

3rd Annual Pan African
GLOBAL

**Trade & Investment
Conference Report**



Africa-USA International Chamber of Commerce & Industry (AfUSA)



3rd Annual Pan African Trade & Investment Conference Report Theme: The Decade of the Diaspora

October 18, 2012

Welcoming Remarks



Dr. Kaye Bragg Acting Associate Vice President Academic Programs and Faculty Development at Cal State University Dominguez Hills provided opening Welcoming Remarks and summarized the upcoming events of the day. She acknowledged the importance of the conference for the CSUDH community using the pending trade agreement between the South African Port of Dubai and the Port of Los Angeles, which was initiated during the 2011 conference, as an example of what can be accomplished now and in the future.



Dr. Munashe Furusa, the Dean of the College of Arts and Humanities and at California State Dominguez and the Executive Director of the California African American Political and Economic Institute, a co – sponsor of the conference, joined her in providing welcoming remarks and asking all in attendance to pause for a moment of silence to honor the recent passing of the Honorable Congressman Mervyn Dymally.

Keynote Address #1



Soren Mandrup Petersen, CEO Orbisun International Holdings Inc. receives AfUSA International Trade Leadership Award from AfUSA Exec. Dir. Al Washington after his Keynote Address

Mr. Soren Mandrup Petersen, CEO Orbisun Intl. Holdings, Inc. speaking from the topic “The Things We Got Wrong” expounded on how the public and private sectors can collaborate for the benefit for society as a whole. According to Mr. Peterson, the best strategy for society lies in the business of philanthropy by way of public and private sector collaboration in creating new business opportunities. Business strategy alone is not a vehicle to achieve goals. It is the absence of broad based business activity not its presence that condemns much of humanity to suffering because we don’t have enough business activity to address the needs of the public. In 2002 the private and public business sector in Durban

joined together to serve local markets by providing cleaner working conditions, safer environments, and more quality products. There is a similar need for more businesses to serve people at every level from hair products to clothing to shoes even to the water they drink. There is consequently a desperate need to create a new way of looking at the collaborations between public and civil society. In addition, he mentioned that there are tons of new business models to choose from if one thinks out of the box because tomorrow will be filled with new related opportunities.

Plenary Session #1: Health, Justice and Food Sovereignty for Africa & People of African Descent



Panelists (From Left to Right) Moderator: Khubaka, Michael Harris, Chairman California Black Agriculture Working Group; **Alonza E. Cruse**, Director, Food and Drug Administration's (FDA) Los Angeles District Office; **Salim Faraji, Ph.D.**, Associate Professor and Chair of Africana Studies, California State University, Dominguez Hills; **Millicent Adrian Crisp**, President/CEO, Global Impact Green; and **Soren Mandrup**, CEO Orbinsun Intl. Holdings, Inc.

Food inequities are worse for Afro-descendants around the world and in Africa itself where many Africans live in poverty and hunger in the richest continent on earth. Given the deep inequities that exist in Pan African societies around the world, it is important to build strategic alliances for food and health justice and sovereignty. The panel explored and recommended organizing methods that address food health, justice and sovereignty disparities in the African Diaspora and the African continent. The facilitators dialog with conference participants focused on concrete ways to 1) Identify the system of problems related to food at various levels affecting our communities; 2) Brainstorming and sharing successful policy initiatives and 3) Concluding with clear next steps on how we can build our collective organizing power.

According to Alonso Cruz the U.S.'s primary concern is food security. "In the U.S. food security does not mean the same thing as it means to other nations. To them it means making sure they have enough food in the nation. We must also consider the safety of food and the global nature on how food travels around the world. Our food on average travel 1500 miles before it gets to us. To us food security must also consist of the company's need of making sure their employees don't sabotage our food. The USDA has established offices in Africa to start with organic agriculture. The U.S. has also opened up offices overseas to deal with food security issues in Orman, Jordan."

According to Dr. Salem Faraji in the Pan African community food sovereignty and food security are essentially correlated. In Africa for example Ghana deals with food sovereignty and security

in village settings that can be self contained in every way. In this setting the best to guarantee food security is the ability to grow and process your own food. For example there is a tomato crisis in Ghana. Subsistence farmers need rural food storage and processing infrastructure or agri-business systems that could enable them to meet their food production needs and end their reliance rely exports from other nation. Currently Ghanaian farmers contribute only seven percent of the tomatoes needed to make tomato paste for their people while the bulk of the tomatoes needed are imported from China and the E.U. There are three processing plants coming in to Ghana to meet their tomato consumption requirements. More food processing manufacturing plants are needed.

Dr. Millicent Adrian Crisp shared that in Detroit there are communities that have come together and developed a huge urban farming community because the major grocery stores will not locate in their community so that people can get produce they need. She recommended that similar efforts can be replicated in Pan African Communities throughout the world to address this problem. It was noted that similar programs are currently being developed in Washington, California and Georgia for both urban and rural communities. These programs can be upgraded to include food processing, storage and distribution systems that provide needed community based food supplies at affordable prices.

