COACHSTORIES
SEED VOLUNTEER PROGRAMS
TABLE OF CONTENTS
01
Forging New Frontiers

05
Reflecting on a Personal Journey

09
Giving Back

13
Becoming Victors

17
Raising the Bar

21
Sharing Insights
A veteran marketing consultant, Jan Swanberg decided to take her work to a new frontier. Together with husband Ed Forman, they applied to become coaches for the Stanford Institute for Innovation in Developing Economies (Stanford Seed) in West Africa.

In June 2013, Jan and Ed left San Francisco and headed for Accra, Ghana, the location of Seed’s first regional center, where they became part of the first team of Seed coaches to immerse themselves in the local business environment and offer general business management coaching to an array of companies.
The goal was to help Jan's clients, all of whom are enrolled in Seed’s Transformation Program—an ambitious initiative designed to help scale companies in the region, establish a transformation plan for growth, and help develop and implement strategies that will transform them from small- or medium-sized businesses to industry leaders and job creators. With companies from three West African countries—Côte d'Ivoire, Ghana, and Nigeria—Jan would typically schedule several days in each country, meeting regularly with key players spanning a variety of functions, from the executive suite, to quality control, marketing, sales, and the supply chain. In addition to working closely with employees, she visited factories and stores, and spoke with customers.

Swanberg returned in December 2013, greatly changed and enhanced by the epic experience. Seed caught up with her recently to find out more.

What did you worry about before going that didn't turn out to be a problem?
I wanted to make sure that I could truly help the clients. I didn't know much about Africa, and I didn't know what kind of industries I'd be working with. It turned out that business is business; the relationships were like those I'd had with many of my clients over my 25 years as a consultant. I was able to dig in and understand their businesses without much trouble, and to help all of them. I think the other coaches felt that same way.

What does it mean to be a Seed coach?
You have to be a multifaceted team player—part visionary, part practical, because the goal is to help guide the businesses towards transformation. Once you've articulated a vision in collaboration with your colleagues there, you have to work with them to figure out the steps needed to take the company to loftier ground.

What do you think makes a coach successful?
This is not an advisory role at the ivory tower level. You have to be interested in the companies and be willing to learn and get into the trenches with them. You also have to be scrappy, because resources are limited.

How did you establish trust with your clients?
By listening. By visiting their facilities and really trying to understand what their business was all about. We didn't bungee cord in and give some advice and leave.

“The transformation plans we developed to help these companies grow will allow them to hire more workers, and when you give more people opportunities, more are lifted out of poverty.”
We were there with them over six months. In time, they became willing to divulge their true issues.

**How did you bridge cultural gaps?**
Personally, I started wearing African fashion. I didn’t do it on purpose, but soon I found that clients loved it. Also, I learned about Ghanaian food and asked questions—people appreciated that I was willing to learn.

**What kind of infrastructural challenges did your companies face in West Africa?**
Electrical power is a huge issue. Especially in Nigeria, all the companies need their own generator. This means when the generator is down nothing is happening in the factory. It’s very disruptive to businesses. It’s something you have to learn to work around.

**What was one of your favorite experiences?**
I was helping 25 factory workers apply a business school case on bottlenecks. We mocked up the production line, calculated what the bottleneck was, and then asked them for their suggestions. It was the first time they’d ever experienced something like this. They were so excited about it that the other 25 women on the assembly line wanted to experience the case, so I came back and I did a second session. They came up with great ideas for solving their bottleneck problems.

**What was one of your most uncomfortable experiences?**
I had done design thinking with one company and started feeling, “These people are stuck in their ways.” Then I did a SWOT analysis: Strengths, Weaknesses, Opportunities, and Threats. In the weaknesses and threats areas I felt that if the company didn’t change they’d really go under. I went to the CEO and chairman and had the difficult conversation. They looked at each other and said, “We know this in our hearts but it took Jan to say it.”

It turns out the CEO went to each manager’s home that weekend and said, “This is what Stanford Seed thinks about our business. Are you in or are you out?” They all said, “Yikes, she’s right.” The next week they all came in much more open, and we were able to come up with a new plan for 40 new products. So that uncomfortable moment was a turning point.

**How does your work connect to poverty alleviation?**
The transformation plans we developed to help these companies grow will allow them to hire more workers, and when you give more people opportunities, more are lifted out of poverty. Over the next five years, I think these companies do have the potential to grow at a very large rate.

