthy man. The friends took cover too. Only the mother and a few friends were available for Robert, during these trying years. On the other hand, the employer was unable to discontinue the services of Robert despite the continuing health challenges. After all, the period of complete sickness and therefore absence from office never stretched to 3 months. Nonetheless, Robert's services could still have been terminated for challenged under performance, were it not for compassion.

Despite the challenges, Robert was full of hope. Finally, the doctor promised to make an unusual move as an attempt to save the agony of this very persistent patient. He tried some new drugs which were still undergoing efficacy tests. To everybody's amazement, Robert immediately started responding positively. He continued regaining his earlier stature and health.

"Today I am not under any medication and I am back to work. Look at my skin. These scars were all over my body as hospital staff continued looking for veins through which to administer the blood transfusion," Robert continued volunteering.

"What about your own family?" I sought to know. "I have just had a fresh lease of my life. I am giving a fresh look at that department too," Robert insinuated with finality.

If Robert's case is any thing to go by, it is never over until it is over. Therefore, whatever tribulations you are facing in your life, never give up, until the last breath. Not even when everybody else has given up on you. There is another all powerful force that determines your fate.

**Newtimes E- Newsletter Author**



### Did you know?

- That you can get whatever you want in life if you can help as many people as you can to get what they want in life? ( Zig Zigler)
- That your attitude determines your altitude?
- That we have now refined our highly effective attitudes change and management tools for easy application in all our training programs?
- That the Author of this newsletter has written a book on Personal Empowerment Strategy which is still undergoing the publication processes?"

**Our Motto:** *Inspiring Change*

**Our Guiding Principle:** *Continually Taking Business to the Next level.*

This is a bi-monthly Communication to ( both existing and potential) Corporate CEOs/Business Executives from Mwangi Wanjumbi. He is himself the CEO and Chief Trainer of Newtimes Business Solutions. He enjoys Business Strategy Consulting and Management/leadership Skills as well as Motivational Training

## Our Contacts

### NEWTIMES BUSINESS SOLUTIONS

DIT Certified Enterprise and HRD Consultants | Utalii House, 3<sup>rd</sup> Floor, Uhuru Highway  
P.O. Box 55546 – 00200 Nairobi, KENYA | Telephone 254 20 2245425/2245853/ 0722(0772)516210  
Email: [info@newtimesconsultants.com](mailto:info@newtimesconsultants.com) | web: [www.newtimesconsultants.com](http://www.newtimesconsultants.com)



## ORGANIZATIONAL STRATEGY/THE CEO'S DILEMMA



Welcome to the continually growing list of past and ongoing beneficiaries of our diverse solutions. Some of them include:-

- Barclays Bank Ltd
- British American Ins. Co.
- Sasini Limited
- Corporate Insurance Co
- GIMCO Limited
- Fresha Dairy Products
- Telkom Kenya Ltd
- Equity Bank Ltd
- Parastatal Pension Fund (PPF), Tanzania
- Pacific Ins. Brokers Ltd &
- First Reins. Brokers Ltd
- Dunlop Industries Ltd
- Simbi Roses (Sansora Grp)
- Dunlop Industries Ltd
- Kenya Tourist Dev. Corp
- Kenya Reinsurance Corp.
- CIC Ltd (Co- opt. Ins Co. Ltd.
- AMREF ( Africa Med Res. Fdtn.)
- SME Solutions Centre (Back Off. Intl)
- Basco Products Kenya Ltd
- Medlink Labs & Surgicals Ltd
- Centro Food Industries – Thika
- Wida Motel Ltd
- Alfa Paints Kenya Ltd
- Catrina Camp Ltd etc.

## Minimizing the Impact of Internal Forces of Competition

Hopefully, you are now familiar with the 5 competitive forces that drive business, as theorized by Professor Michael Porter of Harvard Business School. These forces propel any business anywhere, to either success or failure. For now, let us focus on the forces presented to business through customers and suppliers.

Needless to emphasize, 'the customer is king' as the well known adage exemplifies. The same customer is 'the reason for existence' for any business. That is why any future oriented business needs to focus on the customers. Further, organizational members of staff form part of the customers. Indeed, they are referred to as internal customers. Any challenges occasioned by these important organizational stakeholders, directly affects successful business continuity.