Millicent Crisp, President and CEO of Global Impact Green and Michael Harris, Chair, California Black Agriculture Working Group subsequently facilitated a lively afternoon workshop outlining the current status of Black Agriculture producers in America with a focus on California Pan African solutions for the short term and long term action.

3 key action items coming directly from the dialog and conversation focused upon:

- 1) Creating a demonstration project for 2013 Pan African Trade and Investment Conference featuring a Ghanaian Fish Project;
- 2) A Los Angeles based Urban Agriculture fruit and vegetable production project and
- 3) Identifying essential collaborative partners to focus on job creation, career advancement and community development.

The Ghanaian Fish Project in partnership with students at California State University Dominguez Hills, the Port of L.A. and L.A. World Airports will help merge best practices of fish and ag production and the import /export of African specialty crops to the California Pan African market. The Urban Agriculture Production Project in the Los Angeles basin will build on the model “Grow Where You Are” while focusing on job creation and legal framework to take urban production from the farm gate to the dinner plate. We will also create a micro African Agribusiness Community Marketplace preparing for the World Ag Expo 2013 and the 4th Pan African Trade and Investment Conference in Los Angeles.

Plenary Session #2: Pan African Global Cinema and Urban Music Initiative



Panelists(From Left to Right): James Burks, Director City of LA Department of Cultural Affairs, African Marketplace & Cultural Faire; Founder, GCUMI; **Moderator, Tanya Kersey, Director** - Hollywood Black Film Festival;; **Richard Gant**, Veteran Actor/Producer; **Jeffrey Winter** – Independent Film Producer/Syndicator; **Reginald “Reggie” Grant** - former New York Jet and Oregon Duck, Executive Producer “AfterTheScreamingStops.com” a Web Series: The Future of Branded Video Entertainment

James Burke introduced the Panel. He is also founder of the African Market Place and the Global Cinema and Urban Music Initiative. The GCUMI Symposium began in Salvador, Bahia, Brazil in 1999. Salvador Bahia has the world’s largest Pan African community. It then traveled to conduct sessions in Cannes, France and Los Angeles under the umbrella of the African Marketplace & Cultural Faire. It has also partnered with Film Festivals in Brazil, Germany, France, New York and San Francisco. The objective was distribution and creating community based coalitions and collaborations

The Global Cinema & Urban Media Initiative Symposium’s plenary session and follow up workshop addressed the need of establishing an international link between Film Festivals, Networks, and Independent Filmmakers. The plenary session provided those in attendance with an opportunity to hear and share their ideas about a Global Pan African Film Festival matrix with leaders in the field followed by an afternoon workshop focused on building coalitions of church television and various broadcast networks. The workshop centered on Pan African Film Festivals, independent Television Stations, and the religious and church networks role in building a unified theme for capturing a larger share of the Global African Diaspora Market.

Tawnya Curtsey, Hollywood Black Film Festival Director spoke about how to bring film festivals together; there are 105 throughout the Diaspora. Richard Gant; veteran actor featured in “Cover”, “Men of a Certain Age” and co-founder of “ My Mandela Moment” discussed what film festival meant to him. Jeffery Fabian, championed independent films and specializes in niche distribution, special events distribution, and acquisitions for the media conglomerate. Reginald Grant, a former New York Giant has a documentary called ‘The Stand’, spoke briefly about connecting technology and business people together to find out what people want to see ultimately because people align themselves with festivals that they can partnership with.

Community economic development is the main objective according to James Burke. The jobs that are provided in a location where there is a film festival have certain requirements such as hiring in that city

In essence, it was agreed upon from all that film festivals are the first place to enter the marketplace; a way to see yourself reflected in your community. Film festivals used to be known as elitist or a European thing but not true in America. There are six African films this year but not a lot of African American films. Film festivals are a city wide experience to bring communities together not dividing them.

If there are 105 film festivals for people of African descent on the face of the earth and they haven't found ways to present culture and fulfill their mission on a global stage when Google, Samsung and everyone else is presenting it and most cases we don't know it then money is being left on the table. Many film festivals have great films but not the money it takes to film it. What's needed is one common goal for festivals to come together for maximum exposure.

Important questions that need to be addressed today include: How do the festival we know today move to the new digital way or highway? How do we aid in understanding the community's economic development? What is our social responsibility and what can be added to that matrix?

To access the system in Hollywood, Atlanta, New York, the game today will not be the game fifteen years from now. Its going to take the same level of dedication if you're going to be at the top. The game is changing. Older actors weren't able to do what's done today because technology is better. The traditional Hollywood model which was the elitist model is gone. There are not massive stars today like yesterday.