**How did the experience change you personally?**
It was amazing. Before going, I had no real friends in Africa. During my time there, I established very strong relationships with at least 10 people with whom I plan to stay in contact. I think I was able to touch their lives, and they definitely touched mine.
Was there a moment that brought that home?
One of my Nigerian clients flew all the way to Ghana to say goodbye to me because my Nigerian visa had expired. He said, “I just couldn’t let the day go by without saying goodbye to ‘Mama.’” I learned later that by calling me “Mama,” he was saying that I had become a very important person to him. It was a title of extreme honor and I was so moved, because I, too, had come to value our relationship so much.

What advice do you have for people who are thinking about becoming Seed coaches in Africa?
I’d highly recommend applying, because it’s a wonderful opportunity to expand your horizons, have an incredible adventure, and contribute to the growth of businesses in developing economies.
Clinton Etheridge is no newcomer to West Africa. After graduating from Swarthmore College in 1969, he taught secondary school math for two years as the first African-American Peace Corps Volunteer in The Gambia. Decades later, he returned to that country in July 2011 on a pilgrimage with his three adult children and four-year-old granddaughter.

But it wasn’t until June 2013, that Etheridge was able to bring his background as a businessman to the region. For nine months, he coached six high-potential, small- and medium-sized enterprises from Ghana, Nigeria, and Sierra Leone as one of Stanford Seed’s first coaches. Working in six different industries, he assisted a commercial ice company, a general contractor, an electrical engineering contractor, an oil processor, an affordable housing developer, and a bottled water company to identify and move toward their business goals.

For the assignment, Etheridge drew on some forty years of experience in commercial banking with Chase Manhattan Bank in New York and London, and Citicorp in San Francisco and Los Angeles, as well as an MBA from the Stanford Graduate
School of Business. As a founder of the California Economic Development Lending Initiative, he also had significant experience helping more than 200 entrepreneurs finance and build small- and medium-sized businesses throughout California.

Etheridge recently spoke with Seed about his recent engagement on the continent.

**Why did you decide to be a Seed coach?**
It was an opportunity for me to fulfill a life-long dream that I had of going back to Africa to leverage my business skills and make a different kind of contribution than I had made when I was a Peace Corp Math Teacher decades before.

**What did you bring to the assignment?**
I was a very experienced banker, and most of the companies were looking for some sort of financing in order to grow. I had a perspective on how you become lender-ready, how you talk to investors, how you present yourself when you’re going for capital. I also brought a kind of cultural sensitivity that was the result of my Peace Corps experience.

**How was working in West Africa different from working in the United States, and how did you deal with that difference?**
My Seed customers in West Africa were more risk-averse than my U.S. customers. In Africa, business people assume that if they fail, they won’t get a second chance, and they will let down their extended family, who are depending on them. We Seed coaches dealt with this risk-aversion by getting them to think big and think boldly
about getting on the path to transformation — even though transformation takes a long time. The starting point was helping to create a mindset shift.

**What kind of an impact did you have on the companies you worked with?**
My Nigerian customer said being in the program was like rowing a boat down the river — and then coming to the ocean and seeing that there’s a big, wide, wonderful world out there. That’s the kind of effect we coaches had on most of these businesses — getting them to think bigger and bolder than they had before. I was also able to significantly help two customers, in particular, with the financing requirements that they were looking for.

**Was there a moment when you saw your work really come to fruition?**
Yes. One of my customers, a soybean processor, needed investment capital to get equipment that would improve their refining capacity for their soybean oil. They were a growing and profitable company, and they were considering a number of financing proposals. But one of them had an onerous condition attached to it. I advised them to turn the proposal down, which they did, but the financing source wouldn’t take “no” for an answer. He was really jumping up and down. The management person didn’t know what to do. I advised him to just let things settle down, which they did. By the time I left, the company had gotten another proposal for the same equipment on better terms.

**What was a typical day like for you?**
Every day was different but the goal was to communicate with our companies regularly either by phone, fax, or video conferencing. The site visits were also very important because there’s no substitute for direct, face-to-face communication. I spent every day thinking about how I could get my companies on the path to transformation. So it was a question of communicating with them in one way or the other on that.

