



**SUMMARY REPORT FOR THE 2<sup>ND</sup> IWA WEBINAR SERIES**

**25-JUL-2020**

**Topic:** “Mindset Change for Agricultural Transformation and Economic Growth in Teso- Post COVID -19”

**Theme:** Becoming an Entrepreneur or Change Agent After or Before Retirement.

**Panelists**

**Moderator**

1 Ms. Akwii Esther Board Chair, Iteso Welfare Association Uganda

**Speakers**

2 Eng. Eyatu Joseph Orion Comm, RUWASA- Ministry of water, Environment and an Entrepreneur  
3 Mr. Ocici Charles Executive Director, Enterprise Uganda

**Preview of the 1<sup>st</sup> Webinar**

The moderator gave a recap of the issues discussed in the previous webinar highlighting the need for mindset change for Agricultural transformation and economic growth to take place, the power of mindset in undertaking any successful venture and why attitudinal change is very critical in eradicating poverty and ultimately improving on livelihoods. The speakers in the 1<sup>st</sup> webinar stated that, “Teso as a society must be helped to create an entrepreneurial mindset of being independent, a 100% responsible for their livelihoods, self-belief, resilience (ability to rise amidst resultant challenges), courage (ability to walk a lonely journey with the belief I will survive in the brutal journey, the courage to run, win, pick the button again) and learning trait (what is it that you did last season and worked so well, what is that you failed in, what is it that someone beat you in and how do you make yourself better).”

**Introduction**

The 2<sup>nd</sup> webinar series focused on taking advantage of opportunities to develop yourself in to an entrepreneur while working or after retirement, investing at home while in the diaspora, what decisions to take in order to become a successful working entrepreneur and how to keep yourself afloat.

**The Webinar Series 2 briefly touched upon the following issues**

- Educate people on mindset change
- People fail to achieve their goals
- People should share their experiences and lessons learnt
- IWA-Uganda has already developed an Agricultural Transformation Strategy.
- Becoming an entrepreneur or change agent after or before retirement\*



## **Summary of the Presentation**

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### **Mr. Joseph Eyatu's Story**

- To start a business, you must have a plan
- Business is about knowing what is on demand and utilizing the available gaps
- How much money do you have before starting a business?
- How much do you need to inject in the business?
- You must be ready to learn your business environment. This can only be done through research.
- Business is a risky venture. It requires patience, self-belief and determination
- You need to save your own money to start business.
- Utilize your time very well between your job and business. Fully utilize your Annual leave to focus on your business and track progress.
- You must have a passion and commitment to your business.
- Start business before retirement not after retirement.
- It requires time to manage your business
- Have a record of your business transactions.
- He started his business at an early stage by selling fish and crops back in Serere
- Make profits and multiply them by expanding or acquiring or reinvesting into your business
- Register your business with URBS to benefit from tax incentives and always pay your taxes in time.
- Run different businesses to multiply your sources of income. If one business isn't doing well, reinvest its incomes in to the other that's doing well to maximize profits.
- Share your business ideas with your partner and children. As quoted "Me and my wife have always taken time to take decisions together. It has helped our businesses grow"
- Know how to manage business challenges like conflicts with the partner
- Diversify your business to minimize risks like hotel business, fish, crops, beer, and farming
- Borrow a loan to support your business not to start it.
- Grow your business assets. This can be done by purchasing land.



- You can use your business as a guarantee to get a loan. But you must have clean business records
- He started City Royal as a pub and later expanded it into a Hotel
- Hotel business is a good business and consistent in making profits.
- Business savings can be re-invested else where
- During the lockdown, he engages in agriculture like planting trees and growing food
- Before and after retirement, he engages in agriculture and tourism
- In tourism, you must study the business environment. It's one of the things that he's thinking of venturing into after retirement.
- Construction requires a lot of time.
- Use your skills as a resource.
- Construction can be passed to the next generations
- Business Success Factors like planning, doing things the right way, pay taxes, have records, time, have your feet on the ground, have the constitution, supervision, make good decisions, observe maximum discipline; “separate yourself from the business, pay yourself salary”; do research about your business, acquire new skills in finance, accounting, and management; discuss your business with the family members, identify the business risks and address them; what is the objectives of the business to grow profits and returns; set clear objectives and grow business,
- Iteso like talking than doing (“Einer do mam aswam”). It is time to start now and walk the talk
- Handouts don't succeed and neither will they help us transform. Taking responsibility, resilience and self-belief will.

In summary, he is a full time civil servant and businessman, a dealer in beer, hotel business, tree planting and plans to venture in to tourism soon.

