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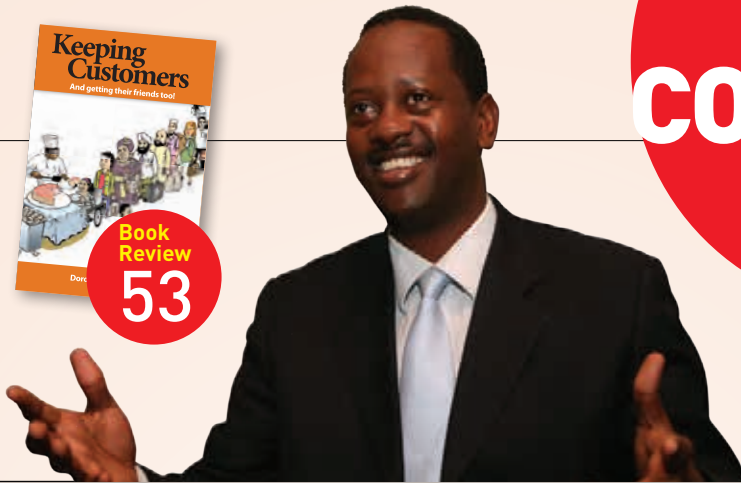
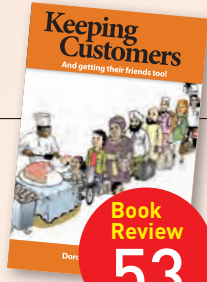
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Meet
The ServiceMag
Team



PLUS: ASK OUR LAWYER, CARTOON, PICTORIAL,

What an Amazing 2 Years!

How time flies... I cannot believe that throughout the many challenges, we have succeeded in producing eight issues of The ServiceMag in two years. I still remember how the idea of doing a high-quality, educative, quarterly and free magazine germinated during the 2009 Christmas holidays in Accra, Ghana. I also remember how a negative response from a CEO made me vow to do everything in my capacity to prove him wrong.

Little did I know that this idea that started as a hobby will require a load of determination, hard work and perseverance. Probably like many entrepreneurs, I was naive enough to think that the journey would be all too easy and full of exciting moments.

Exciting, it has indeed been. The response from readers has motivated each new section that has been added to build the magazine you are now holding in your hands. Today we have seventeen different sections that attract many positive feedbacks from readers in English, French and Kinyarwanda.

Has the journey been easy as we had expected? Obviously not. Many times, we felt like giving up when out of a hundred companies we had visited or written to, to either sponsor a section or place an advertisement, only ten are kind enough to respond to our insistent mails, letters, calls and text messages. There was also a time when after the printing had already started when a company called to cancel its advertorial simply because they had realized, after giving us the go-ahead, that they hadn't complied with their internal procurement procedure.

Above all, we have been privileged to work with a team of professionals in their own fields that have helped build this magazine. From Julius our first designer to Edward our present one, Diana our French Editor, Esther, David and Aryantu our English editors, Gaspard our Kinyarwanda Editor, Willy our Webmaster, Malick, Linda and Gael our photographers, Roland and Edward our Accountants down to Lucy our new intern in charge of advertisements and the wonderful contributors who constantly write for us.

Will this magazine continue the way it has been for the past two years? Probably even better. We commissioned a marketing company that conducted an interesting survey on readers' perceptions of The ServiceMag and from the conclusion; we know that The ServiceMag has become the most sought-after magazine in the country. Within a period of two years, it has created its own niche market and is the only corporate magazine that is read from the President's Office down to the local bar waiter in Cyangugu.

The sky is definitely the limit. We intend to improve ourselves, expand and reach the whole of East Africa from next year. It was a great honor and privilege to have started this wonderful work. As we look to the future and moving it on, I sincerely hope there will be other brave people who would take up the challenge of building the Rwandan workforce through this magazine.

Sandra



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How do I find a copy of The ServiceMag?

I enjoy reading your magazine but really, it is too difficult to find a copy in town. I don't know if there is a specific place one can always get a copy. Please communicate better on your distribution locations.

— *Mathew Nataganda*

Hi Mathew, you can find the magazine at any of the following points: Bourbon UTC & MTN, RwandAir flights, Pearl Lounge, various hotels (Serena Hotel, Laico Hotel, Manor Hotel and Lemigo), Ecobank, EasyInfo racks, various pharmacies and travel agencies. We also deliver copies to over 300 institutions in Kigali and upcountry. You can also call us on 078 475 5052 to get a copy or read it online at www.theservicemag.com

The legal section of the magazine is very educative!

'Ask our Lawyer' is the first section I read in your magazine. Can you please write something on consumers' protection and insurance? Who does one complain to or sue for instance when one falls down in the UTC building and breaks an ankle because of a wet floor?

— *Ahmed Toureh*

Inyandiko yanyu mwatugejeje ubushize

igaragaraho Kamire n'abakobwa ba rwiyemezamirimo, yaradushimishije cyane. Nifuzaga ko mwazakwirakwiza kopi z'ikinyamakuru gihuterutse muri kaminuza no mu mashuri makuru yo mu Rwanda cyangwa se ahantu hose abantu bigira mu gihugu kugira ngo nibarangiza amashuri yabo bazababare umwamba akamaro ko kuba rwiyemezamirimo.

— *Judith*

When is The ServiceMag coming to Uganda?

This is the second time I am reading the ServiceMag. The very first time was in March. I live and work in Kampala but with business interests in Rwanda.

I am wondering whether you have plans of rolling out to Uganda?

— *Sharif Ngobi, Kampala, Uganda*

Hi Sharif, in 2012, The ServiceMag will be distributed in all East African countries.

Faites un Sondage sur les expériences des patients dans les centres de Santé

Le Rwanda fait d'énormes progrès en matière de santé vu le pourcentage de la population qui bénéficie de mutuelle de santé. Mais la qualité de service dans les services de santé laisse encore à désirer. Il suffit d'ailleurs d'écouter les horribles histoires des uns et des autres pour prier Dieu tous les jours de ne pas tomber malade malgré la mutuelle. Je voudrais vous suggérer de faire un sondage sur ce que pensent vos lecteurs sur les centres de santé du pays. Je me demande aussi s'il y a ici un organe qui contrôle et vérifie la qualité des médicaments qui nous sont vendus dans les pharmacies du pays? *Armelle Mugisha*

Are you a Gazelle or a Lion?

The article where you question whether one is a Gazelle or a lion speaks wisely to solving so many problems within Rwanda. It means that your actions will always speak louder than your words. In-action is a choice not to act, a person, a group or an entire committee may decide not to decide on a pressing matter.

In fact no decision is a decision not to decide. The same folks go back to the government or their boss or their investor or partners (the Lions in most cases) and demand change when they are not willing to demonstrate action. That to me is the definition of insanity and we pay a high price for non-action.

People who don't move on matters are like an entire herd of Gazelles who remain asleep in the morning just waiting for the Lions to show up. The Lions would say what an easy meal, heck we don't even have to hunt the herd is in the same place every day.

It seems like many people and organizations in Rwanda choose to stand still, not reply emails or phone calls and even worse remain indifferent on very pressing matters rather than acting on the many outstanding issues.

I ask how can you steer a parked car or a get a ship with cargo from the dock, you must launch or at least be moving for god's sake and you can always alter your direction once your in motion.

In the business world a wrong decision is much better then no decision at all. I constantly tell people in Rwanda, NO is perfectly good answer. In Canada its not perfect however I can say that people, farmers and businesses move fast or they drop off the map and nobody even cares one way or the other as they simply "move on".

In Rwanda many structures exist like RURA, REMA, RDB and all the NGOs in the world seem to be here and in place. The rules of the game are well established. Everything seems to be in tact however.... The missing component is ACTION!!!! Again I thank you for making a very good point when you wake up in the morning you better be running or you better be hunting or you will become the Lions next meal. And if you choose to become a Lion you better wake up and start hunting every day or you will starve. - *Kim B Walker, Kigali Septic Services Ltd*

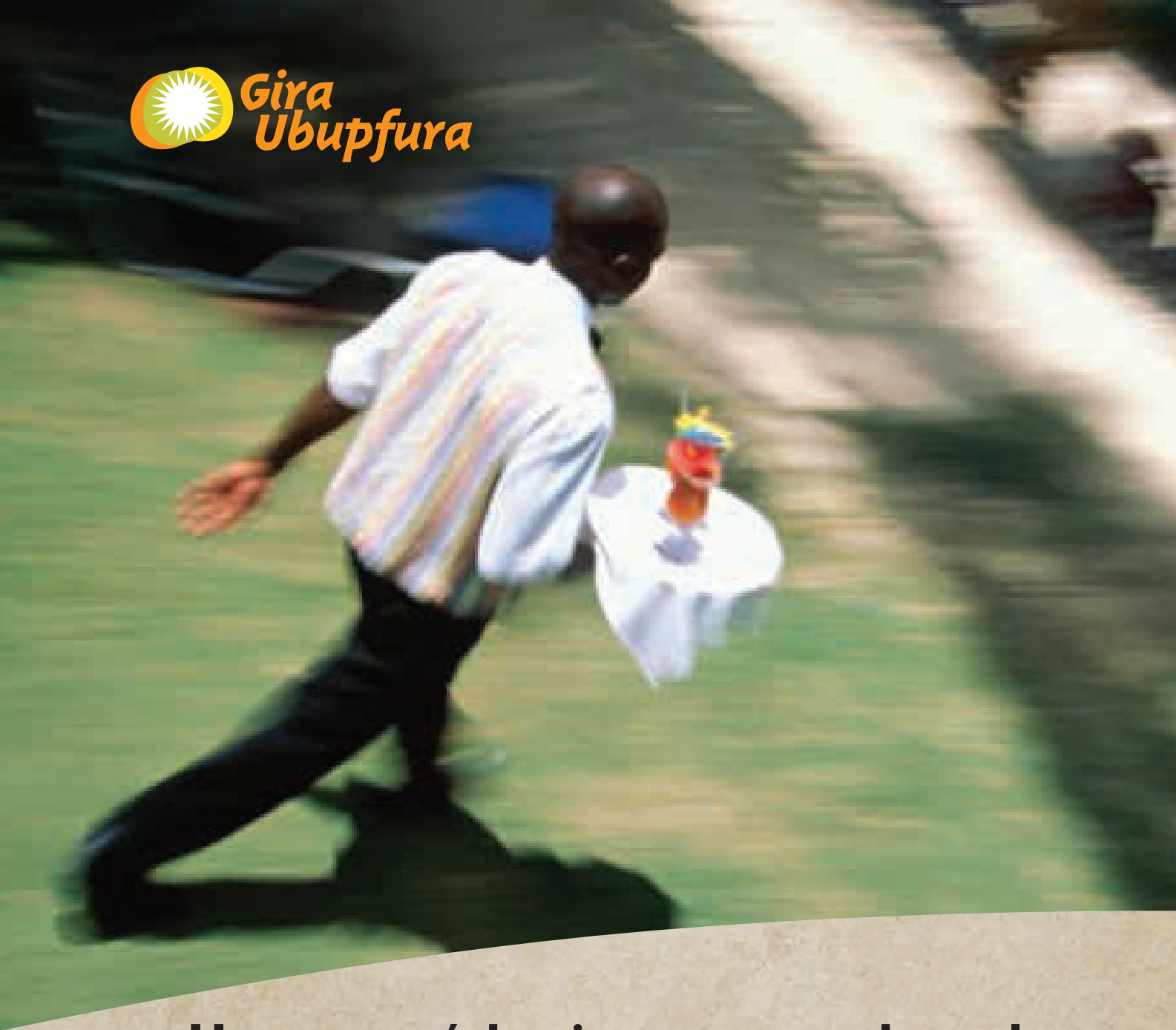
Un voyage agréable sur RwandAir grâce à votre magazine

Je suis Gabonais et j'ai eu une copie de votre magazine dans le vol RwandAir en provenance de Libreville pour Dubai. Ne connaissant pratiquement rien sur le Rwanda, votre magazine m'a permis de me faire une première idée de ce qui se passe là-bas. Aussi en transit à Kigali, j'ai vu d'autres passagers le lire dans la salle d'attente. Je voulais vous féliciter pour les articles fort éducatifs qui ne concernent pas uniquement la qualité de service au Rwanda mais de façon générale toute l'Afrique. J'ai spécialement aimé votre article sur « Pourquoi les noirs restent ignorants faute de leur manque d'intérêt pour la lecture ». *Jean Nsono*

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Harageze rero ngo imvugo ibe ingiro: ubupfura, ubutwari n'ubunyangamugayo biturange mu mikorere yacu, bityo biduheshe ishema mu murimo wacu.

Ubupfura bugaragarira mu buryo twitwara, ibikorwa dukora, ndetse n'uburyo tubikora.

RDB rewards companies at the Mini Expo to encourage good customer care

The Rwanda Development Board in partnership with the Rwanda Private Sector Federation completed a 10 day customer care awareness campaign began from the Northern Province in November 2011.

The closing ceremony took place recently at Ubworoherane Stadium in Musanze and was graced by the presence of Bosenibamwe Aimé the Governor of the Northern Province, Mugenzi Jérôme the Vice- Mayor of Musanze and Munyankusi Jean Damascene the Chairman of PSF in the Northern province among other dignitaries.

The customer care awareness campaign was organized during the Northern Province PSF Mini expo. A total of 130 business people from Musanze, Gakenke, Rulindo, Gicumbi, Burera districts of the Northern Province were trained on delivering quality service. The trainings were provided by a team from RDB.

Yves NGENZI the Customer care Unit Manager at RDB commented: "Excellent service delivery will not just occur by chance instead, it is an outcome of a planned country-wide public engagement campaign that is being carried out with purpose and precision."

The target of the campaign was close to 200 SME's from the 5 districts of the Northern Province and more than 60.000 visitors. Other activities carried out in the 10 days campaign were roadshows in the districts of the province and an awarding scheme of best exhibitors in customer care.

At the closing of the mini-exhibition, which attracted companies from Eastern and Central Africa, Asia and the Middle East, awards were given to exhibitors who showed excellence in Customer care throughout the exhibition. The overall winner of the Northern Province mini-exhibition customer care award was Banque Populaire du Rwanda (BPR) which scored 80% and the second best was Compassion International, an NGO that scored 77%.

Among the districts of the Northern Province, Gakenke District emerged the winner with 70%. Among foreign companies, Mukwano Industries from Uganda received the highest score with 76% in customer care compared to exhibitors from the East African region and other countries who attended the mini-expo.

The criteria included offering explanations about their products and services, the appearance of the stand and and in the way companies provide services. Companies were evaluated without their knowledge.

The Rwanda Development Board continues to create awareness of the importance of good customer care and its impact on national economic development.



KQ Golf Safari Series comes to Kigali

Over 60 local and international players took part in the 2011/2012 series of the Kenya Airways Golf Safari Tournament at the Kigali Golf Club on 30th September and 1st October 2011.

"The KQ Golf Safari was started in 2009 with a total of 1,000 golfers playing in the various tournaments. It has proven to be quite popular and we expect that the third edition will continue to attract an even higher number of participants. We have registered a high level of success with the previous editions of the KQ golf safari series and we are now aiming at the growth of the event across East Africa especially Rwanda." stated Isaac Wambua the Kenya Airways Country Manager in Rwanda.

"When we started the series, we were driven by a desire to promote East Africa as a Golf tourism destination. Kenya Airways also wants to play a part in highlighting what Rwanda as a country has to offer and provide an opportunity for people from other countries to come and share in its resources. What we have discovered as we go along is that the sport of golf grows in popularity not just here in Rwanda but across the continent". Mr. Wambua added.

The entire 2011/2012 series will see the 35 tournaments played in 17 countries including Egypt in North Africa, Cameroon in Central Africa and Ghana, Côte d'Ivoire and Senegal in West Africa. In Southern African, the tournament will proceed to Botswana, Zambia. The team will also penetrate to Island nation of Seychelles while East Africa will host the tournaments in Uganda, Tanzania, Rwanda and Kenya.

In an aim to get the KQ golf series global recognition, KQ will also sponsor an additional feature in the 2011/12 series as the event goes beyond African borders to Asia. Bangkok in Thailand and Guangzhou in China will host the first 2 tournaments outside the African soils.

Winners from all the destinations will converge in Nairobi for a grand finale in February as the best of the best from the different tournaments lock horns in Kenya, the origin of the KQ golf safari series

The overall winner of the Kigali edition was Mr. Jack Kayonga.



La Boulangerie de Kigali et Solid'Africa ensemble pour les malades

Le pain est un élément basique à l'homme, depuis la nuit des temps. A Kigali, peu de sociétés offrent du pain de qualité avec toute la saveur et la texture adéquates. Chez la Boulangerie de Kigali (BDK) Icyanga spécialisée dans la production de produits de boulangerie, située à Gikondo près de Rwandex et Papyrus, le souci est à la qualité mais aussi à l'investissement social. Le 12 novembre 2011, la BDK a lancé une nouvelle campagne qui va révolutionner et bouleverser la manière dont nous concevons le rôle de l'entreprise aujourd'hui au Rwanda. Aujourd'hui, à part être délicieux et abordable, le pain de la BDK est surtout altruiste!

Comment du pain pourrait-il être altruiste?

« Comme vous le savez, certains de nos concitoyens hospitalisés ne mangent pas à leur faim et manquent presque de tout. C'est pourquoi nous avons été interpellés et avons répondu sans hésiter à cet appel lancé par cette jeune et dynamique équipe de Solid Africa. » explique Mme Marie Claire Zingiro, Directrice Générale de BDK.