**What was one of your most uncomfortable experiences?**
Most of my cohort companies were cooperative, but shortly after the Transformation Program in July, one of them replied “What for?” when I asked for copies of their financial statements, a standard information input for diagnosing a company. Over time, as I gained the trust and confidence of the company, they provided the financial statements and even invited me to a board meeting.

Clinton Etheridge in front of the Seed West Africa center
What would you say to somebody considering becoming a Seed coach who may be on the fence?

There was an expression the Peace Corps had years ago: “This is the toughest job you’ll ever love.” I felt that way about the Stanford Seed coaching program. If you have the right attitude — one of humble inquiry — and you’re prepared to roll up your sleeves, act as a “partner” with these enterprises, and help them get on the road to transformation, you can have a lasting impact on a company, and even a country. Stanford Seed provides you with an opportunity to leave a legacy in Africa. That can be compelling for the right person.

Personally, what are you going to do with your experience?

I had an article about the family pilgrimage I made to The Gambia called “What Is Africa to Me?” published in my Swarthmore College alumni magazine in January 2012. That article showed some promise by winning the 2012 Lowell Thomas Award from the Society of American Travel Writers Foundation, so I decided to expand it into a book. In it, I’m going to explore what I learned through these significant engagements with Africa — both about the continent and about being an African American.

“If you have the right attitude — one of humble inquiry — and you’re prepared to roll up your sleeves, act as a ‘partner’ with these enterprises, and help them get on the road to transformation, you can have a lasting impact on a company, and even a country.”

Panel moderator Collins Dobbs (left), with former coaches Bill Scull, Jan Swanberg, Ed Forman, and Clinton Etheridge
For Jim Bratnober, it was time to give back. He’d had a good run as an engineering manager at Hewlett-Packard and wanted to take what he’d learned over three decades where it would make a difference, he says, “beyond my bank account.” That desire led him to West Africa, where, in January 2013, he became a Seed coach to 11 companies in Côte d’Ivoire, Nigeria, and Ghana.

An enterprise in Nigeria that connects mobile carriers, a sole-proprietorship that makes pavers and roofing tiles in Côte d’Ivoire, and several businesses that process food — these are just some of the companies Bratnober assisted, bringing his expertise in product development and manufacturing to help them identify and move significantly toward their expansion goals.

Seed recently sat down with Bratnober to hear more about how his nine-month experience demonstrates the kind of impact a coach can have in helping transform the lives of people living in poverty. His story shows how Seed is making a real difference bridging a critical gap in global efforts to address prosperity in Africa.
What inspired you to be a Seed coach?
When I went to South America 15 years ago and saw the poverty in the Amazon, a voice just kept ringing in my ear: “What are you going to do about it?” I knew that governments weren’t going to help; the answer had to come from the private sector. I wanted to do what I could to be part of that answer.

What’s the difference you wanted to make?
For me, it boiled down to one sentence: To build more and better jobs in West Africa to help improve the lives of those in poverty.

Was it the right decision for you?
When I got there and started seeing these wonderful, caring, polite, engaging, welcoming people living in poverty, I thought, “This is just out of whack.” I knew I’d chosen the right track.

What did you find rewarding about coaching?
To have these leaders pull me into their world, welcome my experience, and then let me guide them — that doesn’t happen often in corporate America. They were smart as all get out, and courageous, but they weren’t always experts in financial processes, operations, or those kinds of things. Coming in with new ideas, getting them excited about those ideas, and helping them to achieve dramatic results was incredibly meaningful.

“...I assisted a very small company to double in size and expand its product line. I can’t claim credit for that. I was simply the coach standing on the sidelines and teaching new plays.”

How did you help these companies?
A few examples: In just the short time I was there, I assisted a very small company to double in size and expand its product line. I can’t claim credit for that. I was simply the coach standing on the sidelines and teaching new plays.

The gentleman who made the pavers and the roofing tiles wanted to expand his product throughout Côte d’Ivoire. There was a lot of unmet customer demand, and by helping him to branch into other product lines I helped him make significant headway.

The food canning company I was working with had a lucrative business dealing with distributors in the United Kingdom and the East Coast of the United States. They couldn’t meet all the demand, and they wanted to double in size. I helped them look at the domestic market in Ghana and other parts of West Africa, and establish a good operations plan for quadrupling in size in three or four years.
How did you get the companies on the path?
It was a multistage process. The first thing was learning who the people were and understanding their businesses. And I had to do that quickly, because nine months goes by in a heartbeat. The next thing was to get across the concept of “transformation” and what it would do to their business. I did that by asking a lot of questions in such a way that the people developed their own answers and plans — otherwise it just wouldn’t stick.