We have computers and the internet to get the message out and expand our fan base. Everything is about looking beyond digital streaming to digital media marketing to reach Pan African communities that don't have the means to communicate with the U.S. We need to work to obtain the capital resources required to accomplish this goal.

In 2012 in the digital age the only way the Diaspora must align themselves with this technology. Part of the issue is dreaming large enough. You can't think of something that is not possible. Everything is possible. How big is your dream? How can you make your mark? Your mark is no longer local it is global.



Dean Dehab, President of Allied Artists International and Chairman/President of Vista Verde Organics observed "We need to obtain the capital resources required to accomplish our goals."

Plenary Session #3: Building Local Economies



Panelists (Left to Right): Moderator, Al Washington, Exec. Director, Africa-USA International Chamber of Commerce & Industry; Everett Glen, Entertainment & Sports Plus ("ESP"); Charles Nelson Professor, Management Department for the College of Business & Economics, California State University, Los Angeles; Harold Hambrick, President and Executive Producer, SLAM, Inc. (South Los Angeles MultiService, Inc.) dba Black Business Expo LA (BBXLA 2013); Robert B. Morris, Director, Environmental Solutions International (ESI)

The panel focused on the need to develop Pan African small business communities to create an economic base that empowers our community and is not dependant on large corporations. The African American history of creating "Black Wall Streets" created local economies that had to be self sustaining because the laws of this land denied us the right or power to engage with the economy on equal footing. Therefore our ancestors decided to put their financial faith in their own hands which resulted in the creation of local community based economies in Harlem, N.Y., Central Ave in Los Angeles, and Tulsa Ok. along with enterprises that included insurance companies, banks, the National Negro Baseball League, a black film industries, and Staxx Records. Our historic struggle in this country was not a fight for integration. We fought for equal rights which resulted in our successful efforts to obtain civil rights and voting rights. We just change the way we think. If we do nothing else but study our history we will see how our communities survived and sustained themselves through local economic development that involved local infrastructure improvement, urban planning, and small business development. The same problems currently exist in Pan African communities throughout the world and can be addressed by applying the same solutions.

Local economic development involves building vibrant economies in which local community residents create their own regional economic security. This is accomplished through the local empowerment of small business enterprises in which the goods consumed in a region are produced in the region; the basic necessities of food, clothing, shelter, and energy are produced from local resources for local use; and spending is kept local to strengthen and maintain the local economy. This is accomplished by developing and investing in enterprises that:

1. Promote and nurture the communities economic skills and assets
2. Provide for basic needs (food, clothing shelter, education, health care etc.)
3. Revitalize the local commercial district infrastructure by developing and nurturing local community based micro-businesses
4. Attract needed industries to our communities

For example Everett Glen, a Sports Attorney for 33 years who represents professional black athletes stated that in order to control a local economy, you need to control the local resources. One of our significant resources we have in our community is athletic ability. The sports industry generates \$500 billion dollars a year which is three times the size of the auto industry. Unfortunately much of the athletic talent we produce does not benefit our local economy. We can and must develop and support programs that correct this problem.

Harold Hambrick, Charles Nelson and Bob Morriss discussed programs they are familiar with that can be employed to build local economies. Charles Nelson is an expert in infrastructure improvement, urban planning for economic development, and organizational leadership and management. He has chaired a City Commission whose charge was to spur economic vitality, public safety, affordable housing, and infrastructure improvement and currently chairs an oversight committee for Pasadena City College responsible for constructing new facilities for the campus. He stressed the need for strategic planning based upon the needs and talents of the business communities we need to develop. Harold Hambrick is a Public Relations expert who's successful business enterprises have included the Watts Health Foundation, the Watts Credit Union and the Los Angeles Black Business Expo and Trade Show. He focused on the need for communications strategies that provide positive images for what we have accomplished in the past, are doing now, and our plans for the future. Bob Morriss is the President/Owner of Environmental Solutions Goup which owns and distributes Compressed Earthen Block technology which is currently used to build low cost shelters, clinics, schools and housing and very expensive homes in the USA, Mexico, Australia, Africa and New Zealand. He stressed the need for affordable building technologies and machinery that are currently available for use in the U.S. and Africa to build the facilities and housing we need.

The panel subsequently led an afternoon workshop that resulted in a commitment to establish a working group that would develop programs for local economic development in international Pan African Communities¹.

¹ The group that is currently being developed is called the Pan African Global Trade and Investment Association. Additional information about the association is provided in the addendum to this report.

October 19, 2012

Keynote Address #2



Congresswoman Bass receives AfUSA's International Trade Leadership Award from AfUSA Exec. Dir. Al Washington after her Keynote Address.