Pionnière dans ce domaine, la BDK consacre 2% de ses ventes journalières de pains aux malades vulnérables dans les hôpitaux publics de Kigali. Pour 50 pains achetés (sandwichs, pains coupés Icyanga et beignets inclus), la BDK en donnera un. Des ventes et des offres en perpétuelle hausse.

«Pour Solid'Africa, cela est un don du ciel car il sera en mesure de réallouer les fonds précédemment utilisés pour l'achat de pain vers d'autres denrées nécessaires comme le lait et la bouillie» explique Audric Mitraros, membre de Solid'Africa.

Une initiative louable qui, espérons, sera suivie par d'autres sociétés pour que acheter ne soit pas un acte individuel mais un élan de générosité collective.



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TIA

This is Africa!

By Jacqueline Muna Musiitwa

This is Africa" (TIA) is used in the context of what is perceived to be 'African' versus 'un-African'. For this article, un-African includes (but is not limited to) systems that work, clean places and timeliness. Being African, however, implies being dirty, tardy and disorganized.

Even though I surround myself with Afro-optimists, I have never heard TIA used in a positive context. As such, it perpetuates negative stereotypes of Africa. TIA is used by Africans and non-Africans it may imply feelings of nostalgia for their homeland, and worse; inasmuch as implies an acceptance of Africa as a place to survive to tell the tale of a unique adventure endured. Africans say it with some satire or a sense of resignation over the status quo. Some Africans who travel beyond the continent long for their countries to attain the level of the more developed countries that they have visited. This makes me envious of those who have not travelled as they do not miss what they have never experienced.

Africa isn't dirty; it's charming

Rwanda in many ways defies the TIA phenomenon. Rwanda like many other African countries had a history of many things considered African. But the current government is changing that. For instance, visitors to Kigali express shock that, "Kigali is so clean". Why should it be such a shock that an African city is clean? In fact, Rwanda is now leading a continental campaign for sanitation. Contrast New York City to Kigali or other African cities. Some parts of NYC are much dirtier than the downtown areas of Cape Town or Harare (yes, even Robert Mugabe tries to keep his capital clean). Those not mortified by trash, mould, rats and at times, the smell of urine in the subway system, consider New York City.

Organised chaos is still a form of organisation

Visitors to Rwanda also express shock at the general sense of "organisation". The motorways in some African cities tend to give the faint of heart an experience that leaves them groaning; not Kigali.

Kigali streets are used by vehicles and motorcycles (on which both passenger and driver are required to wear helmets). Further, the drive from Kigali's airport to the city centre is laced with palm trees, new shiny buildings and smooth roads. The ever-present traffic police impose bribe-free fines. Kigali has its share of chaos, it is just organised.

Cities are 'the real Africa'

I often wonder what people mean when they say they want to see "the real Africa". Is it the Discovery Channel image of a lion chasing an antelope or slum dog voyeurism of a big-bellied child with a fly on its mouth sitting next to an open sewer? Sometimes when seekers of 'an authentic African experience' visit African cities, they quickly protest saying they did not go to Africa to have indoor plumbing and electricity. They want to live as Africans do. News brief: Africans have indoor plumbing and electricity (not all, but the number is increasing). In fact, Rwanda aims at providing 50% of its population with electricity by 2017.



The bottom line is that bush and poverty alone do not define Africa. According to the United Nations, by 2050, 67 percent of the African population will be urban and modernisation will have taken place.

'African time'

'African time' denotes the stereotyping of Africans as people who are never punctual. It is a peculiar feature of African time that one can set up an appointment and show up late, if at all. Count yourself lucky to be contacted the next day to reschedule, but punctuality is still in question. These situations happen in Rwanda too, but in my experience considerably less than in other African countries. The notion of African time is

“**'Kigali is so clean'. Why should it be such a shock that an African city is clean?'**”

an excuse made up by the irresponsible and incompetent attempting to justify their lack of respect for others. There are people who turn up late all over the world yet no one accepts it as normal. Why are low performance standards accepted and even expected in Africa?

This is Africa! Indeed!!

Despite pre-existing stereotypes, Africa is quickly changing and the notion of TIA is

hampering the development of the general perception of these changes. How can you expect change to happen when you constantly repeat a vote of no confidence by expecting the worst or expressing shock when the worst does not happen? Furthermore, it is unrealistic to make blanket assumptions about the continent. Despite the human need for even a little morbidity, it is high time we redefined our sense of discernment to acknowledge the positive aspects of TIA. **TSM**

The author runs Hoja Law Group, a boutique New York and Kigali law firm that uses the law to bridge the African development gap through advising on deals that create wealth for Africa. www.hojalawgroup.com



Our daily ATTITUDE will determine Our ALTITUDE

By Sandra Idossou

PHOTO: Somya Melescu

Customer service has been for several years now the main topic of discussion in town and in the media. A lot of effort is being made to improve service delivery both in the public and private sectors here in Rwanda.

Customer care evolves around three main elements that are crucial and often described as the "ABC" of service. They are Attitude, Behavior and Competence. Attitude and behaviour play such an important role that they often outshine skills and competence. In a Harvard survey, it has been proven that skills represent only 15% of the impact

of customer service while attitudes represent 85%.

Our attitudes dictate to our mindset and make us adopt certain behaviors. Our mindset is therefore very important. Johan Wolfgang von Goethe says, "Behavior is a mirror in which every one displays his own image."

Talking about Customer care means improving the way we behave in the society first towards one another then towards the customer. Do we greet one another in town? Do we show consideration to people around us? Do we value the people we meet? Are we humble enough? Do we still think that greeting an unknown person for instance is a sign of

inferiority?

Our answers to the above questions should help us understand the type of mindset and attitudes we show to people in our societies.

What exactly is an attitude? Attitudes are defined as the established ways of responding to people and situations that we have learned, based on the beliefs, values and assumptions we hold. Attitudes are also manifested through your behaviour.

John C. Maxwell says, "We choose what attitudes we have right now. And it's a continuing choice." We are not born with our attitudes. It is always a choice we make. Faced with life's daily situations, we

“ We are not born with our attitudes. It is always a choice we make. Faced with life’s daily situations, we have the power to react either positively or negatively”.

have the power to react either positively or negatively. It’s simply our personal decision.

An example of the type of attitudes we need to change is reflected in the following account of my experience with someone who had promised to get back to me the next day on an issue we had discussed. After waiting for almost a week, I finally met him and when I made the comment concerning his failure to keep to his word, his reaction shocked me. He didn’t feign any sign of apology. He showed no sign of regret.

This incident made me think about how we deal with one another in our daily lives. There is no way we can achieve good customer care behaviour if we are not able to show courtesy and good manners towards the people we live with.

Customer care should imply that we show each other some consideration, respect, civility, courtesy and care. Let’s

start with this change in our attitudes and this will definitely augur well for our professional lives.

Being courteous not only implies being respectful of others, but also reflects on who we are. How can we talk about customer care when we cannot say a simple “I’m sorry” “Thank you”, ‘Please’? Saying Sorry for instance is not a sign of inferiority but rather a sign of greatness.

As William Glasser said, “If you want to change attitudes, start with a change in behaviour. Gradually, the old, fearful person will fade away.” Let’s all start today to adopt positive attitudes for a quick behavioural change in our societies because our individual daily attitude, not our aptitude, will determine our altitude as a nation. **TSM**

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Nairobi Serena Hotel

- Single: US\$ 175 with B&B
- Double: US\$ 200 with B&B

Uganda & Kenya	10 th December 2011 to 10 th January 2012
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Kigali Serena	15 th December 2011 to 10 th January 2012
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6 Simple Ways to Win with Customer Service

By Kwame Kuadey



PHOTO: Paul Snijders

It's amazing how many startups ignore the value of customer service, often to their peril. Providing good customer service is not just the right thing to do, but for lean startups, providing outstanding service is a sure way to gain loyal customers and reducing customer acquisition cost. Also, during the early stages of your business (when you are focused on testing and iteration), happy customers are more likely to provide you the valuable feedback you need to move your product in the right direction. Here are six tips you can implement today to improve your customer service:

1 Be About It

Customer service is an attitude. One of my favorite quotes about customer service is by Phil Jones: "You can't train somebody to enjoy helping other people. That's either there or it isn't."

You have to create an environment where everyone in your team understands the value of superior customer experience and hire the right people to execute on that vision. Notice I said customer experience, which means everyone in the company has to be focused on how to make customer interaction with your brand a smooth and fun experience, from product design, user interface, IT, sales, marketing and operations. However, for this to work, management has to set the example. At GiftCardRescue.com, everyone gets to answer the phone regardless of their position, including myself. We are a small team and it is important that we all work together to serve our customers. During peak periods, it is reassuring to know that the entire team can be rallied to help with customer service.

2 Pick the Most Convenient Medium

The worst thing to do is list a customer service number on your website or marketing materials and not answer the phone or return calls. That damages your brand. Prospective customers are less likely to come back after that experience and over

time, current customers will take their business elsewhere if they find your business unresponsive. You should therefore choose the best medium by which customers can reach you and make sure you are accessible. If it's via phone, answer the phone and return calls. If it's via email, respond promptly. If it's via instant messaging, be available to chat during business hours. It's that simple.

3 Display Contact Information

I'm always suspicious of companies that bury their contact information or make me jump several hoops to get to their contact information. That tells me the company does not want to be reached, which makes me wonder why. Post your contact information visibly on your website and marketing materials and include them in all emails and outbound communications to customers. That improves credibility with prospective customers.

Being accessible also helps convert fence sitters. My experience has shown that some people are nervous about doing business online. They will therefore call to make sure you are a real business and get their concerns addressed. In most cases, these prospects become customers who often come back for more. It's like once you win them over, they stay loyal to your company. Why give the impression you have something to hide? Be accessible to your customers and you will reap the benefits.

4 Set Expectations

You should display your business hours clearly on your website and marketing materials. During after-hours, encourage your customers to leave a message and respond to those promptly. If you are a one person business or understaffed and cannot be available in real time for customer questions, give your customers a time frame to expect a return call or email. For example, you can tell your customers that all calls or emails will be returned by the next

business day and make sure you deliver on that. It's more important to keep your promises, therefore it's better to give a longer response time and keep that promise than give a shorter period and break it all the time.

5 Under Promise, Over Deliver

However, If you truly want to win over your customers and keep them from switching to the competition, you have to do more than just keep your promise. Customers are always attached to brands that always go beyond the call of duty, by giving them more than they expected.

To do this, always under promise and over deliver on service. If on average, it takes 5 business days to deliver a package to a customer, tell them it takes up to 8 business days, and always work to get it to them in 5 or even 4 days. Always work to under promise and surprise your customers by delivering the product or service earlier than they expected. They are more likely to keep buying from you.

6 Be Proactive

While it is great for customers to call and ask questions or get clarification about your product or service, your goal is resolve the low hanging fruits. Over time, you should be able to tell what the most frequently asked questions are and address them either in your product and service design or through FAQs that should be posted prominently on your contact page and marketing materials. By taking care of the frequently asked questions up front, you reduce the number of calls or emails you get. Which goes to improve your customer experience and turn prospects into buyers.

These are my tips on how to improve customer service. Please add to the list. What have you done to improve customer service at your company? [TSM](#)

The author is a serial entrepreneur, startup advisor and public speaker. He is the CEO & Founder GiftCardRescue.com

ACCESS BANK (Rwanda) Ltd: Convenience is Key for Banking Customers

Access Bank Rwanda Ltd has been operating in Rwanda since August 2008 after Access Bank Plc took a controlling stake of 75% in a local bank; Bancor SA.

Access Bank Plc is the Bank of best practice with consistent growth in all key performance indicators over the past 7 years. The Bank serves over two million customers from 130 branches located in all major commercial centres and cities across Nigeria, eight other African countries (Burundi, Cote D'Ivoire, Democratic Republic of Congo, Ghana, Rwanda, Sierra Leone, The Gambia, Zambia) and the United Kingdom.

Access Bank Plc is currently one of the largest banks in Nigeria with shareholder's funds in excess of N185billion, Assets and Contingents in excess of N850billion, and a deposit base in excess of N450billion. The bank has a national risk assessment rating of: BBB- by Fitch Ratings Ltd (New York); A- by Standard & Poors; AA- by Global Credit Rating (GCR –South Africa) and Bbb by Agosto & Co (Nigeria). As an emerging leader in Africa; Access Bank seeks not only to rank amongst the top 3 Nigerian Banking Groups by 2012 but also to become a major catalyst for growth across the African continent.

Like its parent company, Access Bank Rwanda Ltd aims to become a leading financial institution on the Rwandan market by emulating its Mission Statement: "to go beyond the ordinary, to deliver the perceived impossible, in the Quest for Excellence."

Access Bank Rwanda has and continues to be at the technology leading edge in the banking industry, thus leveraging this advantage to offer tailored products to its customers and most of all, allowing them to benefit from increased convenience. Here is a list of some of the innovative products introduced by the Bank:

- **Teta Kiddies Account:** a product designed to make children in the 0-18 age bracket, financially confident from an early age.
- **Mpower Biz:** a current account that pays interest and gives access to business-changing market information; it is the ideal account for keeping cost down and finances up.

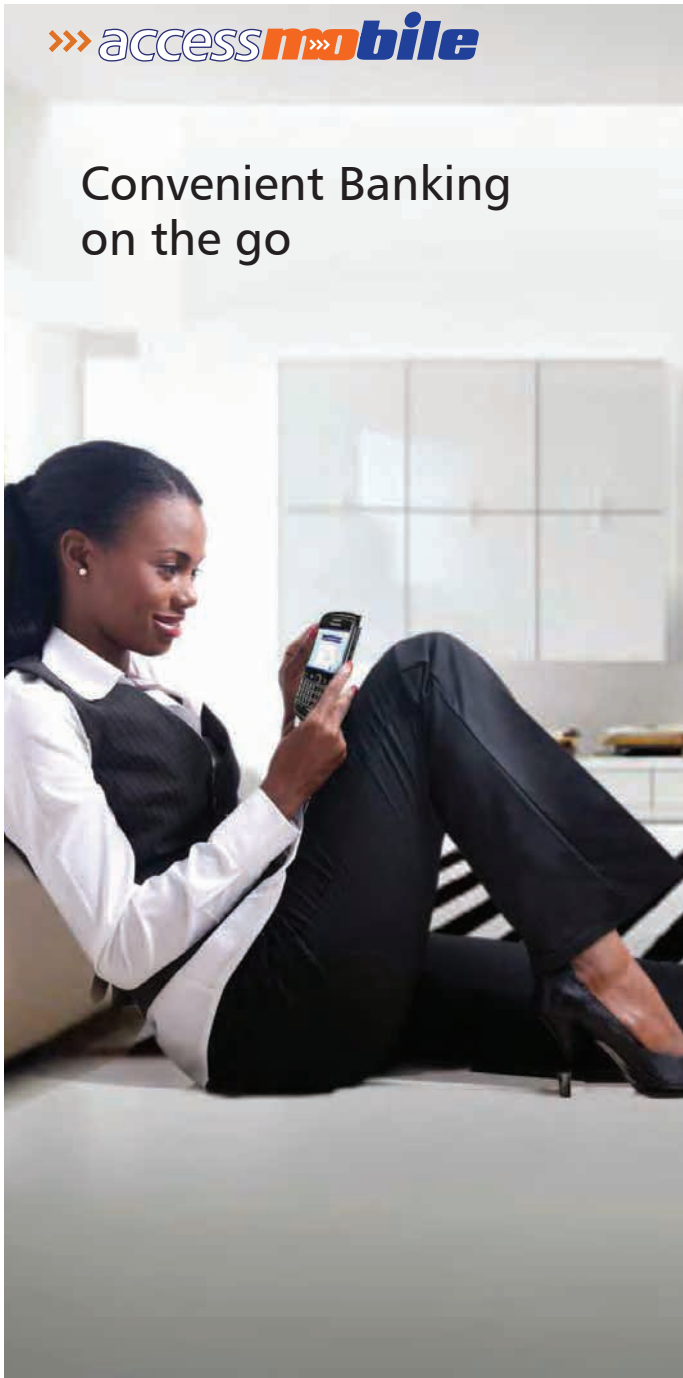
- **Access Advantage:** a hybrid savings account that combines features and benefits of both savings and current accounts.
- **Access Online:** a web based solution that gives access to account information via the internet irrespective of an international location.
- **Access Mobile:** a banking solution that allows subscribers to access their account information and conduct banking transactions, anytime and anywhere using their mobile phone
- **Access International Visa Cards:** an international dual currency card linked to individual's USD and Rwf accounts designed to provide account holders access to funds any time they need it across the globe.
- **Access ATM:** withdraw money at our ATMS using local debit cards or any of these international debit or credit cards: Visa, American Express, Diners Club International and China UnionPay.

"What we do different from other banks, is that we focus on offering the greatest level of convenience to our customers, by leveraging our technology platform, which also means that we bring the bank to wherever the customer is and wants to transact." Victor Kinuma, Head of Retail Bank Access Bank Rwanda Ltd.

The future of banking relies on technological innovations and in their timely deployment to benefit from the advantage of being the 1st Mover. Better than any other financial institution, Access Bank has understood how critical technology is in ensuring that customers' needs are met in a timely manner and that the banking experience is a pleasant one. The Bank will therefore now and in the future continuously endeavor to enhance the convenience of the banking services by allowing customers to access desired products/services at the time and place of their choosing through Access Bank.

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Only ^{the} Sky... seems to be the limit

The Rwanda Development Bank (BRD), the government's investment arm, scooped an A+ rating and has been crowned the third best development bank in Africa by its peers under the Association of African Development Finance Institutions (AADFI). The ServiceMag's Shikimana Dioscore talked to Mr. Jack Kayonga The CEO about the attributes of the bank's success. Below are the excerpts:

As The Chief Executive Officer of BRD, tell us about your bank's success and its relevance to Rwanda.