### **Mr. Ocici Charles Presentation**

- **He gave a brief picture of a civil servant**
  - Only 1% of the young people become wealthy.
  - 4% are able to look after themselves.
  - 54% are bankrupt and blame themselves.
  - 2% are financially independent.



- Teach the young generation to grow business at 10%
- We don't want children to suffer because we suffered
- Involve children early in the business
- We depend on children to succeed in business
- After retirement, have a source of income, you have a lot of time, and plan for how you will utilize your time in the next 21 years after retirement.
- Your health will be deteriorating.
- Offer wisdom and business leadership to your children. This will help them in their later years pursue a business career.
- Manage your diet, exercise and finances
- Create business and family networks
- You need to have a positive cash flow.
- You need to be financially independent to meet your needs
- Your investments to generate liquidity
- Build your capital base
- How come many of us cannot fix the basics of financial independence
- Your salary is cash available for investment. Utilize it to start business before retirement.
- Reinvesting is the journey to wealth
- Reduce consumption and luxury lifestyle before retirement and have those savings invested in business
- Wealth is made at the market place- sell something beyond your fixed labour.
- It is a client who makes the choice on the cash they have.
- Take care of customer's minimum expectations
- Be ready to compete in capital, networks, employees, skills, competence,
- In the private sector, always be a learner
- Learn issues about the production processes, marketing and funding e.g. joint venture



- Jobs are behind us, technology and covid-19 are ahead of us. Learn how to adjust to the current environment and take advantage of it.
- Don't rely on one source of income especially salary, it is very risky
- Key Success Factor is always be humble to learn from others
- Be interested in the footprint of the success and failures
- Many civil servants tend not to take challenge because of time; “people will steal my money” manage time and multi-task for better wealth.

### **Response Summary**

- Investing back home while in the diaspora is challenging but if one takes a close supervisory role with the help of a trusted business partner, it can bare results. Taking time to travel to attend one of Enterprise Uganda's business trainings would help one attain the required business skills, he added.
- Calvin Epidu thanked IWA Uganda for organizing this very educative and inspirational session. He said it was well worth every minute and even more special that's it's delivered by our own; Eng. Eyatu and Mr. Ocici.
- In response to Dr Etolu's question on employees who retire, use up all their retirement benefits and come back begging for help, Mr. Ocici said it's better for retirees to exercise patience as they weigh their investment options. “Unsuccessful business ventures are a result of rushed decisions”.
- Samuel Aoru: well, this is just a first step of a1000 miles... we'll get there together! Much us we've started it today, it's imperative that we continue to follow up on the results and impact of the training.
- Barbra Aanyu; I believe my contribution can come in matters to do marketing and customer service delivery. IWA can organize us to offer our voluntary services to our local communities.
- Most businesses have proper internal/Financial control policies but one of the biggest weaknesses. I see is that we tend to relax in implementing these controls. One normally starts so well following each step of the process but once cash inflows or benefits from his/her venture begin, they relax on strictly following those measures. Financial discipline is very critical in ensuring business growth.
- Pauline Aarakit thanked the organizers and the guest speakers for the insightful discussion. She said she had learned a lot from listening to the discussion.
- Stephen Oparok thanked the IWA Uganda for organizing the webinar. He said they have a village savings group back home in Ngora but were transforming it into a cooperative with designed for bulking produce. However, they needed serious training on how best they could do it. Mr. Ocici



said the group can apply for training from Enterprise Uganda and they will be taken through business mentorship skills training.