**Karen Bass, Congressmember
U.S. House of Representatives
33rd Congressional District**

Congresswoman Bass currently works on African issues in Congress on the House Committee on Foreign Affairs as a member of the Subcommittee on Africa, Global Health and Human Rights. She observed that the U.S views Africa through a deficit lens, a perspective that she is working hard to change. She believes that the best way to change this attitude is by constructive examination and critique of U.S involvement in Sub-Saharan Africa. Congresswoman Bass believes that one of her most important responsibilities her responsibility is to promote African American interest in Africa by helping to build cultural and economic ties between local communities in the U.S and Africa to the mutual benefit of both communities. She believes that there are many unprecedented business opportunities for African American small business owners in Africa

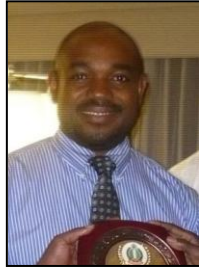
that they rarely receive in the U.S. An important initiative that can help to accomplish this goal is the African Growth and Opportunity Act (AGOA) that will expire in 2 years. A new and improved initiative must be developed that expands the industries that benefit from the legislation. She is very interested in establishing working relationships with organizations and individuals that can provide constructive input and support as she works to renew and improve the AGOA trade agreement. The Pan African Global Trade and Investment Conference has responded by developing a working group that is preparing to provide the support she has requested² Congress woman Bass has graciously provided two staff members to work with our group as we develop our recommendations.



Dean Dehab, Al Washington, James Burks, Dr. Munashe Furusa, Soren Mandrup, and Jacque Bee Co-Executive Director of Recycling Black Dollars met with Congresswoman Bass after her Keynote Presentation at the 3rd Annual Pan African Global Trade and Investment Conference.

² See the Pan Africa Global Trade and Investment Association in the addendum to this report

Plenary Session #4: The Decade of the Diaspora



Presenters (Left to Right)

Moderator: Professor David Horn, Founder Sixth Region Diaspora Caucus

Panelists: Bob Ezeh, LL.B., Negotiations, Conflict Resolution and Peace Building; **M. Keith Claybrook, Jr., Lecturer,** Africana Studies Department, Division of World Cultural Studies, California State University Dominguez Hills

The international community has officially designated January 1, 2010 – December 31, 2020 as the Decade of the African Diaspora. This session discussed essential issues related to deploying strategic approaches for using the unique strategic bridge-building position and the immense social capital of the African Diaspora for conflict resolution and economic development in their local communities and the African continent.

According to Bob Ezeh “We need to champion ourselves, we need to begin to critically self examine ways to internally harness our potentials as a people. Perhaps the things we have been searching for from far and wide may actually be right there under our feet. Africa has people within and in the Diaspora. We need to harness their potentials before we begin to look for a solution in far away shores. In this regard, there is need to expand the African economy by integrating Africans in the Diaspora as matter of survival. An integrated African economy will help bolster greater internal trade in Africa, and also create a bigger market for African investors.”³ The panel discussion concluded by emphasizing the following critical recommendations:

- We (as Africans in the diaspora), must collectivize our efforts.
- A Pan African Diaspora Union (PADU) is currently being organized to create a regional economic community. It’s members have to be committed to the development of the Africa and the African Diaspora.
- The Sixth Region Diaspora Caucus (SRDC) has been established to make sure that the diaspora has representation in the AU.
- The Global African Renaissance has an educational component that includes the following objectives
 - The time has come to begin to have a sincere conversation between Africa and the African Diaspora in order to re-define who we are and plan an action agenda.
 - Members of the Diaspora have to be re-educated about Pan – Africanism
- The Pan African Diaspora must develop a common understanding, framework, and commitment to Africa’s economic development.

³ The complete text of Bob Ezeh’s presentation can be found in the addendum to this document.

Plenary Session #5: Pan African Business Opportunities Showcase



Pan African Business Opportunity Overview

Dr. Dshaikh Izuchukwu, President/CEO
Codaki

Important question, not often asked, **“Is Africa the next growth market?”**

Economists, consultants, and executives all suggested that the African economy, which had languished during the last two decades of the 20th century, was finally stirring. Nevertheless, most US companies have been slow to enter Africa despite the fact that Africa supplies more than 4th of total US Oil consumption. Many assumed that the flutter of attention was the reflection of a global boom in

commodity prices, and therefore of relevance primarily to oil and mining companies.

The recent political turmoil the “Arab Spring” in such countries as Algeria, Egypt, Libya, Morocco, and Tunisia and the civil war in Ivory Coast, Congo, Somalia etc have dramatically reminded executives of the enormous uncertainty those businesses must cope with in Africa. With pro-democracy movements breaking out in some of Africa’s fastest-growing economies, multinational companies face a double bind. Some of the most promising countries present the highest risks.