Its relevance to Rwanda is that BRD has aligned its lending policy with national development goals as outlined under Rwanda Vision 2020 which will see the bank continue to focus on investments in agriculture, education, exports and tourism.,

BRD was ranked highly in the Association of African Development financial survey, how do you consider this a success?

The A+ rating and third best development bank in Africa is a vote of confidence in the governance of BRD. As a development finance institution this ranking will boost its image among its stakeholders. We will use this rating as a good marketing tool. Also, the bank being rated A+ and ranked third in Africa it's very instrumental in reducing our borrowing costs as this position will gain us trust from other

“

The A+ rating and third best development bank in Africa is a vote of confidence in the governance of BRD.

banks. The ranking was based on our governance, financial, prudential and operational standards which are the main criteria used in the survey.

The previous survey you were ranked in the 13th position. What new factors led to the improvement in a short time?

BRD managed to move from the 13th position in 2009 to 3rd position this year because of its prudent financial management and guaranteed government support yet with operational autonomy from the government that has enabled BRD to operate as a sound financial institution. The AADFI uses governance, financial and operational standards in rating the performance of member-institutions.

Is there anyway 'customer care' or 'service delivery' is involved in this success?

Certainly, customer care is our number one priority. You can't succeed without clients and you cannot have them without



PHOTO: Linda Smith

delivering an excellent service. Therefore our focus is to establish ourselves as the bank that provides the best customer service and hence increase customer satisfaction and profitability.

With regional integration we are having more players in the financial sector for example Equity Bank is coming just after KCB established itself. What measure should banks adopt to remain competitive?

I think that having Equity Bank is good, it gives a good reputation. To us Equity Bank is not a competitor rather we will learn from one another more especially in doing business practices as two institutions who provide almost the same services. We may work together in many ways, like co-financing, training and even exchange of staff. There are many way we can cooperate.

The ServiceMag will be celebrating its 2nd anniversary. What message do you have to the readers?

I like The ServiceMag. It is creative and very informative. I believe not only readers from the service industry learn from it but rather the entire working force

Share your experience so that probably others can learn from you expertise ...

Nothing much except the fact that we focus on doing our job and doing it right.

Comment SÉDUIRE le Client?

Par Hermine da SILVA



Les temps sont difficiles, avec la crise mondiale. L'heure est donc à la recherche de tous les moyens, peu coûteux, pour retenir les clients. Le client est au cœur de la performance de toute entreprise. Une performance, bien entendu, qui est de plus en plus liée à la capacité de l'entreprise à amadouer, attirer et garder ses clients.

Aujourd'hui, la plupart des entreprises font face à des situations de crise ou l'acte d'échanger un produit ou un service, moyennant une contrepartie notamment monétaire, est devenu très difficile, faute de clients. Rassurez-vous, vous n'êtes pas seul! Que faire alors pour retenir vos clients. Réfléchissons-y ensemble!

Fort de ce constat et pour développer sa réactivité face à un environnement de plus en plus concurrentiel, la capacité à séduire le client, constitue le seul paramètre de différenciation et confère un avantage concurrentiel.

Au travail ainsi que dans la vie privée, la séduction est très présente. Pourquoi séduire son client et comment procéder? Explications.

Séduire se résume avant tout, vous conviendrez avec moi, à charmer, convaincre son interlocuteur, le rallier à sa cause.

Séduire le client revient pour ainsi dire à l'amadouer, pour l'amener à apprécier d'abord ce que vous lui proposez, ensuite à le faire acheter et enfin à rester avec vous.

Pour amadouer vos clients, les séduire, il faut vous armer. Comme un jeune et bel homme en face d'une jeune et belle femme qu'il veut pour lui. Vous l'aurez bien compris, pour séduire le client vous devez avoir des atouts. Sinon gare au râteau!

Tous les atouts de séduction sont utiles pour donner envie au client d'acheter vos produits ou services.

Pour ce faire, il faut encore une fois, écouter attentivement ses besoins, en l'aidant à faire ses choix, en le contactant régulièrement, en renouvelant vos offres.

PHOTO: Dennis Dybdal

Ce n'est qu'en créant un "attachement", un certain lien de proximité, que vous réussirez à séduire vos clients.

Les meilleur(e)s séducteurs (trices) vous confirmeront ce que je viens de dire, il est impossible de séduire une personne sans savoir ce qu'elle aime, ou déteste. Si vous avez, un look de chanteur clinquant et que vous essayez de séduire une personne aimant plutôt le style BCBG, je vous laisse deviner le résultat...

Quand une personne veut plaire à une autre, tous ses sens sont en émoi : la vue, l'ouïe, l'odorat, le toucher.

Un physique avantageux sera un atout supplémentaire pour plaire. Cependant, une personne au physique disgracieux peut séduire tout autant si elle dispose d'autres moyens de séduction comme l'humour, la dérision ou la culture.

Tout ceci peut et doit être appliqué dans votre démarche pour séduire vos clients.

Si vous offrez les meilleurs produits de votre marché, vous avez sûrement un avantage. Néanmoins, si votre produit n'est pas le meilleur du marché, avec d'autres moyens comme votre service après vente, votre processus d'accueil etc., vous pouvez tout à fait amadouer votre client, le séduire et régner en maître dans son cœur.

“ Quand une personne veut plaire à une autre, tous ses sens sont en émoi: la vue, l'ouïe, l'odorat, le toucher.

On l'aura compris la décision de séduire le client part de l'envie, de l'obligation de conquérir, pour multiplier vos ventes, décupler votre chiffre d'affaires, fidéliser, et pourquoi pas ... devenir l'héros du marché.

Belles perspectives, n'est-ce-pas? Alors n'attendez plus ! Mettez-y le prix! Parez-vous de vos plus beaux atouts : il peut s'agir de code vestimentaire pour vos vendeurs, vos caissiers, par exemple.

Adaptez votre style à la personnalité de vos clients !

Rendez vous inoubliable et indispensable aux yeux de vos clients. Ainsi faisant, vous aurez compris que la séduction de vos clients ne doit plus être un "art" pour lequel vous êtes doué ou pas, mais une science que vous vous devez de maîtriser.

Séduire s'apparente pour ainsi dire à un jeu, pour gagner le cœur de vos clients, apprenez à les connaître et à transformer "l'art de la séduction" en une "science maîtrisée" par tous vos collaborateurs.

Bonne séduction et « clientèle-ment » vôtre. **TSM**

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Flexibilité et Créativité

Par Ezechiel Ouédraogo

L'efficacité des organisations publiques ou privées, industrielles ou prestataires des services est devenue une question de survie.

Le client, lui, est submergé de possibilités de choix. De ce fait, la qualité intrinsèque du produit et du service seul, ne peut garantir de façon durable le succès des ventes. Faire de la qualité devient le minimum vital, qui est la base même de toute stratégie commerciale et même marketing. Mais comment se différencier?

Si, au début de l'industrialisation, on engageait un personnel sur des critères

de force physique (main d'œuvre), cela a beaucoup évolué de nos jours. Au plus fort du Fordisme et du Taylorisme, il ne fallait surtout pas que l'employé réfléchisse. Car la division scientifique du travail était telle que chaque employé devait faire un nombre réduit de gestes précis et surtout répétés dans un travail à la chaîne.

Dans cette situation vous comprendrez qu'il n'y a aucune place à la créativité ni à la flexibilité dans le travail de l'employé. La créativité était observée à travers l'invention des quelques ingénieurs et toute la grande masse des employés se devait d'obéir.

De nos jours, les employés sont ou doivent être considérés comme de véritables ressources d'où l'appellation « ressources humaines ».

En 2011, les clients ne demandent plus des produits, mais des produits bien spécifiques répondant à des critères clairs et soumis à la comparaison. De même, ces mêmes critères de jugement et d'appréciation sont appliqués aux membres du personnel.

Pour avoir un meilleur rendement, il faut exiger une liberté basée sur la confiance et la compétence.

Accorder aux collaborateurs une liberté de créativité et de flexibilité.

La qualité étant définie comme la satisfaction du client et la satisfaction étant la réponse aux besoins du client, la créativité et la flexibilité deviennent indispensables si l'on veut satisfaire nos différents clients.

La créativité permet l'innovation permanente garantissant la satisfaction constante du client. Les besoins des clients sont si différents et surtout si changeants face à la multitude d'offres qu'ils ont, qu'il est suicidaire de ne pas adapter son offre.

Nous parlons, certes, de créativité en tant qu'innovation pure par rapport aux produits ou aux services, mais aussi la créativité dans tous les services qui accompagnent le produit: l'accueil, la livraison, le design du bureau, la présentation, le marketing et la communication même dans l'utilisation du produit.

Quant à la flexibilité, elle est de plus en plus demandée car on attend des produits qu'ils soient personnalisés, plus intimes, plus proches du client. L'offre standard valable pour tous selon le célèbre adage de Ford : « le client peut choisir la couleur de la voiture qu'il veut pourvue qu'elle soit noire » est définitivement révolue !

Plus conscient du monde qui l'entoure et surtout des possibilités qui s'offrent à lui, le client vient souvent à nous après avoir étudié plusieurs possibilités. Ce consommateur là est plus exigeant quant à la qualité du produits et/ou service qui lui est offert. Face à ce client qui est plus formé et plus exigeant, nous avons besoin de l'intelligence active de nos collaborateurs.

La flexibilité exige de l'employé une créativité dans la manière de servir le client.

Si au temps du Fordisme et du Taylorisme

on réclamait discipline, ordre aujourd'hui nous avons besoin d'autonomie pour libérer la créativité des collaborateurs et leur permettre de donner la pleine mesure de leur intelligence.

Les collaborateurs ne peuvent exprimer leurs talents de créativité nécessaire aussi à la flexibilité, dans un climat de peur où la docilité est la règle d'or pour espérer garder son emploi. Dans ce cas, la docilité conduit à la rigidité qui signifie simplement la mort : du produit, du service et donc de l'entreprise.

Somme toute, créativité et flexibilité permettent la libération des talents pour avoir des entreprises où les individus sont libres, ouverts, épanouis et enthousiastes afin d'avoir des clients enthousiastes qui deviendront de véritables agents commerciaux gratuits. **TSM**

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Separate Business

from

Family Relations

By Jean-Pierre AFADHALI

“Mixing business and family matters often affects customer service negatively because employees know that they cannot be sacked”

I walked into a shop to buy milk to drink and as I sat down, the shopkeeper, who is also the owner's wife, chatted with her husband as if I were invisible. Eventually they remembered that they had a client. The shopkeeper asked me what I needed. Frankly speaking, I would willingly have left the shop and went to buy a drink at another shop where customers are attended to. Unfortunately, in that neighbourhood there were no other businesses that served milk or other beverages and snacks.

Mixing business and family matters often affects customer service negatively because employees know that they cannot be sacked, no matter how poor the service they offer. For instance, the shopkeeper in the aforementioned case did not serve me immediately, knowing that she had no reason to worry about job security.

I know another company where the supervisor fought with an employee because the latter had slept on the job. The lazy worker in question was a relative of the shop owner. I think everyone should fulfil his or her duties irrespective of existing family ties with the business owners. This would lead to better services and business growth.

I once talked to several unemployed

youth who had submitted job applications. The subject that dominated our conversation was how employers rush to hire relatives without considering their qualifications, skills or experience. One youth asserted that if he were the employer, he would first hire relatives then hire others later.

I have realized that in most family-owned businesses where staff is recruited on a family basis, service is often poor. In the long run this leads to extensive losses; the corporation may even close its doors. For instance, since my bad experience in the abovementioned shop, I have never returned there because it lacks good customer service.

When starting a business, managers should also consider human resources because a good team plays a huge role in business success. This does not mean that managers should never hire relatives. Instead, they should place them where and when their skills, energy and qualifications may be used effectively in the companies; and encourage them to focus on their work. This will improve customer service and enhance business growth, which is the key to success.

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Pourquoi le **COACHING**

Aujourd'hui?

Par Anne Joly

« Le coaching est l'accompagnement de personnes ou d'équipes pour le développement de leur potentiel et de leur savoir-faire dans le cadre d'objectifs professionnels » (Société Française de Coaching, SFCoach).

De l'étymologie du terme

Tiré du français « coche », voiture guidée par un cocher pour aller d'un point de départ à un point d'arrivée, ce terme fut utilisé ensuite aux Etats-Unis dans le domaine sportif où le « coach » entraîne une équipe ou un sportif de haut niveau. Ce terme désigne aujourd'hui une personne qui accompagne durant un laps de temps une autre personne pour l'aider à atteindre un objectif ou à révéler son potentiel.

Face à une société en mutation stigmatisée par la demande constante pour des meilleures performances, la montée de l'individualisme, le développement de la complexité avec la mondialisation, plus les changements des nouveaux modes de management, le coaching s'inscrit dans une démarche qui permet de retrouver du sens et des valeurs. Il répond au besoin de se retrouver et de s'épanouir au sein d'un environnement en perpétuelle transformation et pour lequel nous n'avons pas été préparés. Nous avons donc besoin de quelqu'un qui pourra nous aider à gérer l'incertitude et le changement irréversible.

Le coaching individuel s'adresse aux collaborateurs d'une organisation, à tous les niveaux et le coaching d'équipe facilite la création d'une équipe, les processus collectifs.

Le coaching est un processus d'accompagnement qui permet aux

personnes d'atteindre leurs objectifs et de gérer des périodes de transition. Souscrire à un coaching, favorise la prise de recul, une approche plus créative des événements sous un autre regard, cela permet également d'élaborer une vision précise des objectifs recherchés et permet de gérer le changement avec plus de plaisir et moins de stress en renforçant la confiance en soi.

En coaching, on évoque la notion de « sujet réflexif », l'individu qui s'autorise à penser par lui-même, à affirmer ses valeurs, ses idées, à rechercher la cohérence entre ce qu'il sait, ce qu'il ressent et ce qu'il exprime, à confronter ses croyances à celles des autres sans se laisser imposer un point de vue extérieur.

Dans quels cas avoir recours à un coaching individuel?

- Optimiser son efficacité personnelle
- Intégrer un nouveau poste
- Se préparer à un enjeu important
- S'adapter à de nouvelles responsabilités
- Améliorer son leadership et son style de management
- Développer une meilleure communication avec soi et avec les autres
- Gérer des conflits
- Organiser une reconversion, une reprise du travail, un départ, une promotion

Les modalités du coaching individuel reposent sur un contrat qui stipule les objectifs à atteindre et le nombre ainsi que la fréquence des séances ; la moyenne se situe entre 8 à 12 séances, espacées de 2 à 3 semaines.

Dans quels cas avoir recours à un coaching d'équipe?

- Créer une nouvelle équipe
- Faciliter la cohésion d'une équipe
- Développer la performance collective
- Faciliter la résolution de difficultés
- Mobiliser une équipe vers un objectif stratégique

Le rôle du coach

La compétence spécifique du coach repose sur sa capacité à aider son client à élaborer ses propres solutions à partir de son potentiel et de son savoir-faire. Le coach ne se substitue pas à son client.

Le coaching repose sur des méthodes d'analyse, de diagnostic, de questionnement et d'échanges approfondis centrés sur les objectifs opérationnels définis entre le coach et le coaché.

Le choix du coach

La personne qui souhaite entamer un coaching peut rencontrer un ou plusieurs coachs avant de s'engager. Elle pourra ainsi évaluer leur capacité à répondre à sa problématique et apprécier la qualité de la relation. Il est recommandé de choisir son coach parmi des professionnels formés au coaching et accrédités par une organisation indépendante. **TSM**

L'auteur est une Coach Certifiée, membre de l'AFAPP. annejoly@ajconseilrh.fr

The 4 STAGES of Effective DELEGATION

By Nick Friedman

Delegation is a secret to business success that many entrepreneurs and business owners tend to ignore. To grow a successful business, you have to be able to work on the business not in the business. The only way to do that is to build a trusted team and implement systems that allow your team to flourish and grow. As your business grows, learning to delegate is crucial. If you don't delegate, you'll burn yourself out, and run yourself and your business into the ground.

As the business owner, your primary role should be overseeing the business operation. For example, the owner of the barber's spends all his time doing haircuts, when he should be focused on hiring and training people to do the haircuts while he goes out and seeks more customers.

When my partner, Omar Soliman, and I started College Hunks Hauling Junk, we were hauling the junk and driving the trucks. However, in order to get to the next level, we had to create a system that enabled us to scale up our business. So we began hiring staff to do the day-to-day tasks. We handed the keys of the truck to our new employees, expecting them to know what they were supposed to do. As a result, our team members ended up smashing up the trucks, upsetting clients, and damaging furniture.

It wasn't their fault. It was our fault for not providing proper training for our team. We learned the hard way that delegation also meant learning to manage people, as well as creating systems of accountability

and consistency. It was our responsibility to ensure that our team had the tools, training and resources it needed to succeed.

We developed a four-stage process to delegation. This system encourages high performance while giving team members freedom to make their own decisions.

STAGE 1

Ask me what you should do, and I'll tell you what to do. Most people will start out not knowing what to do and requiring lots of guidance. As the boss, your job is to keep them focused on whatever task they are responsible for. Eventually it will become automatic, and over time, the team member will need less guidance. Some jobs — such as administrative positions — require more micromanagement than others because instructions must be followed to the letter. With managers, however, while there should be procedures, there should also be flexibility as long as the desired results are achieved.

STAGE 2

Make a recommendation for what you think you should do, and I'll agree or disagree. This signals that an employee is truly learning to take initiative. They own the decisions, using their own judgment to make the best choice, and reporting back for feedback or permission to follow the next steps. By this point the employee needs minimal guidance but still needs permission to pursue certain initiatives.