On the other hand, organizational employees present competition to business in another form. Just like external suppliers deliver materials and equipment amongst others, the employees are responsible for the supply of labor and more importantly, the much needed intelligence capital. Every working day, they walk in to deliver the two inevitable resources. At the same time, they leave for their homes with the same resources. Therefore, the employees are the thinking resources of any organization. They keep reflecting on how to manipulate the other resources and subsequently achieve organizational goals and objectives.

Occasionally these suppliers flex their muscles and decide to withdraw their efforts through strikes or go slows especially if provoked. Even worse, the same suppliers may temporarily or permanently decide to employ minimum effort, in performance of the requisite roles. They may do this only to ensure that they are retained in employment. In any case demotivated staff are said to perform at only 10 % of their performance potential (Zig Ziglar). On the other hand, the employer is many times satisfied with the rewards to this thinking resource based on the pay cheque, therefore playing it safe. More still, this satisfaction is achieved only through being as competitive as the rest of the industry players. Could the employer's attitude could help in consolidating the double edged competition presented by employees?

Notably, successful organizational management is driven by principles, which were developed in the 1920's and 30's, immediately after the 1<sup>st</sup> world war. Some management scientists of the time, formulated numerous guiding principles that are applicable today, just like was the case those years. Indeed, the guiding principles on teamwork, communication, insubordination of personal interests, unity of direction and purpose, principle of tenure and more were aimed at ensuring structured relationships and processes in the workplace. The same facilitate continued performance and growth at both individual and organizational perspectives. No matter the proliferation of new management ideas and concepts the situation never changes much. Interestingly, all continuing improvements revolve around these age old guiding management principles.

Meanwhile, the competition within organizations had been foreseen and guarded against at these very early stages of development of management practices. It follows that, many of the principles were aimed at harnessing unity of direction and purpose, in the interest of organizational and subsequent industrial growth. In today's highly dynamic and competitive environment, organizations need to be even more vigilant in toning down internal forces of competition particularly. It is only then that employee and employment brands will walk together, in harmony as well as unity of direction and purpose.

Inevitably, organizational success depends on the measures that have been put in place to harmonize the employee and employment brand. That entirely depends on the skills and attitudes of and on the internally competitive forces.

Without any doubt, these forces bring invaluable success to business. Alternatively, they could be largely responsible for the beginning of the end of any business if unchecked.

**Author – Newtimes E-Newsletter**

### Newtimes Pictorial Profile

Herebelow is a representation of our organizational re-branding experiences as recorded through the few samples



The Production Manager of a Manufacturing Company looks on as a company employee receives his training certificate

The CEO of an Insurance company witnesses as his HRM receives her Training certificate

The CEO of an Insurance Broking firm receives her Training participation Certificate as her General Manager looks on

The CEO of a Real Property Consultancy firm receives his training participation Certificate after a 3 day session as his General Manager looks on

The Chief Consultant and Trainer of Newtimes B. S. stresses a point, as he conducts a regular Trainer of Trainers – (TOT) session for the Professional Trainers Ass. Of Kenya – PTAK.

The General Manager of a flower growing and exporting farm receives his certificate after a 3 day organizational Leadership & performance Management training, as his HRM looks on

### Post- Staff Motivation & Capacity Building Training



Participants from Insurance/ Reinsurance Companies



From a Nairobi tourist Industry Development firm



From an Insurance / Reinsurance Broking firm



This is David Muriuki who tells an interesting story @ <http://www.newtimesconsultants.com/testimonials.html> Yes, he was so fired up that he finally got an international job.



The story of this Inspired mother (testimonials) started right from the training process, as is evident from her pose

**You can click @ <http://www.newtimesconsultants.com/pictorials.html> for more pictorials**

All Our Courses are DIT approved. They are intended to arm participants with soft skills and/or emotional intelligence irrespective of professional background. The key benefit is achievement of sound foundation for continually improving performance.

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### Youth Mentoring & Re-Branding

Many CEOs face challenges of nurturing the future leaders under their care, therefore the need for this section.