But that’s not all. In Africa the infrastructure is still poor; talent is scarce; and poverty, famine, and disease afflict many nations. Most Western executives, unsure of the size of Africa’s consumer markets, prefer to invest in Asia’s dragon and tiger economies rather than in Africa’s economic lions. “Is it truly Africa’s time?” they wonder

For some time now, leading global business gurus have been discussing the sources and staying power of Africa's economic growth, the continent's compelling business opportunities, and the rise of the African urban consumer. Here are some of their findings re. the progress and potential of African economies:-

- Africa's collective GDP, at \$1.6 trillion in 2008, is now roughly equal to Brazil's or Russia's. While Africa's increased economic momentum is widely recognized, less known are its sources and likely staying power.
- Africa's growth acceleration has been widespread, with 27 of its 30 largest economies expanding more rapidly after 2000.
- All sectors contributed, including resources, finance, retail, agriculture, transportation and telecommunications.
- Natural resources directly accounted for just 24 percent of the continent's GDP growth from 2000 through 2008. Rising demand for commodities is driving buyers around the world to pay dearly for Africa's natural riches and to forge new types of partnerships with producers.
- Key to Africa's growth surge was improved political and macroeconomic stability and microeconomic reforms.
- Future economic growth will be supported by Africa's increasing ties to the global economy.

- Africa is gaining greater access to international capital; total foreign capital flows into Africa rose from \$15 billion in 2000 to a peak of \$87 billion in 2007 and continue upwards.

Conclusion: Africa's economic growth is creating substantial new business opportunities that are often overlooked by global companies and particularly US Companies.⁴

Business Opportunities in Senegal



Bambou Ada (Adrienne) DIAGNE, CEO
AD3 Production and Counseling Agency
Public Relations & Event Planner Consultant

Senegal is currently engaged in an intensive modernization and strengthening of airport, rail, road and seaport infrastructures. The main objective of these major projects is to attract investment to Senegal. Enterprises operating in "priority" sectors are also eligible for investment code advantages. These sectors include agriculture, fishing, animal-rearing and related industries, manufacturing, tourism, mineral exploration and mining, banking, trading complexes, and cultural activities. All benefit from the "Common Regime" which includes two years exoneration from duties on imports of goods not produced locally for small and medium sized firms, and three years for all others. Also included is exoneration from direct and indirect taxes for the same period. U.S. direct foreign investment in Senegal has significantly increased since 1997. Significant U.S. investors include Colgate-Palmolive, Mobil, Parke-Davis (a subsidiary of Warner Lambert), and Citibank. The surge in U.S. direct investment is primarily due to a recently installed \$68 million GE Capital power station and to Colgate-Palmolive's investment in a new toothpaste and glycerin plant. Ms Diagne offered to use the conference network and connection to share the following business opportunities for importers and investors within our business community:

1. 5000 metric tons of Cocoa nuts currently available from Ivory Coast (technical information and profile of the offer is available including samples)
2. Pure shea butter from Niger (samples available)
3. A business partnership with a owner of a Shea Butter factory in Mali in Bamako (South Mali)
4. Cosmetics from Senegal (samples can be provided).

For more information about these and other business and investment opportunities in Senegal contact Bambou Ada (Adrienne) DIAGNE, AD3 Production and Counseling Agency, Public Relations & Event Planner Consultant, (424)-221-0196, simonbambou@yahoo.com.

⁴ The complete text of Dr. Dshaiks presentation can be found in the addendum to the document

Green Technology in Opportunities in Nigeria, Ghana, Zimbabwe, and East Africa



Jeffrey L. Richardson President/CEO

Imani Energy, Inc

Imani Energy is a Los Angeles African-American owned and operated solar power installation company that leverages solar power system installation for employment of low-income and people of color communities. The company installs and sales a wide variety of solar and renewable energy product and provides clients with energy efficiency and training and financing services that reduce energy costs and heal the environment.

Imani has assembled a world-class team that includes the former Board Chair and current board member of Ben and Jerry's Ice Cream, a 30 year pioneer of the solar industry and author of the essential book "The New Solar Electric Home" and a Caltech physics, Ph.D. with patents on batteries and local and international experience in multiple phases of renewables and utility-scale electricity production.

At the 3rd Annual Pan-African Global Trade and Investment Conference, Imani Energy, President and CEO, Jeffrey Richardson outlined the solar power system installation, component sales, training and financing capabilities of the company. Richardson presented details on the current Imani Energy projects in Africa and the company's commitment to a mutually beneficial partnership model that he offered as critical to advancing the economic interests of the people of Africa and the African Diaspora. The Imani Energy, president presented four projects:

1. **Akokwa American Development Association-Los Angeles/Nigeria PROJECT:** Providing solar power at a Los Angeles property in Phase I and then a project in Akokwa, Nigeria in Phase II.
2. **Tetrad Tree Foundation--Zimbabwe Project:** Rural solar electrification for water pumps, house-hold use.
3. **Project Identification and Assessment--East Africa Project:** Mr. Gitau will to help identify projects that utilize solar as a means to help rural communities in East Africa.
4. **100 Acre Eco-Development--Ghana Project:** 100 acre eco-development with solar and renewables.

Jeffrey concluded by listing the company's future goals with African partners.