“The more comfortable and competent the employee is, the less oversight required on the part of the owner.”



PHOTO: GEW Rwanda

STAGE 3

Do what you think is right, and then report back to me hourly or daily. This stage is when an employee is fully empowered to handle vital operations, allowing the owner to oversee growth and other essential business activities. Typically the employee simply reports on what happened during the day, while the business owner responds as needed.

STAGE 4

Do what you think is right and then report back to me weekly or monthly. The more comfortable and competent the employee is, the less oversight required on the part of the owner. There will still be a verbal report

about what the employee is doing, but by now, there are no questions regarding what is expected of him or her.

The biggest benefit of these steps is creating a culture of accountability, freedom and, ultimately, self-sufficiency. This doesn't mean everyone works separately, it means everyone works independently and as a team.

To really seal the deal you must empower your team with additional responsibility and compensation. Our company creates upward mobility — meaning there is a logical path for growth in both these areas for those willing to put in the effort.

The key is to have people feeling happy and passionate about taking on additional

responsibility rather than burdened and distressed. Many companies simply let people get burned out and don't provide room to grow. We see delegating as passing the responsibility on to the next generation.

At the end of the day people want to feel good about what they're doing, as well as get fair pay for the value they provide. This allows Soliman and I, as founders of College Hunks Hauling Junk, to continue to grow a business that our team can be proud of. Ultimately, this is what delegation is all about. **TSM**

Nick Friedman is President and Co-Founder of COLLEGE HUNKS HAULING JUNK, the largest and fastest growing US-Based Junk Removal Franchise Opportunity.
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Ibyashara Bikururwa n'ABAKOZI

Byanditswe na Eddie Heh

Nk'umucuruzi, ushobora kugira ibicuruzwa by'agahebuzo cyangwa ugatanga serivisi nziza, ariko iyo abakozi bawe batereka abakiriya ko bisanga, ibicuruzwa byawe bishobora kuborera muri za etajere. Maze kwemera ko akenshi abacuruzi batiyumvisha neza ukuntu imyifatire yabo ishobora gutuma bagurisha byinshi.

Iyo tuvuze ubucuruzi ntibisobanura gusa abantu bari mu iduka bagurisha. Kuki bimeze bityo? Ni uko twese tuba turi mu gikorwa cy'igurisha. Hari igihe tugera guhindura ibitekerezo by'umuntu cyangwa ibikorwa, icyo gihe tuba turi mu gikorwa cy'ubucuruzi. Uko byagenda kose twese tuba turi mu gikorwa cy'ubucuruzi.

Nkunze kubona ibigo byinshi by'ubucuruzi bitanga amafaranga menshi ku kwamamaza no kugura ibirango byamamaza ibicuruzwa bagurisha kubera ko hari abakozi bagira imyifatire yirukana abakiriya babereka ko badakeneye amafaranga yabo. Ntekereza ko kwamamaza ibicuruzwa bidahagije niba udfashe igihe ngo uhugure abakozi bawe kuri za tekiniki zo kugurisha cyane cyane ba bandi bashinzwe kugurisha ishusho y'ikigo gicuruza n'ibicuruzwa byacyo. Abakozi badandaza ndetse n'ab'ibigo

binini bagomba guhugurwa ku buryo bwo kugira umutima mwiza no kwakira abantu. Nagiraga ngo mbagezeho amahame y'ingenzi mu kugurisha bita 4C's ashobora gufasha abakozi bagurisha kongera ibyashara.

1 Kwegera abakiriya

Mbere ya byose ugomba kuba ugendera kuri gahunda. Ni kangaha wahuye n'abakozi bagurisha babihuguriwe, bakirana urugwiro bashobora kuguha amakuru menshi ku gicuruza bagurisha kandi bakakumara amakanga ntawe ubafashije?

Niba uzi ko ugomba gushaka ibyashara ugomba kumenya ibyo ucuruza byose, ibibigize n'ibyiza byabyo. Ni ukubera iki ibicuruzwa byawe ari byiza kurusha iby'uwo mucuruzanya?

2 Kwakira abakiriya

Abantu bagurisha bagomba kuvumbura ibyo abakiriya babo bakeneye. Iki ni cyo kintu cya mbere bashinzwe. Iyo ubonye abakiriya binjiye iwawe, ugomba guhita uhagarika ibyo wakoraga byose hanyuma ugahita ubakira. Iyo udfashe igihe ngo umenye ibyo abakiriya bakeneye ntuzigera ubona ibyashara.

Ujye uhora wibuka ko icyakuzanye muri iryo duka cyangwa ibyo biro ari ugutanga serivisi. Uruhare rwawe nk'umucuruzi ni ukumenya ibyo abantu bakeneye ukabibagezaho, ugakemura ibibazo byabo, ukagabanya umubabaro wabo ukabazanira ibyishimo.

3 Kureshya abakiriya

Buri gihe ugomba kumenya ibyo abakiriya bakeneye hanyuma ukabihuza n'inyungu ziva mu bucuruzi bwawe cyangwa gutanga serivisi ikemura ibibazo by'umukiriya.

Reba ko ibyo bakeneye nawe ubyungukiramo "ibicuruzwa" "ibyo abaguzi bakeneye" "inyungu". Abakozi badandaza bagomba kureshya abaguzi kugeza igihe baguriye bakoresheje uburyo butandukanye harimo uko babavugisha, uko bifata, ndetse n'ubushobozi bagaragaza harimo no gushyikirana neza. Gutega amatwi umukiriya ni ubuhanga butuma ubona ibyashara. Iyo utazi gutega amatwi umukiriya icyo gihe utuma atakubaza ibyo yifuza. Ugomba rero kumenya ubuhanga bwo gutega amatwi umukiriya.

4 Gutanga umwanzuro

Gusoza no gutanga umwanzuro ni ikintu cy'ingenzi mu kugurisha.

“ NIBA UZI KO
UGOMBA GUSHAKA
IBYASHARA UGOMBA
KUMENYA IBYO UCURUZA
BYOSE, IBIBIGIZE
N’IBYZA BYABYO.

Ugomba gukora ku buryo umukiriya atahana ishusho nziza yawe. Nubwo ibiganiro mwagiranye byarangira ataguze, ntugatume agenda abajije ibiciro gusa ahubwo mwongoshye agere ubwo agura. icyo wakora mutandukanye gutyo wamubaza igihe yumva azagarukira hanyuma mukagira icyo mwumvikanaho kizashyirwa mu bikorwa igihe azagarukira.

Abakozi bagurisha bagomba kwakirana urugwiro abaguzi kandi bagakora ku buryo ishusho batanze ihora ari nziza. Ntibabarebere gusa ahubwo banabagire inama. Ugomba kuba umujyanama w’umukiriya. Umukiriya agomba kukubonamo umuntu uzi umurimo we.

Abakozi bagurisha bagomba kwakira neza abakiriya bakanagubwa neza. Kugira umutima wakira neza abakiriya no kugira ubwira ubereka ibicuruzwa ufite no kuba inyangamugayo bizagufasha cyane kubona ibyashara.

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When in Doubt, Don't Hire! Keep Looking

By Thomas Oppong

When you need to make changes in the staff or there is a vacancy, be sure to have the right person for the job.

The ability to attract the right people is very important when hiring.

Hiring people is one of the biggest, most challenging decisions first-time business owners and leaders have to make. One cannot overemphasize the importance of passion and commitment. Don't just focus on employing staff with the right qualifications, at the right salary scale. In the end, your company will pay the price.

A company's employees are its lifeline. Without the human resources required to perform the daily routines, your business will not grow. Do not fill a position because you are desperate; the right person may achieve more for less, within the shortest possible time.

A core team of passionate, committed people will go the extra mile and achieve the desired goals. Passion or commitment cannot be bought; seek these traits and qualities when hiring. When in doubt, don't hire - just keep looking.

The key point here is that whoever comes on board is more important than

**“ WHEN YOU DO
FIND THE RIGHT
PERSON, YOU WILL
NEVER RECONSIDER
YOUR DECISION TO
RECRUIT THEM.**

what he or she is expected to achieve. The right employees are practically partners. You need them to work devotedly through thick and thin. You need them to create the working culture for future employees, as well as 'spread the gospel'. They should take ownership, and be the driving force of the company especially if it is a start-up.

When you do find the right person, you will never reconsider your decision to recruit them. Customers and Customer Care representatives are happier. The new staff constantly offers ideas to improve operations. The cycle could go on for a very long time. Hire the right people for your team and you have the most important asset for your company. Remember, when in doubt, don't hire. Keep looking. **TSM**

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PHOTO: Getty Images





\$ELLING to Survive

By Allon Raiz

Which was a better format from a technical perspective, the Sony Betamax standard or the VHS standard? Well, according to Dave Owen of Media College and other technical experts, Betamax was in no uncertain terms the better technology. Yet it was discontinued due to the dominance of VHS in terms of sales.

Many would argue that Apple's technology is highly superior to the PC technology, yet Apple's global market share is less than 3 percent. In 2000 it peaked at over 4 percent.

I recently joined the board of an NPO with a former colleague. Earlier this year, the NPO was trying to bring 300 of the world's top entrepreneurs to South Africa. A large component of the programme is dedicated to making a positive impact on local entrepreneurs and education.

So off we went to Cape Town on a road show to raise money for the programme. I came back from the road show with a newfound respect for my colleague Orrin. He took what could have been a very dry and fact-filled presentation and converted it into an hour-long interactive and emotional journey. He engaged his audience with sincerity, passion and absolute belief in his product. Orrin's enthusiasm was so palatable and contagious that at times I wondered who was doing the selling, himself or his audience.

Of course, results followed. At every meeting we attended, we received pledges

of commitment towards participation in this amazing event.

Here are some of the lessons I learned:

Prepare: Orrin had gone to great lengths to build the presentation and all the sales collateral that came with it. He had anticipated the questions that might be asked, and prepared the answers and supporting evidence.

Know your client: Each client had different needs. Orrin had done a background research on each of the clients. Consequently, each presentation sounded like it had been specifically designed for each of the clients present.

Speak with conviction: In Orrin's mind there was no doubt that a) the proposal he was presenting was in the interests of the client and b) he was going to close the deal. This confidence made all the difference during the sale. The clients felt that they would be missing out if they were not part of this.

Make clear distinctions: The presentation was a careful balance between ensuring the clients' needs were covered and ensuring the uniqueness of the proposal came across loud and clear. When the presentation was complete, the clients understood they were not being asked to sponsor yet another conference. They understood that this was a chance to participate in a once-in-a-lifetime event.

Speak the truth: Too often I have witnessed entrepreneurs selling what is not possible to deliver. At no point in the presentation did Orrin cross the line. When asked tough questions, he answered honestly, even though he knew that the answer might compromise the outcome.

At a recent lecture I attended by MIT Managing Director of Entrepreneurship, Kenneth Morse, pointed out something that completely blew me away. He informed us that though research showed a direct correlation between the ability to sell and the survival rate of entrepreneurial businesses, there is not one sales course in any MBA programme or business degree of any of the top universities in the world.

And in a survey conducted by Marsden Grant of London, they found that Marketing and Sales advice was regarded as the number one sought-after advice for entrepreneurs.

Sales ability and marketing are the two most important tools you have to shield yourself from being among the 96% of businesses that fall by the wayside within ten years. Re-prioritise your activities to ensure you become the best entrepreneur in terms of sales and marketing. It's the right thing to do. **TSM**

The author is the founder and CEO of Raizcorp with its head office in Johannesburg www.raizcorp.com. He is also the author of "Lose the Business Plan: What they don't teach you about entrepreneurship".

NAKUMATT

desiring to



Adan
Ramata

Country Manager, Nakumatt - Rwanda

...serve you better

By A. K. Oti

Like all businesses in Rwanda, Nakumatt is making every effort to clinch the issue of customer service. How well it is doing – you be the judge. In an interview with The ServiceMag, Adan Ramata Nakumatt’s Country Manager revealed some of the ways in which they are making every effort to serve you better.

Adan Ramata has been Nakumatt’s Manager for almost two years after a long term of service in a number of Nakumatt Supermarkets in Kenya. Starting off as a packer, Ramata has progressed up the ladder in about 20 years. This, he reveals, is the practice of Nakumatt. This way, they ensure that Managers have the feel of every department by the time they get to the management level.

As manager, Ramata has found employees in Rwanda different from those in Kenya; and this means that service offered by Nakumatt Rwanda has yet to hit the standard. Training is therefore a continuous process that the company engages in and hopes this will enable employees to learn better ways of serving the customers and improve. Indeed this intensive training of Nakumatt employees has benefited other businesses in Kigali since employees often move on and excel in jobs in other businesses as a result.

In addition, the manager adds, offering

a constant ear to the customer enables them to improve elements that come up in the customers’ comments. As a result of this openness, Nakumatt Rwanda has witnessed a consistent improvement of the service they offer as they consider the feedback received from them. The Manager cautions however that since there are a variety of customers with varying needs, sometimes it is not possible to please everybody.

Nakumatt Rwanda won the Nakumatt Customer Loyalty Award which is an annual award given to the best performing Nakumatt Supermarket. The award is based on aspects in the store such as cross merchandising – which Ramata explains is the way goods are organized in order to help customers remember all that they need to buy. For example a gas cooker is placed near a gas cylinder and a frying pan near the eggs so that if a customer buys eggs, they will be reminded if they do not own a frying pan. It considers customer

suggestions and feedback which are communicated to the Head Office. These are taken into consideration to see if the store is offering an acceptable service and responding to customer’s needs. In addition, Head Office sends mystery shoppers to experience the service first hand.

The Country Manager says his team has contributed to their winning this award. Employees at Nakumatt are free to give their ideas on business in the supermarket and these ideas are taken into account as decisions are made and this encourages employees to work as a team.

Ramata stresses that customer service has improved over time in response to customer feedback. The following principles are emphasized among the staff with one for each day of the week:

1. Smile to the customers,
2. Greet the customer,

“ Nakumatt Rwanda won the Nakumatt Customer Loyalty Award which is an annual award given to the best performing Nakumatt Supermarket.

3. Be ready to serve the customer
4. Never start with no
5. Deliver what you promise
6. Empathise and
7. Take ownership.

These principles are repeated by staff daily and they are encouraged to put them in practice as they serve customers. This is developing a culture among the staff which leads to better customer service.

Good conditions and competitive benefits enable employees to offer better services to customers. As training continues and recruitment takes place, employees who have served longer are given more opportunities to serve in different positions. As they do, their salaries increase and they gain more business skills.

Management has also enabled the employees to start a self help group with which they save money and are able to access soft loans when they have an urgent need for money during the month. They also have access to hire purchase facilities to enable them to furnish their homes with items from the supermarket. This also enables them to improve their product knowledge. This facility is not available to regular customers who have to get product loans from the banks for such purchases.

Good conditions and competitive benefits enable employees offer better services to customers and Nakumatt is making sure their employees can truly smile to the customer and serve them to the best of their ability knowing their needs are taken care of and their good service is well remunerated.

Nakumatt has a vibrant corporate social responsibility programme that gives back to the society and contributes



The team poses for a photo with the customer service award (Photo: NAKUMATT)

NAKUMATT's Winning Principles

1. Smile to the customers,
2. Greet the customer,
3. Be ready to serve the customer
4. Never start with no
5. Deliver what you promise
6. Empathise and
7. Take ownership.



A visit to a home of mother who gave birth to triplets at Kibagabaga Hospital Rwanda on 19 June 2011. Nakumatt pledged to offer a job to the husband to support the family (Photo: NAKUMATT)

to the needs of the community. Recently, Nakumatt Rwanda visited a home for the mentally handicapped in Kigali and spent a day with them, prepared a meal for them and donated a television set. They have also responded to various requests in the media to support individuals in need of finances.

The big news is that Nakumatt has opened a new store at the new Kigali Towers. This is in line with Nakumatt's vision to meet the needs of customers wherever they are. It is hoped that Nakumatt Kigali Towers will be even bigger

and offer more products and better service. This will be the second Nakumatt branch in Kigali after their UTC branch which opened in 2008.

And for Christmas, Ramata promises that Christmas at Nakumatt will be special with lots of offers for you their esteemed customers. Watch out for deals and increased points for your spending. The Manager also urges all customers to gather and save all their points – something good is coming! **TSM**

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That Black Thing - Slaves to our gadgets!

By A. K. Oti



When your company upgrades you to the BlackBerry, rejoice not my friend! Donning the Black Thing may look cool but wait a minute - you have effectively just lost your last ounce of freedom, say goodbye to the days of checking email, your email will now chase you. You will no longer say you were not online or you will get to it in the office. You just put a rope round your neck!

When the mobile phone came to us, it started a lying culture; fixed lines were straight forward, if I called your office phone and you answered, then you were obviously sitting in your office. With the mobile phone however, you are in Kiyovu and you overhear someone looking round and telling the caller on his mobile phone he will be in Gitarama in twenty minutes - not by air! Your BlackBerry, smart phone I-phone and all those modern phones bring your email, office documents, sms and phone calls ALL THE TIME.

So now you are working all day and all night, thanks to the Black Thing. And with all the urgency, stress levels mount. The reason we are so stressed is that we have failed to manage our time right, we have failed to leave the office and go home and spend time with family, we have failed to switch off the gadgets and think and talk and listen and rest and sleep.

Is one able to switch off the BlackBerry? I guess so. Does the silent button exist on a BlackBerry? Maybe. So why are we enslaved to that Black Thing, why can't we put in on silence and talk to one another. Why can't we switch off and sit through a sermon or meeting? Why do we have to answer while driving? Why can't we turn on silent and call back later?

Why is everything such an emergency? And when we answer, why can't we say I will call you back, I can't talk right now? Why can't we?