Then came the diagnosis — understanding what was broken or bleeding. From there, we looked at what was inhibiting them or causing them to move slowly on that path. Then I had them write down where they saw themselves going.

How did the experience challenge you?
My strength is in product development and manufacturing, and, as a coach, I was dealing with a broad range of industries. So I had to do a fast study on operating methods, cleanliness for food processing, company finances — stuff that wasn’t in my area of expertise. I had to stretch to help them in those areas.

Tell us about a transformational moment.
In one instance, during a diagnostic process, one of the CEOs suddenly realized he had too many people in the wrong places. It was an “Oh, my God, I have to fire people” moment, which was very challenging for this kind-hearted individual. But I helped him realize that when you furlough work forces, you can actually grow and pull them back. He’s been able to do that, and then some.

Then there was the gentleman in Côte d’Ivoire who was working with pavers. I introduced some manufacturing concepts and watched him grab them like a football
and start running down the field. During my last trip there I saw a big pile of fixtures he was building for one of his products. When I asked how long it took him to build them before, he said 20 days. Now he could do it in a day. As a coach, I danced all the way back to the hotel. I’d given him something that was simply in my background, and he blew it into something I didn’t even see was possible. That was a transformational moment for me as much as for him.

How did your work impact the community?
One of the more important pieces is that it helped create jobs. Each of those jobs means more for a family, more opportunities for all of them.

What would you tell someone who’s interested in being a coach, especially in a different culture?
Be open to what you’re going to see and experience. You’ll get into situations you won’t understand, but after a while, they’ll begin to make sense. Recognize that you need to learn as much as they do. If you’re open, you’re going to learn a phenomenal amount.

Know that whatever you have to bring from your experience or your heart is all going to help. As a corporate animal for 31 years, I thought there’s no way this stuff is going to translate to a small or medium business environment, particularly going from high tech to dirt floors and cinderblocks. I was wrong. Almost all of it translated. So have faith in yourself, because the stuff you learned years ago and can apply in your sleep is going to make a difference.

And lastly, get set for the job of a lifetime — because it’s going to be amazing.
Ed Forman had spent more than three decades leading entrepreneurial ventures in Silicon Valley. He’d gathered an impressive roster of skills and knowledge of a variety of industries. But he still hadn’t quite made the impact he’d wanted. Then he learned about the Seed coaching opportunity.
Forman set off for West Africa in June 2013, to accept an assignment as a Seed coach. He worked with six companies in six different industries in Ghana, Nigeria, and Côte d’Ivoire.

The experience was pivotal, allowing Forman to recognize how his knowledge and business expertise could be applied to helping companies survive in a shifting global business environment while raising the profile of local economies.

The experience also opened up new opportunities for him. After working in West Africa, Ed spent six months in Santiago, Chile, where he mentored fellow entrepreneurs and worked on their social enterprise, RahRah4Good (RR4G), which provides income to rural African women by developing new markets for traditional African products. In a clever twist, RR4G distributes traditional African jewelry and fashion accessories in team colors to sports fans globally. Forman now works with early-stage ventures in the United States, West Africa, and Chile on strategy and corporate development issues. Stanford recently spoke with Forman about his African sojourn.

**Why did you become a Seed coach?**
I had hit a point in my career where I had more than 35 years working in technology companies, and I had the health, time, and financial freedom to be able to volunteer full-time. I saw the Seed coaching experience as an opportunity to take advantage of the alignment of those factors and do something good for the world.

**What did you hope to accomplish as a coach?**
I wanted to help African companies benefit from my knowledge and my networks. Felt I had a lot of assets that could be applied to Seed’s mission to alleviate poverty and use business as a mechanism to enhance civic engagement.

**Did you have any doubts before going?**
Yes, I was thinking that I know a lot about business development, technology industries and products, and getting companies financed, but I wondered how this would apply to small companies in Africa.

**Were those doubts allayed?**
Yes. I found that my general business experience, the exposure I’d had to different industries and different kinds of companies, and the sense of wisdom I’d acquired over many years of business leadership had a lot of value.