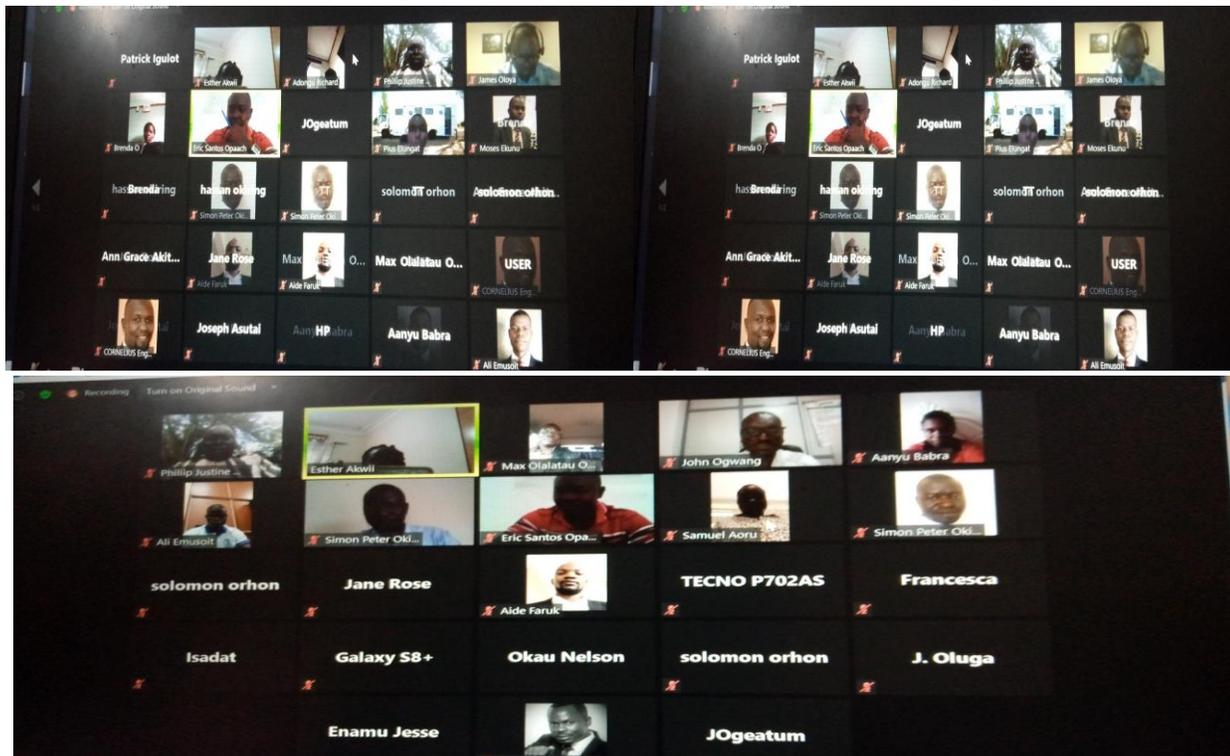
- In response to a question on whether to start a business before or after retirement, Eng. Eyatu stated that it's important to start a business before retirement as it helps you understand the basics of running an enterprise. Retirement would later offer you an opportunity to concentrate on your business fully while taking advantage of the networks you have established.
- Dr. Akileng Godfrey: Technology is critical in modern business.
- Aide Faruk: Grateful for the presentations, very insightful however I believe technology should also be adopted or integrated with in any business environment, I am a website developer, digital marketer and also have a platform for networking through SMS, I believe that lockdown has been an eye opener that technology is a necessity as well to reach out to customers, all this is critical in increasing one's online presence and sales.
- Pauline Aarakit: Am very happy to see very many professionals from Teso region, but I think the problem most of you are hiding and doing your things in Kampala, May you please find time and always share this knowledge with our people back in the grassroots, Thanks for this training unfortunately majority of the people can't have access to this platform, With time please have other platforms where you can reach out to the majority of the people back in the villages, we have many youth who are jobless with a lot of land all they need is empowerment to use the available resources and become wealthy.
- Stephen Atum Aolikor: on loans, true it may be challenging for many. But a clear understanding and strategy of financial inclusion is critical in helping you take the loan and risk for investment but of course with a fall back mechanism!
- Ann Grace Akiteng: I am so grateful that we can now do this for Teso. Thanks speakers
- We need to continue having these sessions.
- Ettedu J.J Geoffrey: Thank you Eng. Eyatu and Ocici for those very real life and practical insights. The ball is now in the courts for all of us.

The IWA Board Chair thanked participants for making time to attend the webinar. She emphasized that IWA Uganda had developed a strategy for reaching out to the local people; this would call for the help of volunteers to assist in accomplishing some of these tasks since the organization has a lean secretariat.



## Appendix

### A: Screen shots



### B: List of online Participants (attendees)

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Caleb  
James Oloya (James)  
Galaxy J7 Duo



**C: List of interested participants in being part of IWA UG**

S/N	Names	Role	Email	Telephone number	
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4	Stephen AtumAolikol		atumstephen@yahoo.com		
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11	hassanokiring		hassa.okiring@gmail.com		
12	Ann Grace Akiteng	Coordination		0772891830	Right now am working with community on tree planting. I will need more sharing with Engineer Eyatu and Mr. ICICI thanks
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31	Michael		kamyalaura111@gmail.com		
32	John Ogwang		jogwang1@gmail.com		If you are not a member of IWA but would like to get actively engaged.



					I am one of them. Please find ways of sharing about this Platform ((as well as IWA) more broadly.
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