Solomon the wisest man who ever lived put it well - there is a time for everything. I bet if he had lived in our time he would have added

“ **Why can't we turn on silent and call back later? Why do we have to answer while driving?** ”

'a time to switch off and a time to switch on'.

I find it truly funny how enslaving the Black Thing can be and how rude and disrespectful we can be by the way we use it. We don't even think it is bad manners to misuse it.

I had an appointment to interview a government official once. When I arrived, I found the Director was running late. When she walked in, she went to her computer and called me to her desk about 10 minutes later. A few minutes into the interview, her phone rang and she took it. I switched off my recorder and she proceeded to chat away to a friend right there in front of me, after 20 minutes she left her desk and walked to the balcony where she completed her conversation in another ten minutes. She took 30 minutes out of an appointment that was supposed

to last just 20 minutes on a personal conversation that she could have carried on in the luxury of her sofa at home in the evening.

It is not all lost however; I had to interview another CEO. When I got to his office and he asked me

how long I needed for the interview and I said about 20 minutes. 'Ok', he said and he took his BlackBerry and turned it on silent - I could not believe it - I still admire him for that! After the interview as I waited in his office for some materials, he switched on and returned the calls he had missed right away. Those are calls he could have been taking during the interview.

At another interview, the CEO handed her BlackBerry to her PA and told him to take the calls until she was done with the interview. She too got my full admiration.

Sadly with the many interviews I have done with high level officials donning the Black Thing, these two stand out, they are one of a kind, not to be enslaved and I am sure more effective at managing their time.

The amazing thing is that even with such slavery, the Black Thing slaves do not do all that well - they read those emails immediately and do not reply, they receive official requests and do not delegate - so what was all the hurry for? The Black Thing is a tool so use it as such, do not be enslaved by it, don't let it take over your life, don't let it run your life, don't let it - be the boss! **TSM**

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IMPAMVU 12

ZISHOBORA GUTUMA MFATA ICYEMEZO CYO GUHAHIRA MU IDUKA RUNAKA

Byanditswe na Eddie Heh

Ku wa gatanu washize nanyarukiye mu isoko rinini rishya riri mu muji rwagati ngira ngo ngire icyo nihahira. Iryo soko rifite isuku y'agahebuzo ndetse ubona inyubako zaryo zitabwaho bihagije. Iyo ugezemo usanga ibicuruzwa bitanditse neza kuri za etajere ku buryo iyo uhanyuze wumva wagira icyo ugura. Nari nanyuzwe, ntoranya ibyo nashakaga ndangije negero umukobwa ushinze kwakira amafaranga. Uwo mukobwa atangira kwiyandikira muri mudasobwa nta jambo avuga. Arangije anyereka akoresheje urutoki kuri mudasobwa umubare w'amafaranga nagombaga kwishyura. Ndagije kumwishyura arangarurira nta kintu avuga. Twamaranye igihe kingana n'umunota umwe nta jambo tuvugana. Numvaga meze nkaho mubangamiye rwose. Yagombaga kunsuhuzwa kugira ngo anyereke ko yishimiye ko nza kugurira iwe.

Ibintu nk'ibi bikunze kumbaho mu maduka menshi mpahiramo mu muji. Uko bigaragara wagira ngo gusuhuzwa abakiriya ni ikintu kitorohere abatanga serivisi. Ibi nibyo byanteye gufata icyemezo cyo kwandika iyi nkuru ngaragaza akamaro ko gusuhuzwa abakiriya kuko rwose birambabaza kandi ndarambiwe. Nabajije bamwe mu ncuti zanyje hano uko bigenda imuhira iyo abantu basuwe. Nashakaga kumenya niba umushyitsi ari we usuhuzwa bwa mbere ba nyir'urugo cyangwa niba ari ba nyir'urugo baha umushyitsi ikaze, nasanze ari umushyitsi ubanza gusuhuzwa ba nyir'urugo. Ndibaza impamvu

abacuruzwa badasuhuzwa abakiriya bwa mbere iyo baje kubagurira. Ibi bintu maze igihe mbitekerezaho cyane, ku giti cyanyje ndumva abacuruzwa bagombye kujya baha ikaze abakiriya baje babagana mbese bikajya byikora nta nubitekerejeho.

Muri iki gihugu usanga hari abacuruzi bake bakira neza abakiriya, ni yo mpamvu nifuzaga kubabwira impamvu mpitamo kugurira mu maduka amwe n'amwe. Kandi ndahamya ko izi mpamvu ari zimwe ku bakiriya bose. Dore impamvu cumi n'ebiri zituma mpitamo aho angurira, mu by'ukuri hari n'ubwo ntazuyaza kurenzaho gato amafaranga nagombaga gutanga:

1 Ikigo cy'ubucuruzi gikorera ahantu harangwa n'isuku kandi gishyira ku murongo ibicuruzwa ukabona bipanze neza.

2 Ikigo gifite abakozi bagaragaza ko biteguye kwakira umukiriya, bitandukanye cyane n'ibyo dukunze kubona abakozi bahugiye kuri mudasobwa bohereza ubutumwa butajyanye n'iby'akazi kabone n'iyi umukiriya yaba abahagaze imbere.

3 Mu kigo gifite abakozi batubika umutwe iyo ubari imbere kandi bahora bakeye ku maso igihe cyose bari kumwe n'abakiriya.

4 Mu kigo cy'ubucuruzi gihora gitanga serivisi nziza kandi kitigera gihagarika gucuruzwa umunsi wose.

5 Mu kigo cy'ubucuruzi aho uwakira amafaranga akubaza yitonze ati: "ibintu byose wifuzaga wabibonye?" hanyuma agategereza igisubizo umuha cyangwa se akakubonera igisubizo iyo nta cyo wavuze.

6 Mu kigo cy'ubucuruzi abakozi bagomba kuba bazi neza ko inseko yabo n'akanyamuneza bakwakirana biba biri muri fagitiri wishyura ibyo waguze. Abo bakozi usanga bahorana inseko nziza n'akanyamuneza.

7 Mu kigo cy'ubucuruzi aho abakozi ubona bashishikajwe no kukwereka ahari ibicuruzwa wifuza iyo ubibabajije.

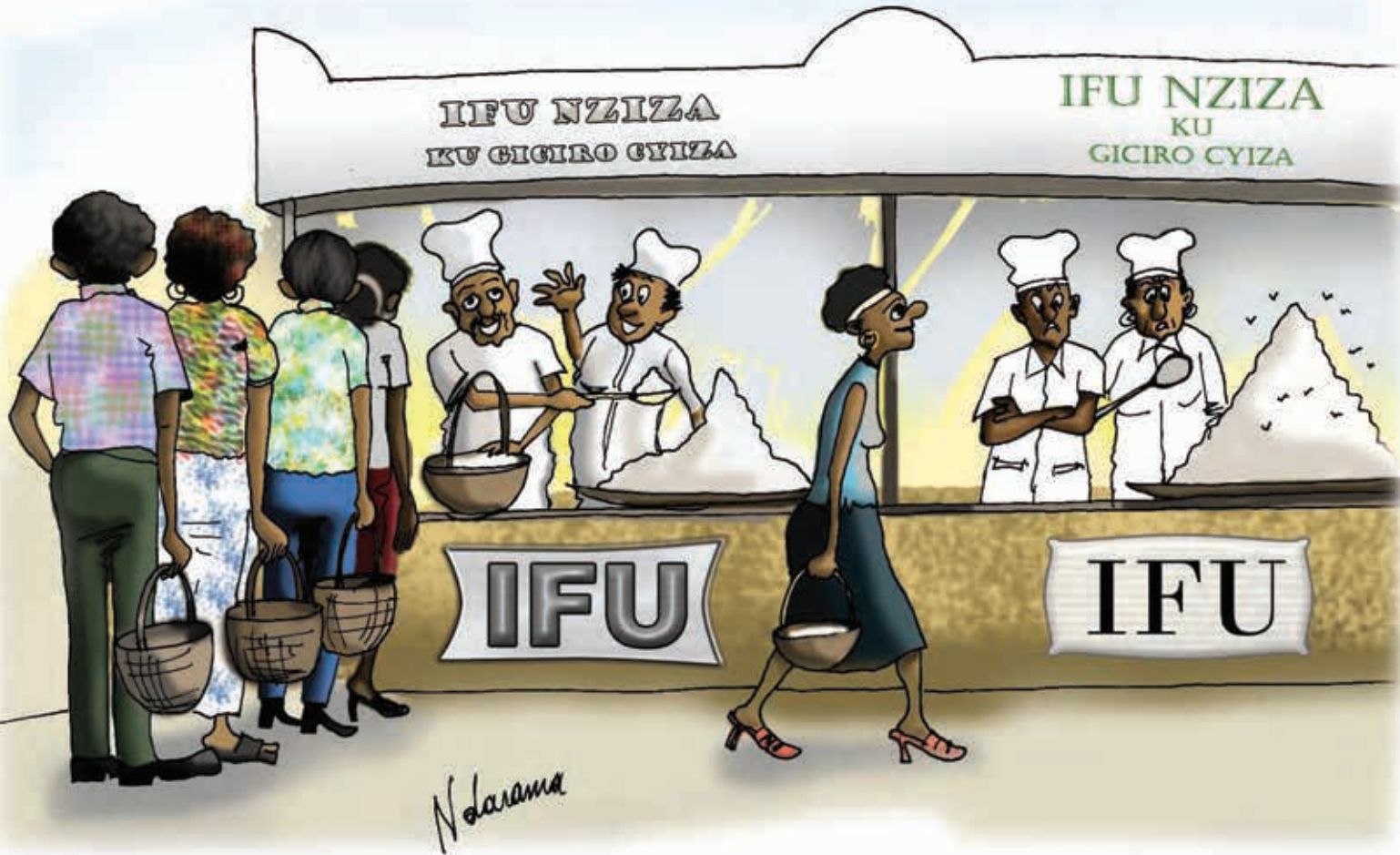
8 Mu kigo cy'ubucuruzi aho usanga abakozi bahorana umurava ku buryo kwishyura byihutishwa kabone n'iyi haba hari abantu benshi

9 Mu kigo cy'ubucuruzi gifite abakozi bahawe akazi babishoboye batagahawe kuko bafite impamyabumenyi cyangwa se hashingiwe ku cyenewabo.

10 Mu kigo cy'ubucuruzi gihugura abakozi bacyo kandi gihora kubitaho ku buryo na bo usanga bashishikajwe no gufata abakiriya neza.

11 Mu kigo cy'ubucuruzi aho usanga abakozi bagushimira kubera ko ubaguriye, kandi bakakwifuriza kuzahagaruka.

12 Mu kigo cyaba icy'ubucuruzi cyangwa igikora indi mirimo



“ Mu kigo gifite abakozi batubika umutwe iyo ubari imbere kandi bahora bakeye ku maso igihe cyose bari kumwe n’abakiriya.

aho usanga harangwa n’umwuka mwiza, ibintu byose biri ku murongo ku buryo serivisi inogera uyihawe kandi ibyo bigakorwa igihe cyose.

Abakiriya benshi usanga bumva bakwishyura azenze ayo basabwa iyo bahawe serivisi nziza kandi bakumva bahawe agaciro. Jye ku giti cyanjye iyo ngiye guhaha mu iduka, mba nishakira kujya guhahira ahantu hanzimisha.

Gutanga serivisi nziza bituma abakiriya bagaruka ndetse n’ibyashara bikiyongera. Ibyo kandi bituma abakiriya bagenda bakuvuga neza bakakurangira bagenzi babo. Ndababwiza ukuri abakiriya bawe nubafata nk’incuti zawe cyangwa bene wanyu mu muryango nabo ntibazakuvaho ahubwo bazahora baguteza imbere. **TSM**

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W “Wowe noza ibyo ukorera abakiriya, nabo bazahora bagaruka kandi bakurure n’incuti zabo.”

— Walt Disney

Gutinyuka kwishora mu bucuruzi

Byanditswe na Richmond Runanira

Nguyu Mary Gasana, afite imyaka 35 y' amavuko akaba kandi akiri ingaragu. Nyuma yo gusoza amashuri ye afite impamyabumenyi y' urwego rwa kaminuza mu by' ubucuruzi, Mary yahisemo kwikorera uyu muni ni rwiyemezamirimo umaze imyaka itandatu ashinze sosiyete JEM freight and forwarding agency, muri make ikaba ifasha abacuruzi cyangwa se abayigana ubwikorezi no gukurikirana ibicuruzwa byabo muri gasutamo.

Isoiyete JEM, mu magambo arambuye bivuga "Jesus empower me" dusemuye bivuze ngo Yesu mpa imbaraga. Usibye kuba imaze imyaka itandatu ifasha abaturarwanda, kugeza uyu muni imaze guha umurimo abakozi cumi na bane bose harimo batatu babarizwa ku mipaka ya Gatuna, Gisenyi na Rusumo. Nka rwiyemezamirimo ufite abakozi ayobora Mary nta mwanya agira wo gutakaza dore ko buri muni agira gahunda yo kugenzura aho ibicuruzwa by' abakiriya be bigeze, akabara imisoro igomba kwishyurwa, ndetse kandi akagenzura ko ibicuruzwa byageze mu gihugu bihuye n'imibare afite.

Bamwe mu bakiriya bakorana nabo hari Green Hills Academy, MINECOFIN, MININFRA, KIST, Symposia, NUR ndetse n'abandi benshi. Umurimo akora rero umusaba gutanga serivisi nziza kandi zinoze ku bakiriya bose baza bamugana dore umurimo akora awuhuriyeho n'izindi sosiyete 105 zose zikora umurimo nkuwe, ni muri urwo rwego Mary Gasana yafashe iya mbere mu guhora arangwa n' akarusho k'umurimo unoze kandi ukorewe ku gihe. Ibi kandi ntibivuze ko atajya ahura ni ngorane dore ko zimwe mu ngorane ahura nazo rimwe na rimwe

ari igihe, ni ukuvuga gukererwa kw' ibintu mu nzira akenshi bitamuturukaho, ariko akaba yibanda cyane mu guhererekanya amakuru n' abakiriya be, ikindi nuko bamwe mu bakiriya be batamwishyurira ku gihe bityo ugasanga bimukomerera cyane kuzuzwa inshingano zindi zimureba.

Mu kurushaho guteza imbere umurimo akora, Mary Gasana afite icyerekezo cy' uko JEM freight and

forwarding agency mu gihe cy' imyaka itanu iri mbere yazafungura ibiro byayo I Mombasa muri Kenya, Dar es Salaam muri Tanzania ndetse n' i Dubai muri Arabiya Sawudite ndetse atibagiwe no kongera ikoranabuhanga akoresha kuko yifuza gukurikirana ibyo byose yicaye hano i Kigali. Iyi ntumbero ndetse n' icyerekezo afite akaba abikesha Imana yizera dore ko ari umukirisitu. Mary akaba asanga ko ntawashobora kuba rwiyemezamirimo atagira kwizera kuko nawe ubwe yatangiranye amafaranga make ariko ntibyamubuza kugera ku ntego yiyemeje (izaburi 16: 3) akaba asaba abandi bali n' abategarugoli bifuza kwikorera kwigirira icyizere bagakorana umurava maze ibindi bakabitura Imana. Muri make rwiyemezamirimo mwiza agomba kuba azi ibintu bitatu bikurikira; guhanga udushya, kumenyekanisha ibikorwa bye hamwe no gufata neza abakiriya bamugana.

Mary yemeza kandi ko kuba yikorera bimuha amahoro asesuye kandi bikamwibutsa ko agomba kuzasiga izina ryiza. **TSM**

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“ Mary yemeza kandi ko kuba yikorera bimuha amahoro asesuye kandi bikamwibutsa ko agomba kuzasiga izina ryiza.”



PHOTO: Linda Smith

Maman et Entrepreneur

« Tout est question de discipline et d'équilibre » Anita Haguma

Par Diana RAMAROHETRA



PHOTO: Paul Snijders

Être mère n'est jamais simple. Mais être mère et entrepreneur, relève d'une organisation réglée comme du papier musique, presque militaire.

Comme tous les matins, Anita Haguma, maman de 3 enfants, dont 2 jumeaux âgés à 5 ans et demi, consacre ses premières heures à la préparation de ses enfants pour l'école. « Je suis debout à 6h20 tous les matins pour préparer les enfants. Cela me prend à peu près une heure. Mais en règle générale, dans une journée, je leur consacre entre 4 à 6 heures par jour. » explique-t-elle.

Après s'être occupé de sa famille, la jeune femme troque sa panoplie de maman modèle contre l'attirail de la femme d'affaires. Suspendue à son Blackberry, Anita Haguma gère son emploi du temps serré. Consultante

en marketing, elle a pour mission de travailler avec des entreprises sur différents domaines de Marketing et Vente (études de marche, formations, élaboration des stratégies Marketing etc) Entre deux rendez-vous, elle doit aussi gérer sa vie de famille. Car être maman ne se résume pas à s'occuper d'eux le matin et le soir. Il y a tout un tas de contraintes autour qui sont très souvent, difficiles à prévoir et aussi à gérer. « Il est très difficile d'ajuster les horaires de travail à celui des enfants. Et certaines fois, les enfants réclament mon attention alors que je suis obligée de me concentrer pour terminer mon travail. »

DES DÉBUTS DIFFICILES

Mais si aujourd'hui, Anita maîtrise parfaitement toutes les ficelles de la gestion maman-entrepreneur, ce n'était pas toujours le cas à ses débuts. « Lorsque j'ai décidé de travailler pour mon propre compte, je savais que cela n'allait pas être évident. Les premiers mois ont été particulièrement éprouvants. Je me retrouvais à travailler à 3h du matin et j'avais du mal à gérer mon agenda. Après 2 mois, j'ai réussi à trouver mon rythme et à imposer une routine, à me donner des horaires. »

Sans vouloir manquer une étape de la vie de ses enfants et prise par ses contraintes professionnelles, le choix n'est pas toujours évident au quotidien. « Même pour les enfants, au départ, c'était difficile. Ils voulaient accaparer tout mon temps à chaque fois qu'ils me voyaient. Mais je leur ai appris à se soustraire à ce

programme. Au fur et à mesure, je trouve que, avoir une maman entrepreneur leur est devenu bénéfique. »

Avec le temps, tout s'en va, disait un célèbre chanteur francophone. Et ce fut le cas pour cette jeune femme qui a su, à force d'organisation, manager ses 2 vies très occupées. « Tout est question de discipline. Il faut vite se l'imposer sinon vous ne vous en sortirez jamais. »

Et pour pouvoir atteindre cet équilibre, il faut savoir faire la part des choses. « Il faut faire des sacrifices. On ne peut pas tout réussir dans la vie. Pour ma part, j'ai sacrifié ma vie sociale. » Quelques sacrifices, certes, mais qui lui ont valu une ascension dans sa vie professionnelle.