1. New Project Partners for commercial, governmental and residential solar power system installations
2. Consulting and training to transfer solar installation and renewable technology and skills
3. Joint-Venture solar module assembly and manufacturing
4. New and creative financing models for solar and renewable energy adoption

For more information contact: Jeffrey Richardson, President/CEO, Imani Energy, Inc.
(323) 919-3203, jrichardson@imanienergy.com, www.imanienergy.com,
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East Africa – Tanzania & Ethiopia



Dr. Jim Katzenstein, Lecturer

College of Business Administration and Public Policy
California State University, Dominguez Hills
President/CEO
Health Span International Foundation

Health Span International is a 501(c)(3) nonprofit corporation dedicated to providing expertise and resources for the development of health care and education in developing countries. They are currently actively involved in projects in Tanzania and Ethiopia. Their plans for 2013 are to continue work on a project to increase the number of practicing nurses in Tanzania by collaboratively implementing an online nursing program and expanding the capacity of the nursing school at a medical University in Dar es Salaam, Tanzania. In Tanzania they also support maternal and child health clinics, which provide primary health care, free of charge, to about 8700 mothers and their babies each year. They also support weekly health related radio programs that provide health related information in rural areas throughout Tanzania. HealthSpan International collaborates with The Nira Orphanage, a compound on the outskirts of Dar es Salaam which feeds and educates 40 orphaned children. The organization is also developing a pilot project to address cervical cancer screening program in Tanzania. New technology and protocols have been developed over the past several years, which make this project feasible. Cervical cancer is the third leading cause of death in Tanzania. According to a report entitled the African management initiative, any attempt to substantially improve the quality of management in Africa will require skills development with a special focus on managerial skills given that institutional management is the cornerstone of any successful modern economy. The report estimates that 1 million managers will require skills training. To address this issue, HealthSpan international, in collaboration with CSUDH is developing a certificate program in strategic leadership, which they plan to offer to mid-level business executives and lower-level government employees, beginning in 2013. Their plans are to test the program, in either Tanzania or Ethiopia and then expand the program during the following year.

HealthSpan has, for the first time this year, worked with Management Education in Ethiopia. A private University called US College in Shashemene, a city in central Ethiopia, hosted a team from the College of Business Administration and Public Policy who delivered a course in management to 100 university students. The organization has also started a health maintenance and sanitation program in Ethiopia with two hospitals and a nursing college.

If there is interest on anyone's part in helping with these programs, they would be happy to meet and review opportunities. For more information contact Jim Katzenstein, HealthSpan International Foundation at 949.348.1986. You can also visit their website at www.healthspaninternational.org and friend them on Facebook.

Vuvuzela Media & Marketing Panel Transacting Tourism in the Diaspora – A Bridge over the Divide



Panelists (Left to Right): Moderator, Issac Appiah, CEO, Vuvuzela Media & Marketing; Darrell Smith, Vice President Marketing The Africa Channel; Jo Keita, President, Nubian Tours; Charles Chinyere Anyiam, Founder, The African Times-USA; Ken Barnes, President, Barnes and Barnes Financial Inc.

With the ‘Great Africa Business Migration’ well under way, discussions around the realities of doing business on the continent are now at a critical point. Africa is far from being a homogeneous continent, with 55 countries all boasting different regulatory, tax, and competitive and “touristy” environments. Transacting in Africa poses complexities that companies need to factor in. It becomes more complex in the tourist industry. In light of this, Vuvuzela convened a panel of experts for the 1st episode in its Africa Tourism Conversations Series, to discuss the most pertinent trends and challenges related to the Diaspora investing in Tourism in Africa today and using the Industry as a bridge between the old Diaspora and the recently arrived African immigrants. The following key issues were discussed

- Africa tourism is as old as the continent. Western powers have historically defined what tourism is in Africa. Tourism must now be redefined from an Afro-centric perspective
- Tourism is the major revenue source for Africa’s local economies. Consequently tourism will provide one of the biggest opportunities for investment in Africa in the next 20 years. Tourism products are very varied. Over 45% of foreign revenue comes from tourism. Radisson now owns many hotels in Africa.
- Tourism provides an important opportunity for you to visit the continent before you invest in Africa. You can use your visit to develop important business and personal relationships and discover additional investment opportunities. You need visit to hear African people talk about their countries, learn about the African market place; learn about African people and politics.
- The Africa Channel, Channel 176 on Time Warner Cable, features many shows about Africa and the African people.

The opportunities for tourism in Africa include Sacred and Spiritual Tourism, Leisure /Safari/Hunting, Education tourism, Cultural Tourism, Eco Tourism, AgroTourism , Religious

tourism, Medical tourism, Ghetto tourism, Rural tourism, Genealogy tourism, Cultural tourism and Community tourism.

For more information contact Issac Appiah, CEO, Vuvuzela Media & Marketing, 323.993.VMMC, Charlotte@vuvuzela.com.