### THE YOUTH CHALLENGE— Success through Serving the Society

In the last two newsletters, this section has discussed careers/vocations as well as the much misunderstood concept of success. An interesting discussion arose on the idea of self actualization. It was pointed out that the same is best achieved when one pursues goals that are more inclined towards improvement of the welfare of humanity. Professor Mohammed Yunus was amongst others cited as role model of self actualized persons. Perhaps a brief insight on this great man can bring more light on the various dimensions of success.

Mohammed Yunus is an American educated native of Bangladesh, a well known Asian country. In the 1970s, he was an economics lecturer in Chittagong University, Bangladesh. But, in 1974, the nation of Bangladesh experienced a serious drought which resulted to a famine of great proportions. Details revealed in a book by Mohamed Yunus indicate that, ordinary rural folks were moving into urban areas in attempts to escape the biting famine. They could settle outside the gates of urban residents awaiting death or help from those who cared.

As Professor Yunus empowered his students with knowledge on how to eradicate poverty, he could not continue coming to terms with the ensuing poverty. It was at the time threatening to decimate the very poor people of Bangladesh that were the subject of the economics lessons. It is in this spirit that the Professor started developing solutions aimed at reducing the impact of poverty. For a start, he encouraged poor women to work in small groups, through which he could lend them tiny loans that could not be handled by any financial institution. The loans were repaid within a weeks time whereas the women acted as guarantors of each other. Soon, the micro-credit movement was born through establishment of the Grameen (Village) Bank, by Mohamed Yunus.

This Grameen Bank model has over the years grown into a major microfinance movement, which has now largely been adopted in Asia, Africa and Southern America as a poverty eradication mechanism. Here at home, we have two banks or so which have now achieved high growth potentials after entrenching the concept of merry go rounds, that were borrowed directly from the Grameen Bank. It is no wonder then that Mohamed Yunus' efforts of reducing poverty became globally recognized, leading to the award of the Nobel peace prize for 2006 — remember that poverty knows no peace. Is it possible to follow the path of Mohamed Yunus, therefore continually achieving self actualization?

Notably, Mohamed Yunus identified a social challenge which he tried to passionately eradicate. It became a lifetime occupation for which he may never have been expecting any rewards. Nonetheless, the rewards followed his efforts.

Today, there is a concept known as social entrepreneurship which seems to be related to what Professor Yunus has been doing. Social entrepreneurship is about identifying social challenges and developing solutions on the same, guided by normal entrepreneurial skills and concepts. The main difference between social entrepreneurship and business entrepreneurship is that the former is more driven by social motives rather than profit motives. Profits realized in social entrepreneurships are ploughed back into the entities whereas business entrepreneurship operates differently. Indeed, it has more personalized motives. Evidently, one can decide to pursue self actualization through serving the interests of the society and achieving desired satisfaction at the same time.

Meanwhile, have you realized that Bill Gates, earlier recognized as the World's Richest man is no longer pursuing more wealth? Perhaps he is following the footsteps of Andrew Carnegie who made massive wealth through trading in the steel industry, in the 1930s. In the next half of his life, Andrew Carnegie stopped pursuing wealth. Instead, he started giving it all away, through charity. Likewise, Bill Gates is now spending most of his time and wealth promoting global charitable projects, which address social challenges such as Malaria, HIV Aids and even the global environment. It appears, that there is insatiable job satisfaction and rewards attributable to service aimed at improvement of the welfare of humanity.

**Author - Newtimes E- Newsletter**

In this section, readers are free to ask questions or submit short articles which could inspire change in our youth. Kindly note that this is a free contribution to the improvement of the welfare of humanity. [info@newtimesconsultants.com](mailto:info@newtimesconsultants.com)

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## NEWTIMES BUSINESS SOLUTIONS

DIT Certified Enterprise and Human Capital Development Consultants | Utalii House, 3<sup>rd</sup> Floor, Uhuru Highway  
 P.O. Box 55546 – 00200 Nairobi, KENYA | Telephone 254 20 2245425/2245853/ 0722(0772)516210  
 Email: [info@newtimesconsultants.com](mailto:info@newtimesconsultants.com) | web: [www.newtimesconsultants.com](http://www.newtimesconsultants.com)