FIERS DE LEUR MAMAN

Bien dans sa peau de maman et d'executive woman, Anita Haguma a su trouver le juste équilibre. Une valeur qu'elle essaye de partager autant que possible avec ses enfants. « J'implique toujours les enfants dans ce que je fais. Je leur fais partager mon travail. Ils sont encore trop petits pour comprendre ce qu'est une consultance mais ils sont toujours très fiers de montrer à leurs amis ce que je fais. »

Une fierté qui finira, au fil des années, par engendrer chez ces tous petits la valeur de l'entrepreneuriat. Pour l'heure, une chose est sûre, ils sont reconnaissants envers leur maman qui les aime malgré son emploi du temps chargé. **TSM**

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12 Lessons for an ENTREPRENEUR

By Ryan Allis

I gave the graduation speech at the Leadership Triangle College Edition graduation featuring nineteen amazing local college students. In preparation for the speech I had written “12 Life Lessons” that I had learned in the last ten years. I only mentioned a handful of them during the actual speech, but here are the prep notes...

1 Surround yourself with people you like and admire. You are who you surround yourself with. It pays to choose the people you surround yourself with carefully.

2 Put positive thoughts into your head. The internal message that you tell yourself over and over becomes reality. Thoughts become things. Don't be insecure. Be confident. YOU ARE AMAZING! You are all here because you are brilliant. Life is a wonderful opportunity. Believe in your power to do well.

3 Laughter is the best medicine for stress. Laugh at yourself often. Find what is funny in whatever situation you're in.

4 Take time to think about and write down your goals and frame them! Set bigger goals than you think are actually possible to achieve and try to hit about 50% of them. If you're hitting more than 50% of your goals, they're not ambitious enough!

5 Do not worry about what other people think about you. Just be yourself.



PHOTO: Getty Images

6 Travel the world at every opportunity you get. Take an interest in what's going on in the world. Know about the tremendous opportunities in Asia, Africa, Central America, and South & North America.

7 Build authentic relationships in which you give. Don't build fake relationships.

8 To find a job, stop sending resumes out blindly! Just find 5 people who you want to be in 20 years who have accomplished what you want to accomplish and build an authentic relationship with them at least a year before you need a “job”. Start by offering to take them to coffee or lunch and keep asking one each month till they say yes.

9 Don't take an ordinary job. Simply take a job working with great people doing something you really enjoy doing.

10 Find something you're passionate about that you love doing that makes you go into the “flow state” when you do it;

then figure out how you can create value (and maybe make money) doing that!

11 Save and invest money whenever you can and never incur a debt for something you don't need. Make your money work for you.

12 Spend more hours reading than you do watching TV! Book recommendations: Think and Grow Rich, Rich Dad Poor Dad, and How to Win Friends and Influence People.

What do you think? What key life lessons have you learned in the last ten years? **TSM**

Ryan is a 26 year-old entrepreneur and the co-founder of www.icontact.com. Check out his blog on www.ryanallis.com

START-UP Tip: “Relationships are your most valuable currency and the most important ones often begin unexpectedly.” — *Jeremy Johnson*

ALORS VOULEZ-VOUS ENTREPRENDRE?

Par Ezéchiel Ouedraogo

QU'EST-CE QUE « ENTREPRENDRE » ?

Dans le dictionnaire c'est « prendre la résolution de faire quelque chose, quelque action, quelque ouvrage, et commencer à la mettre à exécution »

La première partie de cette définition dit: « prendre la décision de faire ... »

La seconde partie de cette définition dit: « ... et commencer à la mettre à exécution. »

Pour entreprendre, il faut DECIDER d'abord de ce que je veux faire et seulement ensuite mettre à exécution la DECISION.

LA DÉMARCHÉ D'ENTREPRENDRE SE FAIT EN 5 ÉTAPES:

- Une idée de projet
- Une analyse de cette idée de projet dans son contexte actuel (diagnostic) et futur (pronostic)
- La rédaction d'un plan d'affaires
- la mise en œuvre du projet en suivant le plan d'affaires
- le pilotage de votre activité

VOICI QUELQUES PRÉJUGÉS NÉGATIFS QUI EMPÊCHENT D'ENTREPRENDRE

- Il faut avoir de l'argent pour entreprendre
 - Il faut devoir corrompre pour faire des affaires
 - Il faut connaître des gens haut placés pour faire des affaires
- Souvenez que le plus souvent, ce sont nos certitudes erronées qui nous empêchent de réussir

Alors à vos projets! **TSM**

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GRAPHIC COMMUNICATION

at the Service of Entrepreneurs

By George Pericles

Even though we're told not to, we do judge a book by its cover. It doesn't mean that product quality should be neglected but if you want people to try them, you have to develop a nice cover.

The packaging of your company is its brand image or identity. What is a brand? A brand is a vision you want to share, a way to introduce your company. Different forms of media are involved into the building of a brand; a brand identity is a consistent system. A brand isn't just a logo or a motto; your brand should be understandable without a logo. A brand is a communication toolbox.

Graphic design is often thought of as a superfluous part of business development, something you want to invest in. However, it's the complete opposite, even here in Rwanda. We are, and have always been in an image oriented society. Throughout history, visual symbols have changed the way we see things. The perception of your company and your products is highly influenced by its visual communication.

The recognition and perception of a brand is highly influenced by its visual presentation. A brand's visual identity is the overall look of its communications. Effective visual brand identity is achieved by the consistent use of particular visual elements to create distinction, such as specific fonts, colors, and graphic elements.

All these components should be used for print or web communication, even in interior design, and converge to make your communication powerful.

Brand should be seen as a personality, an ideal you sell and you want to achieve as Howard Schultz, CEO of Starbuck Coffee said, "A great brand raises the bar -- it adds a greater sense of purpose to the experience, whether it's the challenge to do your best."

You may ask how creating a brand serves your business; how the money and time you will invest in the process will turn into profit. Your investments will be everything but a loss. A well-designed brand can convey a complex message easily with powerful symbol and communication. In a way, your product and your company are no longer lost, they get noticed.

The communication that your brand will deliver will add value to your products or services. A brand identity is the first contact potential clients will have with your company. You had better make this contact the best it can possibly be.

In this modern economy, you may need a professional to 'raise the bar' of excellence in design. At George Pericles for instance, we listen to your needs, organize them and deliver you a flexible toolbox.

Having a clean and professional brand communication isn't only a matter of business development; it's also a way to pay respect to your clients and start a relationship between them and your products. **TSM**

The author is a Design & Communication consultant — www.georgepericles.com

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Ibigo bitwara abagenzi bikwiye kubahiriza igihe!

Byanditswe na Jean-Pierre AFADHALI

Mu minsi ishize nari mfite urugendo nerekeza mu ntara y'Amajyepfo mvuye mu muji wa Kigali kwitabira amahugurwa ariko serivisi nahawe n'ikigo gitwara abagenzi yitwa Rugali sinzayibagirwa, atari ukubera ko nayishimiye ahubwo ari ukubera uko yari mbi. Ndavugaga mu byerekeranye no kubahiriza igihe.

Ubusanzwe kuva hatangira gukora ibigo bitwara abagenzi bikorera ku gihe bita mu gifaransa ponctuel. Izo modoka nizo nagenderagamo ngiye mu ntara ndetse n'abandi benshi kugira ngo ibikorwa byabo bigende neza nta gukererwa.

Hari agence ebyiri kandi navuga ko zifite uburambe mu gutanga izo serivise ni zo nakunze gutega nerekeza mu ntara y'Amajyepfo, nkagerera aho ngiye ku gihe nkuko mbyifuza. Hari abakunze kuvugaga mu cyongereza ngo: "time is money", tugenekereje bisobanuye mu Kinyarwanda ko igihe gihenze bityo tukaba tudakwiye kugipfusha ubusa.

Ubundi iyo mfite urugendo rwo mu ntara ntegera mu muji hagati kuko nzi neza aho agence ebyiri maze igihe ntega zikorera. Noneho ubwo mperuka nategeye Nyabugogo kubera ko ntari nzi neza aho izo agence nkunda gukoresha zikorera kuko nihutaga cyane, nateze indi modoka yitwa Rugali.

Icyo nabanza kuyivugaho ni uko bazi gushaka abakiriya rwose ariko kubagumana byo bakaba ntabyo bazi.

Nkiva muri Taxi yamvanye aho ntuye, nahise mpura n'abakozi b'iyi agence bari kugurisha amatike banerekana aho ihagaze bambwira ko ari iya saa moya ihita igenda.

Ubwo nanjye nahise mbishyura



nyijyamo habura iminota mike ngo isaha bambwiye igere. Isaha bambwiye igeze nabonaga abakozi bayo bakomeje kwishakira abagenzi nkaho igihe kitaragera, uyitwara nawe ntawe nabonaga aho hafi.

Abagenzi twari twegeranye numva nabo bafite ikibazo nk'icyanjye, ubwo na bo batangira kwijujuta bibaza igihe imodoka izaguhagurukira. Ubwo umushoferi yinjijyemo arayatsa ubundi arisohokera, mubona hanze ari mu bindi n'abandi bantu. Ubwo hanze rwose abakozi baribakiri kwihamagarira abagenzi isaha zamaze kurenga.

Umwe mu bagenzi nawe wari urambiwe kwicara mu modoka itagenda, yarasohotse arakaye cyane kandi koko birumvikana ajya kubaza shoferi impamvu adatwara imodoka. Agarutse

namubajije icyo bambwiye ambwira ko hari uwo bategereje. Ndumirwa pe!

Hashize nk'iminota icumi nyuma ya saa moya, nibwo hinjijyemo umusore ibona guhaguruka, ariko icyantangaje kurushaho nuko numvise uwo twari dutegereje avugaga ngo ntiyari gusiga Pirimusi kuko atarayihutse! Ariko menya baragiraga ngo abagenzi bakomeze bajyemo.

Kubw'amahirwe irahaguruka, tugeze imbere gato kuri sitasiyo iba irahagaze kuko hari uwavagamo ariko icyantangaje ni uko yakomeje irahagarara ngo hari undi mugenzi bategereje uri kuri moto, ubwo iminota yo gukererwa iba irushijeho kwiyongera.

Icyo nabonye kandi kinababaje kurushaho usibye kutubahiriza igihe ni uko aho imodoka imariye gufata urugendo shoferi yayitwaye yihuta cyane aca ku zindi, ibintu bishobora guteza impanuka agira ngo agereyo ku gihe kandi atahagurukiye ku gihe yagombye guhagurukiraho.

Abakoresha gifaransa baravugaga ngo: "L'heure c'est l'heure avant l'heure ce n'est pas l'heure et après l'heure ce n'est plus l'heure", tugenekereje mu Kinyarwanda ni ukuvugaga ko isaha ari isaha mbere yayo si isaha nyuma yayo nayo si isaha, bishatse kuvugaga ko dukwiye kubahiriza igihe.

Inama nagira iyi Agence ni ukwisubiraho bakubahiriza igihe niba kandi iriya ariyo nshuro ya mbere ntibazabyongere, ibyo bikazatuma bagumana abagenzi. Ntabwo umugenzi yakwihanganira guta igihe inshuro ebyiri kuko igihe cyatakaye ntikigaruka. **TSM**

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TELEVIZIYO Y'U RWANDA NIYIVUGURURE

By Eva Uwamwezi

Televiziyo y'u Rwanda ni yo yonyine dufite muri iki gihugu itangaza ibiganiro byayo mu Kinyarwanda. Jye ni yo mpamvu nyireba. Nkunda kureba ibikorwa bitandukanye bibera mu gihugu ingezaho, ibiganiro mpaka, indirimbo cyangwa umupira w'amaguru itugezaho mu Kinyarwanda. Iyo hajeho ibiganiro cyangwa amakuru mu rurimi rw'icyongereza cyangwa mu rurimi rusa n'urw'icyongereza mpita nifatira akaruhuko nkahagarika kuyireba. Nkunze kwibaza niba mu byukuri tudafite abanyamakuru bazi kuvuga icyongereza nyacyo muri iki gihugu. Ku birebana n'igifaransa, nubwo ubumenyi bwanjye ari buke muri cyo, sinzi niba bakivuga neza cyangwa nabi.

Televiziyo y'u Rwanda ivuga ko ari yo nahisemo, ariko si ko mbibona. Ni uko ari nta mahitamo mfite. Ni na yo yonyine ndebera ubusa. Mu byukuri mfa kuyireba kuko nta mahitamo mfite. Hari ubwo numva umuyobozi wa gahunda antera

umujinya. Nibaza ko aba ari umuntu wicaye mu ifoteyi yifitiye ikirahuri kirimo akantu giteretse ku meza. Uko mbitekereza ni uko amahirwe ari uko ashobora kuba asoma nk'ikinyamakuru bityo na we ubwe ntakurikire neza ibyo aba arimo kunyuzura kuri televiziyo. Yubura amaso agahita akanda ka telekomande ke hanyuma agahindura ikigira akazanamo ikindi. Nibaza ko yifatira agakawa ke akiganirira na mugenzi we bari kumwe nka nyuma y'isaha akagaruka akabona cya kiganiro cyo muri Aziya y'iburasirazuba akibaza icyo kimaze agashoberwa. Akongera ati ariko uwareba Misi Jojo. icyo gihe ushaka ntiwareba wa muziki ngo utangire kubyina kuko akimara kuwushyiramo ahita yibuka ko isaha y'amakuru mu Kinyarwanda igeze agahita ahindura.

Uwo mugabo (cyangwa ashobora kuba ari n'umugore cyangwa umukobwa) uba ufite akuma kakiriza kure muri sitidiyo, usanga ibyo adukorera bitadushimisha, mbese ni akumiro kureba filimi isanzwe cyangwa

ivuga ku mateka bikaba agahebuze iyo ahinduye porogaramu usanga abikora mu buryo butunguranye nta nteguza. Ndabasaba rwose muzakurikirane urutonde rwa gahunda iyo barutanze, nimutayibona muzakurikire ibiganiro mwikorere urutonde rw'iyi gahunda mushingiye ku biganiro byatanzwe ,muzambwira!

Televiziyo nyarwanda ni serivisi ihabwa abaturage kandi ikwiriye kuvugurura imikorere igakorera kuri gahunda. Ku bantu badashobora kwigurira DSTV cyangwa STAR MEDIA usanga kubera ko nta kundi babigenza bakurikirana ibiganiro by'imyidagaduro n'amakuru ya Televiziyo y'u Rwanda mu Kinyarwanda. Byongeye amakuru itangaza n'ibiganiro byayo biratureba ku buryo butaziguye. **TSM**

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Règles de base Politesse et sympathie

Par RHD

Lorsque l'on travaille dans le service et notamment lorsqu'on se retrouve très souvent en contact avec la clientèle, il y a des règles basiques qui ne demandent pas beaucoup d'investissements. Au cours de ces derniers mois, certains employés ont fait l'effort même si cela n'est pas forcément automatique. Cette règle de base est très simple : la sympathie.

On dit très souvent qu'un sourire ne coûte rien. Cela est valable pour toutes choses. Un sourire, une réponse de politesse, telles sont les règles basiques qui peuvent faire la différence. Pour ne pas trop s'étaler dans les explications, juste quelques petites remarques et des exercices à faire, seule et devant ses clients.

Sourire lorsque vous accueillez un nouveau client, même si le précédent vous a fortement ennuyé. Ce n'est pas de l'hypocrisie, c'est de la courtoisie.

Répondre lorsqu'une personne vous dit « Bonjour ». Ou du moins, réagir à sa marque de politesse et non pas faire l'indifférente. Un signe de tête ou juste, un sourire et c'est suffisant!

-Remercier votre client lorsqu'il s'en va. Cela peut vous valoir une bonne remarque auprès de votre chef ou un bon pourboire.

Cette règle est tout aussi applicable aux clients. Avoir un air sympathique et ouvert, rend votre interlocuteur plus disposé à vous servir. Lorsqu'on a en face un client qui affiche un air désagréable, quoi de plus naturel que de se dire « Oh non, encore un qui va m'énerver. » Avec un tel départ, le service s'annonce chaotique.

La balle est dans le camp de chacun. Juste deux, trois efforts pour un meilleur rendement. Car le service est avant tout, un contact humain! **TSM**

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“Un sourire ne coûte rien et produit beaucoup! Il enrichit celui qui le reçoit, sans appauvrir celui qui le donne. Il ne dure qu'un instant mais son souvenir est parfois immortel .”