Plenary Session #6: Trade Connect Resource Panel



Panelists (Left to Right): Moderator, Dr. Tayyeb Shabbir, Professor of Finance, College of Business and Public Policy, CSUDH; Cesar Arellanes, Program Director Long Beach Center for International Trade Development (CITD) & Long Beach International Trade Office (LBITO); Mr. Martin Selander, Export Assistance Center, U.S. Small Business Administration; Charles Hunt, Director, CSUDH School of Extended Education Global logistics Training Program; Rachid Sayouty, Director, U.S. Department of Commerce-Los Angeles; Joyce Sloss, Director Business & Jobs Resource Ctr, Los Angeles World Airports; Jim MacLellan, Director of Trade Development, Port of Los Angeles; Ricardo Tjada, Director, Vnesto Capital-Oversea Private Investment Corporation

International Trade Experts and service providers from the Port of Los Angeles, Los Angeles World Airports, the U.S. Department of Commerce, Overseas Private Investment Corporation (OPIC), the Centers for International Trade Development and the Small Business Administration provided a panel and workshop for small business owners on the following topics:

- How to find Overseas Customers in Africa and the African Diaspora for Your Companies Goods & Services
- How to Finance & Insure International Trade Transactions
- How to Educate & Train Your Staff to Conduct International Trade Transactions
- How to Identify and Use Available Sea and Air Cargo Services

The Trade panel explained that the most difficult transaction is the first transaction. It is always best to under promise and over perform, i.e. don't promise too much to the buyer. The Panels experts are available to help midsize companies ship products abroad. The SBA and the Department of Commerce are available in 77 countries with over 107 offices in the US. The Center for International trade helps companies learn how to both export and import goods and services. Course offerings include the basics of importing, marketing, pricing, patent trade law, contracts and building an export business plan. California State University Dominguez Hills Global Logistics courses also provide current training in shipping and customs practices and regulations. Many of the courses are by these agencies are available at no cost. The Long Beach Center for International Trade Development also plans small business trade missions.⁵

⁵ See the Speakers Directory for contact information

Business Development Opportunities

The following business development opportunities are currently being negotiated as a result of this conference:

1. Representatives from Vista Verde Organics (VVO) fertilizer and Taft Botanical Gardens are currently negotiating a business relationship that involves a trial test of the Vista Verde's product on four 20' x 4' raised beds growing collard greens, kale, chard and lettuce in bio-intensive production. Vista Verde Organics (VVO) fertilizer would be featured test product at a Taft Botanical Garden development site in Stockton, CA for 180 days of production and documented scientific test product demonstration. The project would be showcased at a California Pan African Workshop during Black History Month 2013 with the notion of exporting the success model to predetermined test sites in Africa, Central and South America or the Caribbean. The benefit to Vista Verde Organics (VVO) is the actual use of its fertilizer product on actual project as a Pan African agriculture development model.



Proposed Taft Botanical Gardens test site in Taft, California.

2. **Trade Association Forum of Uganda (TAFU)**, a not-for-profit organization founded in 2008 to bring together un-represented trade associations in Uganda has contacted us to seek a collaboration and partnership by employing our conference as a forum of sharing ideas, best practices. TAFU brings together trade association executives to address mutual challenges facing trade associations in Uganda. TAFU also strives to promote the role of trade associations in representing different business sectors in Uganda and provide a center for advancing the professional practice of trade association management and leadership. The following organizations are members of the association:
 - a. Uganda National Electrical Contractors Association (UNECA)
 - b. Uganda Retailers & Wholesalers Association (URWA)
 - c. Uganda National Association of Private Hospitals (UNAPH)
 - d. Uganda Restaurants & Lodging Association (URLA)
 - e. Uganda National Association of Private Schools & Institutions (UNAPSI)
 - f. Automotive Industry Development Alliance (AIDA)
 - g. Uganda Rural Health Association (URHA)\
 - h. Trade Association Forum of Uganda (TAFU)
 - i. African Federation of Hospital Associations (AFHA)
 - j. African Federation of Retail Associations (AFRA)
 - k. African Federation of Electrical Contractors Associations (AFECA)
 - l. African Hospitality & Tourism Federation (AHTF)
 - m. African Automotive Industry Alliance (AAIA)

- n. African Federation of Hospital Associations (AFHA)
- o. African Federation of Retail Associations (AFRA) African Federation of Electrical Contractors Associations (AFECA)
- p. African Hospitality & Tourism Federation (AHTF)
- q. African Automotive Industry Alliance (AAIA)

The Conference is currently exploring this opportunity to determine the best relationship to establish now and for our next conference in 2013⁶

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Supporting Organizations

The Africa USA International Chamber of Commerce and Industry is proud to provide the **3rd Annual Pan Africa Global Trade and Investment Conference** in collaboration with the following supporters and sponsors who continue to provide invaluable assistance in demonstration of their ongoing commitment to the promotion and facilitation of bilateral trade and commerce with Africa and the African Diaspora.