**What did you bring that had the greatest impact?**
It wasn’t about knowing how to produce specific products or apply particular kinds of technical knowledge. It had to do with knowing enough about things like unit economics, marketing and sales, and business economics to make a difference to a small company. My general management instincts were the most valuable.

**What would you say to someone who’s considering becoming a Seed coach?**
A lot of people may think, “I don’t know anything about Africa,” or “All I know is
pharmaceuticals and they don't do pharmaceutical research in Africa.” It's really not your specific technical expertise that brings value, it's your general business knowledge and wisdom that can have a profound impact.

**Tell us about your work with a couple of companies in Africa.**

One was called Eden Tree. In Ghana, where they're located, there's no “Food and Drug Administration.” That means there's no guarantee that pesticides have been applied safely to produce or only clean water has been used. Eden Tree's mission is to bring nutritious, safe food to everybody. That involved putting together a vertically integrated supply chain that could assure that the raw materials were grown with clean waters and pesticides were applied safely.

Another company made concrete pavers in Côte d’Ivoire. We figured that the business could modify its pricing to better utilize its capacity and generate enough incremental sales volume to expand the number of employees dramatically.

“**In Silicon Valley, if you’re an entrepreneur you can virtually go into any café and have questions and you can find a guy at the next table with whom you can talk it through. But entrepreneurs in West Africa are pretty lonely and isolated.”**

**How was the support you offered valuable to your clients?**

In Silicon Valley, if you’re an entrepreneur you can virtually go into any café and have questions and you can find a guy at the next table with whom you can talk it through. But entrepreneurs in West Africa are pretty lonely and isolated. They don't have the kind of support, resources, and eco-system we have in the United States. So, as a business coach with Seed, one of the gratifying things is you work side-by-side with your clients and you become their confidant.

**How did you approach your companies?**

I started by listening and tactfully asking questions. This isn't a process where you're necessarily bringing 'your' ideas to them. Rather, you're helping to elicit the ideas they already have and you're helping them to refine and operationalize those ideas.

**Tell us about a transformational moment.**

One of my companies in the food processing industry suddenly found themselves having to do business with one of the largest global retailers, which had bought one of
their major customers, a local supermarket retailer. This global retailer had very high expectations regarding food safety and the flow of business information. It became evident to all of us that the world of business moves very fast and companies in West Africa need to seize opportunities and become leaders and employers, otherwise international companies will move in. My client realized they had to commit to moving forward by raising capital to deliver on the promise of food safety and to integrate a set of modern business systems.

**What was your role in that?**

I asked a lot of questions and then reached into my network and found people who could help us understand what this transition meant. A former supplier to the largest retailer explained how that company does business. I felt good about helping this locally owned company led by very bright people to operate in a different manner.

**What was your own peak moment?**

One of my clients desperately needed financing to confront their business challenges. We had worked for several months putting together a business plan, a set of financials, and a story that an investor could say yes to. At the end of the presentation, the investor turned to my client and said, “We’re in.” It was a moment of incredible satisfaction for me.
Terry Duryea touring African Concrete Products with owner Carl Richards.

COACHES

RAISING THE BAR

SEED BUSINESS COACH TERRY DURYEA MAKES AN IMPACT

by Marguerite Rigoglioso

Terry Duryea first started helping underserved economies 15 years ago, when he became heavily involved with microfinance organizations. He spent a great deal of time in the field, visiting communities in India, Latin America, and South Africa. But it wasn’t until he saw that call for Seed coaches that he realized he was going to be able to do the final thing on his bucket list: live in a foreign country and truly immerse himself in a community.

Duryea, who holds an MBA (’71) from Stanford Graduate School of Business, and who has built and contributed to a number of venture-backed technology companies, brought to the assignment expertise in finance and corporate and business development.
With his strong analytical skills and an ability to understand the many moving parts of an organization, he added value in each of the seven West African organizations he was involved with.

Drawing on his entrepreneurial spirit, his operational focus, and his knowledge of how to make constructive impact on growing businesses, Duryea helped his clients position themselves to contribute to the economic well-being of their communities in bigger ways than they’d ever thought possible.

Seed recently caught up with Duryea to find out more about his work in this region of the world.