Citation

« Un visage a besoin d'un sourire pour communiquer sa beauté »

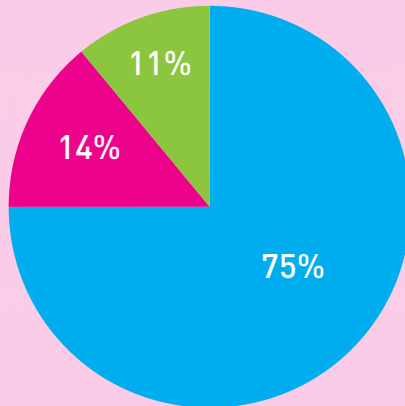
THE **SERVICEMAG** READERS' OPINIONS

By end of this year The ServiceMag will be celebrating its second anniversary. And part of our celebrations we decided to touch base with you - our readers. The reason for this is to take stock of your perceptions about the magazine. Most of you met the survey team from Laterite, an advisory and marketing company we commissioned for this survey. Many also participated in the focus groups that were organised. The ServiceMag team appreciates your invaluable feedback which will definitely help us improve the quality of the magazine.

WORDS THAT COME TO MIND WHEN OUR READERS THINK OF THE SERVICEMAG

CUSTOMER CARE/SERVICE BUSINESS ENTREPRENEURSHIP
MAGAZINE FREE...

LANGUAGE OF PREFERENCE



■ English, ■ French, ■ Kinyarwanda

MOST READERS PREFER READING TSM IN ENGLISH BUT WOULD ALSO PREFER ALL ARTICLES TO BE TRILINGUAL

The magazine **DESIGN** and **LAYOUT** is the strongest factor in terms of satisfaction for most readers

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- Needs to be more user-friendly – cannot access articles at times
- Design could be improved to match the print version
- Fonts can be improved; adopt standard online magazine layout vs. an e-reader approach

<http://www.theservicemag.com>



92%
of the positive responses give the servicemag a strong endorsement on the quality of articles”

76%
of respondents didn't know that TSM has a website

Only **30%** of respondents have visited TSM website; but most readers who have visited the website do read the magazine online

Distribution remains TSM's biggest challenge

47% of respondents didn't know where to get a copy

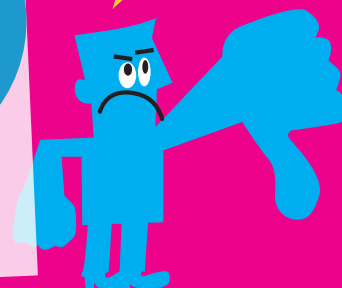
The most popular sections in TSM are The Cover Story, Features, Customer Service Surveys and Women Entrepreneurship

TSM Sections	Do you regularly read this section?
Cover Story	73%
Features	69%
Customer Service Surveys	63%
Publisher's Note	62%
Women Entrepreneurship	60%
Readers' Letters	59%
Have Your Say	52%
Travel Review	51%
Where we Have Been	50%
For You Manager	49%
Personality Profiles	49%
Pictorial	47%
At Your Service	44%
Et Ailleurs	44%
Cartoon	41%
Your Wellbeing Matters	41%
Ask Our Lawyer	34%

73% of respondents indicate that they regularly read the Cover Story section in TSM

←50% The number of readers regularly reading these sections

Marketing and Distribution are the areas where TSM performed the worst according to readers



SUMMARY OF FINDINGS

77% of our readers agree that The ServiceMag has contributed to the improvement of customer care in Rwanda

47% of the readers interviewed say they did not know where to get the magazine.

RWF 1,000-1,499
The amount respondents are willing to pay for a monthly issue of TSM

Concerns

Readers expressed an interest in seeing more articles about:

- Customer Care in the public service
- Interviews with entrepreneurs
- Profiling of SMEs
- More surveys on customer care in various service industries in Rwanda

Thank You

To all our readers, advertisers, sponsors and contributors
We wish you a Merry Christmas
and a prosperous 2012



Meet some of the team members



Left to Right, Standing: Esther Milenge and David Kezio Musoke (English Editors), Willy Liambi (Web Master), Maliq Shaffy (Photographer), Aryantungisa Otiti (Chief Editor)

Left to Right, Seated: Katia Manirakiza (Legal Consultant - in charge of 'Ask Our Lawyer' section), Diana Ramarohetra (French Editor), Sandra Idossou (Publisher), Lucy Djeugoue (Intern in charge of advertising), Linda Smith (Photographer)

Creative Designs

Quality Printing



The year 2011 has seen satisfactory growth of Kalaos Media Design with the acquisition of a large format printer and the opening of a new branch in Kacyiru. Thanks to our young, dynamic and experienced team!

The objective in 2012 is to set up new and innovative resources in order to become a one stop service center in designing, branding and printing, and to offer high quality products "Made in Rwanda" to our customers!

The Kalaos Media Design Team thanks all its valued customers and wishes you a Merry Christmas and a prosperous New Year 2012!

Print Design Outdoor Advertising Branding Large Format Printing



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Ask Our Lawyer

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... notre consultante légale Katia Manirakiza répond à vos questions

I am frustrated by my bank that always debits my account with hidden charges without informing me. Could you please throw some light on this issue?

The relationship between a bank and the customer starts most of the time by the account opening; and the best practice recommends that the new customer should be informed of the bank's operations, services and products offered and the general terms and conditions. The new customer should acknowledge receipt of the bank's General Operations, Terms and Conditions.

From this first interaction will follow many transactions that will attract conflicts/misunderstandings/mistakes, which need to be addressed according to the regulations in force.

In Rwanda, the National Bank of Rwanda regulates the publication of the tariff of interest rates and fees applied by banks; with the purpose of giving enough information to the customers to make rational choices.

Banks are indeed required to publish the minimum and the maximum rates and fees applicable to their operations, on their websites, in the news paper and display outstandingly at the entrance of their premises. In the case of tariff amendment, the general public must be informed.

Of course, publicized tariff should also be applied in a transparent way.

Internationally, there is a Consumer Protection Act covering financial institution's clients. The act is based on fairness and quality to all consumers. In so doing, it provides consumers with a greater level of protection against unfairness of service providers.

The Consumer Protection Act includes some fundamental rights such as: right to equality in the consumer market, right to privacy, right to choose, right to fair and honest dealing, right to fair, just and reasonable terms and conditions, right to fair value...

The CPA equally promotes responsible customer behavior.

The causes of unjustified charges on a customer's account may be the result of the system failure, negligence, poor automated processes... The complexity of bank's operation drives sometimes to mistakes either in favor or disfavor of the customer. It is also important to note that technical terminology of commissions and fees may confuse the customer yet the transaction is justified. A mistaken transaction can very rarely result from bad faith.

The bank is not always the one to blame in this case. As we said earlier, it is a relationship which involves both parties. It is recommended that a customer checks movements of his/her account on a regular basis. Technical development offers to the bank's customers secured remote access to accounts. It has become much easy and fast to get account information. In the case of a mistake on one's account, the customer should approach the branch/account manager as soon as possible for requesting clarification and if proven to be a mistake, the bank will definitely reimburse the debited amount.

For mitigating operational risks on customer's accounts, the Best Practice recommends to Financial Institutions the following initiatives:

1. Develop/improve automated operational processes
2. Simplify and accelerating the information collection process
3. Completing various transaction with a personalized approach
4. Create an Internal Complaints Handling Desk governed by an Internal Complaints Procedure, etc.

The relationship between the Financial Institutions and their customers should be based on a trustworthy platform and both parties should ease the channels of communication in good and bad times.

From Joe Nsano, legal and financial consultant

If you have legal issues, write to: askourlawyer@theservicemag.com or kmanirakiza@hotmail.com

Enregistrement des garanties bancaires

Mon entreprise doit faire un emprunt bancaire et je ne sais pas si c'est mieux de donner ma maison ou de donner les biens de l'entreprise en garantie. Que me conseillez-vous?

Lorsque vous empruntez de l'argent à la banque, celle-ci vous demandera de lui proposer des garanties pour couvrir votre prêt. Dépendamment du montant emprunté, la nature et la valeur de la garantie varieront. Les banques apprécient en particulier les habitations. En effet, une maison ou une habitation reste une valeur sûre. Sa valeur, en principe, augmente d'années en années. Lorsque vous donnez votre immeuble en garantie, on parle d'hypothèque. Pour que cette hypothèque soit valable, elle doit être enregistrée auprès du Registraire Général dont les bureaux sont au Rwanda Development Board (RDB). L'emprunteur doit également faire expertiser son bien pour qu'une valeur officielle lui soit attribuée. Sachez que si le bien est le foyer conjugal, l'emprunteur et son conjoint doivent impérativement tous les deux signer la convention d'hypothèque.

En ce qui concerne les biens, ils peuvent être donnés en garantie pour l'obtention d'un prêt. On parle alors de la constitution d'une sûreté. Une sûreté est valide si elle est enregistrée par le Registraire Général. Vous ne pouvez pas constituer une sûreté sur un bien qui n'est pas situé au Rwanda.

Quel type de bien peut-on donner en garantie ? Des machines, des équipements industriels, des voitures... Bien sûr, la banque devra elle-même juger de l'état des biens par une expertise.

Si l'emprunteur ne respecte pas ses engagements, la banque peut soit demander la désignation d'un administrateur d'hypothèque, soit louer le bien pour récolter les fruits de la location, soit s'approprier le bien ou simplement le mettre en vente. En général, c'est la vente qui prévaut car elle permet à la banque de se rembourser dans de brefs délais!

Le fruit de la vente revient en priorité à la banque, ensuite on rembourse les frais occasionnés et le surplus est remis à l'emprunteur.

En conclusion, les deux types de garanties doivent être enregistrés et dans tous les cas, si vous ne payez pas, l'issue est la même. Donc, regardez avec votre banque et vous trouverez une solution ensemble.

Nkunze kumva bavuga amasendika, ese akora iki? Agamije iki?

Sendika y'abakozi ni umuryango uharanira imibereho myiza akenshi ukanagira uruhare mu gushyiraho politiki z'umurimo. Sendika rero igizwe n'abakozi bishyira hamwe kugira ngo barengere inyungu zabo, baharanire impinduka mu kazi kabo kandi banatume umusaruro w'ibigo bakoramo wiyongera. Sendika y'abakozi bo mu mwuga uyu n'uyu ihuza abakozi bahuje umwuga bakora ku giti cyabo kandi batagengwa na Leta. Iyo sendika ifite amategeko ayigenga. Sendika igomba kuba yemewe na Leta.

Iryo shyirahamwe bita sendika rishobora kuba rihuza abakozi cyangwa abakoresha, rihuriwemo n'abahagarariye abakoresha, rikaba rigamije kurengera inyungu z'abanyamuryango mu bijyanye n'ubukungu, n'imibereho myiza y'abanyamuryango.

Sendika igamije guharanira inyungu z'ubukungu z'abanyamuryango

Mu byo Sendika z'abakozi ziharanira harimo cyane cyane iyongezwa ry'imishahara no gukorera ahantu hatunganye. Sendika zigira uruhare rukomeye mu mavugurura y'ibigo/ igurishwa ryabyo/ ihurizwa hamwe ryabyo/ n'iyimuka ryabyo, dore ko ibyo byose bishobora kuganisha ku iyirukanwa ry'abakozi cyangwa kugabanya ibyo bagenerwa bitandukanye...

Intego za politiki za sendika z'abakozi

Akenshi sendika zigira uruhare mu ishyirwaho ry'amategeko na politiki zireba abakozi, bagaharanira ko amategeko yavugururwa ndetse ko n'inzego z'ubukungu, politiki n'imibereho myiza y'abaturage byavugururwa kugira ngo abakozi barushaho kugira imibereho myiza kuko byagaragaye ko ari bo moteri y'ubukungu, ishingiro ry'imibereho myiza y'abaturage muri rusange.

Byumwihariko amasendika amwe n'amwe, cyane cyane ayo mu nzego za Leta aharanira kugumana ibyo yagezeho mu bijyanye n'imibereho myiza, agaharanira ko yagezwaho serivisi rusange, aha twavugaga nko koroherezwa mu ngendo zo kujya ku kazi cyangwa se kugezwaho amazi meza n'amashanyarazi.

Mu Rwanda, hari Urugaga rw'abakozi bita CESTRAR (Centrale Syndicale des Travailleurs du Rwanda. Ihuriwemo n'abakozi bo mu rwego rw'abikorera n'abakozi ba Leta, ndetse n'abakora mu mirimo itanditse. CESTRAR igizwe n'abanyamuryango 72.000 baturuka mu nzego zitandukanye. Ikaba igizwe na sendika z'imirimo zigera kuri 18.

Uwanditse iyi nkuru ni rwiyemezamirimo ukora mu bijyanye n'imari n'amategeko

joensano@gmail.com

Dealing with personal *emotions*

By Denise Umunya

We all have emotions, and they're here to stay... Think about this: You're out shopping for a specific item you're in need of. You've also agreed to really watch your spending and not purchase things you don't need. But while shopping, you discover that the stores are having a big sale of 50% off. What do you do? You get excited. The more you look around, the more excited you get. Emotions are rising higher and higher; they begin to gush outwards.

An emotional person is defined as: "one easily affected or stirred by emotion; one who displays emotion; one with a tendency to rely on or place too much value on emotion; one whose conduct is ruled by emotion rather than reason." It's not like someone takes you aside in high school and teaches you how to recognize and manage all of the different emotions you experience in life. Each of us has to fumble along and figure out what works for us. We all experience emotions and every day it happens and so it is important we deal with them seriously. Be honest with yourself in this area. If you believe that you're not managing your emotions, begin to pray for emotional maturity.

Our emotions play a vital role in enabling us to live happy, healthy and successful lives. All emotions, from love and joy to anger and fear, have an important part to play in helping us understand ourselves and others. They help us discover the wonders of this life as well as warn us when we are in danger. But this diversity of feelings is meant to complement our life, not determine it!



“When you are aware and in control of your emotions, you can think clearly and creatively; manage stress and challenges”

Emotions connect people to one another. They are the foundation of your ability to understand yourself and relate to others. When you are aware and in control of your emotions, you can think clearly and creatively; manage stress and challenges; communicate well with others; and display trust, empathy, and confidence. But lose control of your emotions, and you'll spin into confusion,

isolation, and doubt. The most important thing in managing your emotions is to recognize that you are experiencing one. You have to be self-aware and not act out of habit.

The next time you experience an emotion, just notice. Identify what emotion it is that you are experiencing and pause before you respond. This is the way to gain control over your emotions rather than allowing them to control you. Emotions are deep inner messages that focus your attention onto something.

Self-control is freedom, not bondage. You're free to use wisdom, and free to follow the leading of the Spirit. You're free not to be pushed around by your feelings. You don't have to do what you feel like doing. You're free to do what you know is wise. Self-control will help you feel better about yourself. Every time I experience ups and downs, it also makes me physically and intellectually tired. It takes a lot of energy to go through all kinds of emotional changes. I noticed that whenever I get back up, I also gain more energy. Do you let your emotions manage you?

While you have no control of what other people do, you can always control yourself and your response since you are responsible for your emotions and behavior. Although it is easier said than done, the key to coping with strong emotions is knowing that you are in control of them—not the other way around.

Make emotional maturity a primary goal in your life! **TSM**

umuden@hotmail.com

Votre peau, le miroir de votre santé

Par Dr Kayitesi Kayitenkore

*"Ce qu'il ya de plus profond dans l'homme, c'est la peau."
Paul Valery.*

La peau constitue le plus grand organe du corps humain. Elle est aussi la première ligne de défense de notre organisme contre les agressions extérieures. Très souvent, elle reflète notre état de santé et permet de tirer des conclusions sur le bien-être général d'une personne.

Ne dit-on pas de quelqu'un qui est malade, qu'il n'a pas l'air bien dans sa peau? En effet, un certain nombre de pathologies internes se manifestent initialement au niveau cutané.

Alors, comment prendre soin de sa peau?

La première étape consiste à privilégier une alimentation saine en mangeant beaucoup de légumes et fruits ainsi qu'en buvant beaucoup d'eau (environ un litre et demi par jour).

Ensuite, il convient d'éviter le tabac ainsi que les excès de boissons alcoolisées qui entraînent un vieillissement prématuré.

Enfin, le sommeil a un effet réparateur. Il est donc vital de consacrer assez de temps au repos en ayant 8 heures de sommeil en moyenne.

Des soins au quotidien

Il est recommandé de nettoyer et hydrater sa peau deux fois par jour en utilisant des produits d'hygiène corporelle doux sous forme de savon et de lotion hydratante. Durant la journée, des crèmes contenant un écran solaire permettent de protéger la peau contre les effets néfastes du soleil.

Utiliser pour le visage une crème hydratante légère et non comédogène (qui n'induit pas l'acné) et pour le corps, une lotion hydratante plus grasse.

Les crèmes éclaircissantes sont à éviter car même celles sans hydroquinone sont souvent faites avec des corticoïdes dont l'utilisation sur le long terme entraîne de nombreux effets secondaires. Cependant, les cosmétiques éclaircissants à base de plantes, acides de fruits ou vitamines sont inoffensifs.

Devant l'apparition de lésions cutanées inhabituelles ou la transformation de lésions anciennes, il vaut mieux consulter un médecin.

En conclusion, prenez soin de votre peau avec des produits appropriés et consultez si vous développez des lésions inhabituelles. **TSM**

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Our Bad Experience with MTN Office - Nyarutarama Centre

By Sandeep Goyal

We were interested in buying an MTN Wi-Fi booster instrument to strengthen the Wi-Fi signals in my area of residence. My ordeal started when we went to the MTN Centre in Nyarutarama. We waited for an hour, until one of the front office people told us to come back so that he could configure our laptops to receive signals.

When we went returned that evening, there was no one to attend to us for approx. 2 hours despite repeated requests. Then one person offered to help us, but he also had very limited knowledge about that instrument, and he asked us to buy another costly instrument (NANO). Their senior manager intervened and then asked us to fill a form so that their technical person could come to survey the area for the Wi-Fi booster.

After 2 days, no one had come to survey. After reminding them, one person sent me a text message saying that he had done a survey for NANO. I again requested him to come and survey for Wi-Fi booster. But he did not come, although he submitted his report to MTN office regarding completion of the survey.

To date, we have not got any feedback from MTN about the survey. If he had come for the survey, he should have taken the signature of the customer after the survey as proof.

I am extremely disappointed with this poor customer service from MTN front officers; their limited knowledge about the instruments etc, and a zero level of feedback provided to the customers. **TSM**

goyalsandeep2000@rediffmail.com



Woodlands Supermarket

Ku isoko rinini bita Woodlands aho umuhanda w'i Kinyinya uhurira n'uw' i Gacuriro, bahora barangwa no gutanga serivisi nziza. Abakozi bose bubaha ababagana babakirana urugwiro banabaha serivisi nziza kandi yihuse ku buryo abakiriya bumva baguwe neza. Komerezaho Woodlands!. **TSM**

Esther Milenge

We are on-line...



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La Bella Resort, un Havre de Paix à Gisenyi

Par Sandra Idossou



Située à 8km du centre ville, dans un village appelé Rubona, à 1km de la brasserie à Gisenyi, sur les rives du lac Kivu, la Belle Resort. Une première rencontre qui restera gravée dans ma mémoire, il y a de cela deux ans. En séjour dans un autre hôtel, nous, mon mari et moi, nous sommes arrêtés devant cette auberge après notre séance de marche matinale sur les collines du village pour y prendre juste un café. Il était 7h 30 du matin et nous avons eu l'agréable plaisir d'être servis par la charmante propriétaire de l'auberge, en personne.

Cette simple rencontre autour d'un café nous a offert l'opportunité d'apprécier le cadre magnifique de l'auberge et la convivialité de Jamila, la

propriétaire. On s'est tout de suite sentis comme à la maison.

En août dernier, je décide d'y retourner. Pas pour un café mais pour me ressourcer et d'être en paix avec moi-même. Loin de tout : téléphone, internet, télévision, seule avec mes livres dans ce havre de paix, je profite de ce séjour de deux jours. Un plaisir sans pareil.

Aux alentours, le calme ... uniquement troublé par quelques chants d'oiseaux. Loin du service des grands hôtels, les employés n'étaient là que pour moi. Rien de tel pour se sentir comme une reine.

La personnalisation du service, la beauté de l'auberge, la vue imprenable du lac même de ma chambre, les baignades au coucher du soleil, la promenade sur les collines du village en face de Goma,

la délicieuse cuisine, le thé parfumé à la citronnelle, le magnifique jardin, etc. Autant de vrais raisons qui me font dire que cette auberge est pour moi, un vrai havre de paix.

Je ne trouverai jamais les mots exacts pour décrire ce dernier séjour. C'était tout simplement paradisiaque. Pour ceux qui doutent encore de cet adage populaire du Rwanda qui dit que « Dieu dort au Rwanda et va travailler ailleurs », il suffit simplement de séjourner dans ce paradis pour comprendre son fondement et ne plus avoir envie de voir autre chose. Un coin que je recommande pour des escapades de tranquillité au Rwanda. **TSM**

sidossou@theservicemag.com

Keeping Your Customers and Getting Their Friends Too!

Author: Dorothy Tuma
Price: US\$ 15
Reviewed by: A.K. Otiti

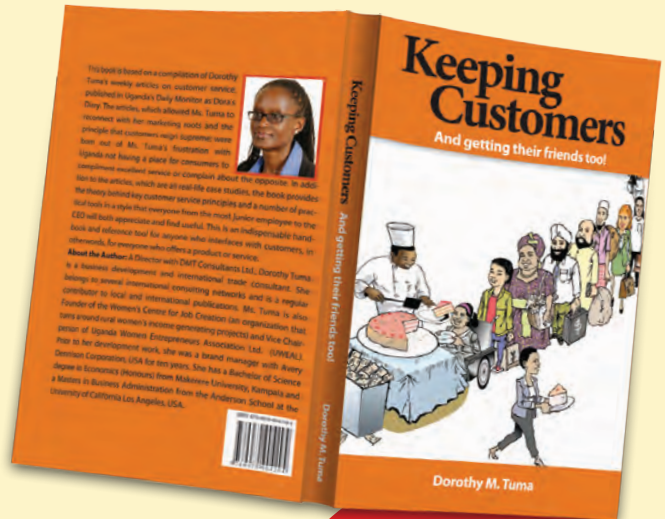
Are you a business owner or service provider? Has how to nail the customer service issue kept you awake at night and running around and yelling all day? Here at last is the answer to your problems. 'Keeping Customers and getting their friends too!' is a practical handbook that walks you through a business encounter from start to finish; giving you insight into how customers need to be treated at each point. With each stage, the author provides practical ways by which to evaluate and subsequently improve your business or your own skills at customer service.

The author, Dorothy Tuma, a skilled Marketing Executive does not only offer good advice on customer retention, she uses real life examples that she has cautiously gathered from her personal encounters and those of many others as they experience good and bad customer service in many areas of Africa and America. You will see yourself as the service provider and also as the customer in the various examples and as you gape or even laugh at the stories, you will learn how to make your business provide the kind of service customers are looking for; service that will keep them with you and make them bring their friends along.

The author offers practical tips on how to improve and points out how often ignored practices like getting feedback from customers and using it, giving the customer a little more than they expect etc. can really endear you and your business to the customer. The checklist at the end of each chapter will help you evaluate your business and glean the areas that need improvement.

The book is hot off the press – be the first to get copies for yourself and your staff and your business will thank you, so will your customers and the friends they will bring. Needless to say you will also be smiling to the bank! This book can only serve to grow your business.

This book is a must have for all businesses involved in service provision of any kind – banking, travel, restaurant, communications, retail business, you name it. If you are involved in serving customers and you can still do better then get 'Keeping your Customers and getting their friends too!' **TSM**



...a practical handbook that walks you through a business encounter from start to finish..."

Soma The ServiceMag ku rubuga rwa interineti...

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**Iwacu kwakira neza
 abatugana ni umuco
 Ubupfura bwawe burangwa
 n'imikorere yawe**

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Sandra ashinzwe ikinyamakuru na gushaka abaterankunga

ALLO IYI INSHURO YA 10 MUMBWIRA GUTEGEREZA



Lucie aramwungirije nawe ashinzwe gukurikirana abashaka kwomama muri TSM

ABAMAZA NISATANTENSUHA UYU MUNSI NDARARA NDANGIJE AKAZI KABO



Iyo inkuru z'icyongereza zibonetse Esteri na Dawudi nibo bazandika neza

IRI JAMBO RYANDITSE NABI DUHINDURE BATO

NDABONA NTACYO BITWAYE

IZI NKURU NSOMBA KUZIKOSORA UMWANYA UHAGIJE



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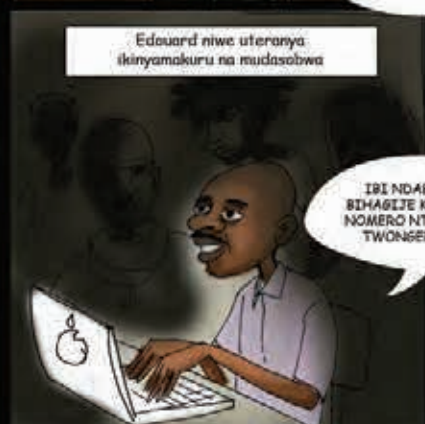
Malick niwe ufata amafoto akoresheya mu ikinyamakuru

USHOBORA KUMWENYURA KUKO IFOTO IZAKORESHWA MU IKINYAMAKURU



Diana nawe yandika inkuru z'igifaransa nkanakosora amafoto n'amabara y'ikinyamakuru

MALICK AZANYE AMAFOTO MEZA UYU MUNSI



Edouard niwe uteranya ikinyamakuru na mudasobwa

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Edouard nawe ashinzwe kontabilite

NTABWO BYOROSHIYE HARI ABATARISHYURAZE IYO TWABAMAMARAJE UBUSHIJE KANDI IKINYAMAKURU KESOMBA KUYA MU ICAPIRO



EH TSM NI IKINYAMAKURU CYIZA GIKOZE NEZA KUKI BAGITANGIRA UBUNTU?

My Mombasa

Hide Out made possible by RwandAir

By Sandra Idossou

This is probably the part of my job you will envy because as I write this, I'm comfortably lying in a beautiful ancient hammock facing the blue Indian Ocean in Mombasa, Kenya.

Well, my work as a mystery shopper fortunately has some positive aspects. For those who do not know exactly what this job entails, I am trained to drop in on various service providers in order to give a detailed report of my experience. My reports help business owners by providing an insight into the quality of service they offer.

Right now, I am at the Jacaranda Ocean Resort located on Diani Beach on the Southern Coast of Mombasa. When I called RwandAir Reservations on +250 788 177000, I was offered an interesting very special rate of 327\$ as part of their East Africa promotion going on now. They actually have many other interesting rates at the moment but the Mombasa destination drew my attention.

My adventurous side had me arrive in Mombasa without a hotel booking but I knew that most hotels would be empty at this period of the year. At the Airport, I approached a smiling and quiet driver, John, who was holding the Jacaranda Indian Ocean Beach resort signboard with "Lucy" written on it.

When I asked him about the rates of his hotel, he told me that I was a lucky person because the person he had come to pick from the airport was actually the salesperson of the hotel. As fate would have it, Lucy offered me a very good rate of 5,000 Kshs (approximately 55 \$) a night on Full Board (meaning accommodation, breakfast, lunch and dinner). I was so excited; I couldn't believe my luck. The offer was →→



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being made for a Four-Star resort beach hotel!

Well, the 42 km journey from the airport to the hotel was very long; an hour and half with a passage on the busy ferry. Thanks to John the driver who was knowledgeable about almost everything, I had my first tourist guide lessons on politics, economy, health and culture of Kenya.

Finally we arrived at the hotel. It looked so beautiful. The Arab-style

“Join me next time as we embark on discovering another beautiful destination onboard RwandAir, our great pride!”

architecture, décor, huge over 200 years-old baobabs in the middle of the beautiful botanical gardens, monkeys running everywhere; everything was just perfect for a memorable holiday hideout. The Reception area looked out to the sea and was furnished with antiques.... everything I love about ancient interior decoration.

My room had direct access to the white, sandy beach and I slept with the windows open in order to take in the lovely breeze of the ocean. It is absolutely magical to wake up in the morning with an exceptional view of

the turquoise-coloured ocean or to feel the white sand between my toes on my daily walks on the beach. I also had the impression that the whole town was taught how to greet. Every single person I met greeted me with a “Jambo”, “Karibu”, “Habari”, etc.

The hotel offers many excursions but for a “busybody” like me who is always on the run, staying quietly in the resort was all that my body and mind needed to feel relaxed. For your benefit, dear reader, I tried out almost all the entertaining activities available at the resort: morning and afternoon aerobics in the swimming pool, scuba diving, beach volley, tennis and even the Caribbean and Masai night’s entertainments.

With this exceptional rate RwandAir is offering on these flights to Mombasa, I would advise you not to visit places like these unaccompanied as it can be depressing even if you have many interesting books to read. In addition, try to avoid the busy periods of the holidays so that you can enjoy better rates and a quieter hotel like I did. My only regret was quality of the food but the staff was kind, available and always smiling.

As I get ready to return to work, I feel rejuvenated and ready to tackle the more difficult parts of my job such as running after clients for a response to my letters, seeking sponsorships for The ServiceMag, finding interesting topics to write on, conducting training sessions and hopefully finding spare time to do more paintings. I am sure, my diversions into the warm, turquoise-coloured water and the afternoon naps under the coconut trees on the beach will be forever engraved in my memory.

Join me next time as we embark on discovering another beautiful destination onboard RwandAir, our great pride! **TSM**

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KIGALI BUSINESS INSPIRATION

Créativité! Tel est le mot phare à la question "Que signifie innovation pour vous?" Une devinette, un jeu, une réponse. Une entrée en matière différente pour la première édition de Kigali Business Innovation qui s'est déroulée au Serena Hotel. La soirée était organisée par The ServiceMag et Educat.

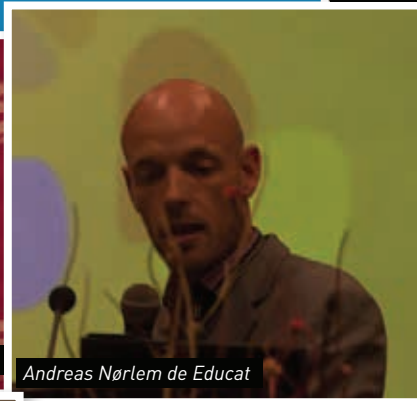
KBI c'est aussi un thème "L'innovation" qui aujourd'hui commence à faire son chemin dans le monde du business au Rwanda. Une soirée qui a enchanté par son entrée légère, son fond pertinent mais surtout son apport à moyen et court terme dans le développement des affaires. (Photos: The ServiceMag & Educat)



Ministre de la Jeunesse, du Sport et de la Culture, Protais Mitali en discussion avec une participante



Carole Karemera, notre charmante hôtesse de la soirée



Andreas Nørlem de Educat



Quelques participants



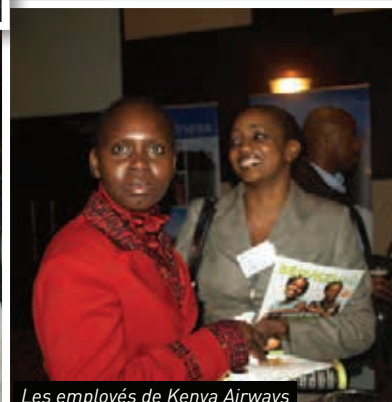
Les invités au cocktail



Quelques participants



Les invités au cocktail



Les employés de Kenya Airways



Christer Windeløv-Lidzélius, notre orateur principal avec un participant

GLOBAL ENTREPRENEURSHIP WEEK

L'entrepreneuriat sur toutes les lèvres. Etre entrepreneur un défi de taille. Bref, l'entrepreneuriat à toutes les sauces et étudié sous toutes ses coutures, c'était le but de cette manifestation « Global Entrepreneurship Week ». Comme son nom l'indique, une semaine où tous les jeunes et les opérateurs ont pu échanger sur l'importance de l'Entrepreneuriat.

(Photos: GEW Rwanda)



Les jeunes participants à un atelier



Benjamin Cox, un des organisateurs de cette GEW avec des participants à un atelier



Eric Kacou invité special de la semaine



Inyumba Aloisea, Ministre du Genre et de la Promotion familiale avec d'autres invités



Lisa Martilotta de Akilah



Les étudiantes de Akilah



Solid Africa était aussi impliquée dans cette semaine

Meet Yasmin

By A. K. Otit



PHOTO: Gael

Sometimes life leads us to unexpected places and we follow. Yasmin Sued says she got to where she is by 'accident'. Nonetheless, she is enjoying the ride.

Yasmin Sued works as Creative Eye's Country Manager. Creative Eye is a boutique advertising agency offering creative production, media, experiential and digital solutions. The agency was created in 2005 and launched operations in Rwanda in 2009.

Born second of three children, Yasmin says she didn't really have anything she was passionate about while growing up. She studied economics but despite enjoying it she had no strong commitment to remain with it. When she was offered a job as an Account Manager in Creaxion (another branding agency), she embraced the idea; and discovered along the way that she was actually enjoying the branding and advertising world. She worked for Creaxion for four years and grew with the company to become Accounts Director. She left Creaxion to offer consultancy in Brand Management.

Two and a half years ago, she joined Creative Eye. While there are creative artists, there are those who make it possible for them to do their creative work such as Yasmin. She says that right now, as Country Manager, she thrives on building a team and challenging them to try out new ideas and expand their clients' business portfolios. She spends much of her time drawing up tenders, briefing staff

“ One must be persistent even if things don't work out in the beginning; in the end, they will”

and making presentations to potential clients.

Yasmin is optimistic about the future. The creative skills base in Rwanda is great, she says, the only element lacking is the technical training since courses to develop these skills have not been offered. However even without the training, the talent is available. She believes that with hard work and the political will enjoyed by the Rwandan people, young people can achieve a lot in whatever field they choose to pursue a career. In light of this, Yasmin believes that once one is willing to work and set high standards for oneself, one should be adventurous and take the available opportunities; and things will work out.

Yasmin also reveals that Creative Eye is reaching out to the small and medium businesses which often feel that advertising is too expensive and decide

to do it themselves. As a result, they are not well known and this has an impact on their businesses. "There are so many great ideas of which little is known, and these need to be advertised", Yasmin affirms. She assures all such businesses that a package can be designed for them and they will certainly benefit from the publicity. The challenge for agencies such as Creative Eye, she reveals, is that most people do not know what advertising agencies do and simply have the belief that they are too expensive.

Yasmin's job calls for creativity, innovation and doing things differently. This gives her a thrill.

She believes that the future is bright for the youth of Rwanda, as well as those who have talent and are interested in getting into the creative industry.

She adds, "build your reputation by being consistent in delivering high-quality service, learn from your seniors and you will grow to step into their shoes. One must be persistent even if things don't work out in the beginning; in the end, they will work out." **TSM**

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Share your story with our readers in 'At Your Service.'

Write to us on editor@theservicemag.com and tell us how you chose your career, developed it and what you enjoy most about it and also the challenges you face at work.

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- Students work side-by-side with expert faculty and industry researchers.
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