**What drew you to become a Seed coach?**
When I first read about Seed I saw a great opportunity because I knew the limitations of scalability within the world of microfinance, where I’d been operating for some time. I saw Seed as a way to create jobs, which is a way to move people up and out of poverty and enhance the prosperity of the entire community. At the same time, I saw that the experience would leverage my background as a business builder. It was an immediate no-brainer for me.

**What was the difference you wanted to make?**
I wasn’t sure what to expect going [to Africa], so I went with an open mind. My intention was simply to apply my experience in helping mentor companies and individuals in business building to the West African context.

**What kind of difference do you feel you did make?**
It started with getting people to have a mindset shift, getting them to realize that their horizons were much broader than they’d ever imagined. I helped them see that they could be much better, do much more, and have a bigger impact on the community than they’d ever thought possible. That was probably the most rewarding part of the whole experience. More specifically, they began to appreciate the importance of data-driven decisions, of understanding the customer, and of doing market research.
What kinds of companies or industries did you work with?
I worked with a variety of companies, seven altogether. Two were in real estate development — one in Lagos, Nigeria, and one in Accra, Ghana. The others were in five different industries. One was in technology and probably had the greatest potential to make a significant impact on sub-Saharan Africa. This company developed an application that allows money transfers on any mobile phone between financial institutions as well as between individuals.

Then I worked with a 50-year-old company that manufactured and sold pre-stressed concrete. I had an importer with two product lines: a declining food supplement line for the poultry industry, and a modular office line that had the potential to be a game changer for Ghana, and Western Africa as a whole. In Nigeria, I worked with a Managing Director who was empowering women by creating manufacturing jobs for women. Before I met her, she had tried a couple of different products and ended up becoming a bulk straw manufacturer who employed women close to the bottom of the pyramid. They distributed the product through another set of women in the public markets.

My last company provided high-quality education from preschool through high school in Ghana. They offered an international baccalaureate, and about 50% of the students ended up going on to university in either Europe or the United States. But they did all of this at about half the tuition costs of the other preeminent schools in Ghana. For me, it was very exciting to have that kind of broad exposure.

“I saw Seed as a way to create jobs, which is a way to move people up and out of poverty and enhance the prosperity of the entire community.”

How did you get these companies on the path of “transformation”?
I focused on creating an environment that allowed them to decide they wanted to be transformed. I was serving as a business coach, and we all recognized that I wasn’t going to be there indefinitely and that they ultimately had to take ownership of the process, the plan, and the approach. I was a motivator, asking them a lot of questions and setting high standards. I just kept those bars moving higher and higher, not accepting less than I thought they were capable of.

Give us an example of a major change one of your companies realized they had to make.
When I first met my tech company, they had 13 mobile phone apps, but none of them
was going to set the world on fire, and all of them had multiple competitors. I pointed out that having a positive cash flow at 15% or 20% growth is nice business, and that they could keep experimenting with apps, but none of it was going to have an impact on sub-Saharan Africa. I encouraged them to look at their underlying technology and the credibility they had built doing contract software development. After a few months, they set aside their 13 little children and created a business model that built on the existing technology and would truly change the way funds flow around sub-Saharan Africa and, ultimately, around the world.

What three words would you use to describe your coaching experience?
Love, impact, and appreciation. The people we all worked with were so appreciative of what we were doing. I received positive feedback almost every day and got to experience things I never would have otherwise. It was an incredible opportunity.
“Jan was very influential in defining the marketing approach of the company. There was previously no marketing orientation or focus as the company relied essentially on referrals for sales.”

Enlibukun Adebayo, CEO, Clean Ace Solutions LTD

“Clinton was always available for support both technical and non-technical”

Omane Frimpong, CEO, Wilkins Engineering Ltd
“Your coach knows all about your business, your staff, your customers, your challenges, your failures, your successes and interacts with all of these in a manner that would bring out the issues ...and translate into a successful business environment.”

Dr. Chioma Nnenna Ejikeme, CEO
Karen-Happuck Nigeria Limited

“Jim took his time to study our operations... He came out with a spreadsheet, a break-even analysis, that has become a cost analysis tool ...for Vester to decide on our projects.”

Kwasi Nyamekye, Managing Director,
Vester Oil Mills Limited

“Terry infected you with confidence and the “can do spirit.””

Dr. Chioma Nnenna Ejikeme,
Karen-Happuck Nigeria Limited