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California State Senator Curren Price
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Barnes & Barnes Financial Services*

ADDENDUM

PAN AFRICAN BUSINESS OPPORTUNITIES

By Dr. Dshaikh Izuchukwu

Presented on the occasion of
the 3rd Annual Pan African Global Trade & Investment Conference
October 18, 2012

Important question, not often asked, **“Is Africa the next growth market?”**

Economists, consultants, and executives all suggested that the African economy, which had languished during the last two decades of the 20th century, was finally stirring. Nevertheless, most US companies have been slow to enter Africa despite the fact that Africa supplies more than 4th of total US Oil consumption. Many assumed that the flutter of attention was the reflection of a global boom in commodity prices, and therefore of relevance primarily to oil and mining companies.

The recent political turmoil the “Arab Spring” in such countries as Algeria, Egypt, Libya, Morocco, and Tunisia and the civil war in Ivory Coast, Congo, Somalia etc have dramatically reminded executives of the enormous uncertainty those businesses must cope with in Africa. With pro-democracy movements breaking out in some of Africa’s fastest-growing economies, multinational companies face a double bind. Some of the most promising countries present the highest risks.

But that’s not all. In Africa the infrastructure is still poor; talent is scarce; and poverty, famine, and disease afflict many nations. Most Western executives, unsure of the size of Africa’s consumer markets, prefer to invest in Asia’s dragon and tiger economies rather than in Africa’s economic lions. “Is it truly Africa’s time?” they wonder

For some time now, leading global business gurus have been discussing the sources and staying power of Africa's economic growth, the continent's compelling business opportunities, and the rise of the African urban consumer.

Here are some of their findings re. the progress and potential of African economies:-

- Africa's collective GDP, at \$1.6 trillion in 2008, is now roughly equal to Brazil's or Russia's. While Africa's increased economic momentum is widely recognized, less known are its sources and likely staying power.
- Africa's growth acceleration has been widespread, with 27 of its 30 largest economies expanding more rapidly after 2000.
- All sectors contributed, including resources, finance, retail, agriculture, transportation and telecommunications.

- Natural resources directly accounted for just 24 percent of the continent's GDP growth from 2000 through 2008. Rising demand for commodities is driving buyers around the world to pay dearly for Africa's natural riches and to forge new types of partnerships with producers.
- Key to Africa's growth surge was improved political and macroeconomic stability and microeconomic reforms.
- Future economic growth will be supported by Africa's increasing ties to the global economy.
- Africa is gaining greater access to international capital; total foreign capital flows into Africa rose from \$15 billion in 2000 to a peak of \$87 billion in 2007 and continue upwards.
- Africa's economic growth is creating substantial new business opportunities that are often overlooked by global companies and particularly US Companies.

Codaki

Africa Growth Projections

- -It is projected that at least four groups of industries—consumer-facing industries, agriculture, resources, and infrastructure—together could generate as much as \$2.6 trillion in revenue annually by 2020, or \$1 trillion more than today.
- -Today the rate of return on foreign investment in Africa is higher than in any other developing region.
- -Early entry into African economies provides opportunities to create markets, establish brands, shape industry structures, influence customer preferences, and establish long-term relationships. Business can help build the Africa of the future.
- -The rise of the African urban consumer also will fuel long-term growth.
- -Today, 40 percent of Africans live in urban areas, a portion close to China's and continuing to expand. The number of households with discretionary income is projected to rise by 50 percent over the next 10 years, reaching 128 million. By 2030, the continent's top 18 cities could have combined spending power of \$1.3 trillion.
- -In order to understand the growth opportunities and challenges of individual economies, Let us design a framework that groups them in four broad clusters: diversified economies, oil exporters, transition economies, and pre-transition economies. Though imperfect, this framework can guide business leaders and investors developing strategies for the continent and policymakers working to sustain growth

Why the US should BUY-IN Africa's Growth

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- The Potential rise of Africa's Economy and Why the US should buy into Africa's growth. Let us talk about Dragons, Tigers and Lions:
- Korea, China, Japan and Taiwan —the Asia's tiger and dragon's economies continue to set the pace for global GDP growth, they will increasingly cross paths with Africa's lions. Africa's collective GDP rose at a 4.9 percent annual rate from 2000 through 2008, making it the third-fastest-growing economic region in the world after emerging Asia and the Middle East.
- And although Asian companies and investors have focused largely on Africa's natural resources, a new report from the leading authorities in global economies indices, shows they should consider the continent's many other significant business opportunities as well.
- It is projected that at least four groups of industries on the continent could together generate as much as \$2.6 trillion in annual revenue by 2020, or \$1 trillion more than today.
- The biggest business opportunity of the four lies in consumer goods and services, followed by natural resources, agriculture, and infrastructure.
- These projections reflect the strength of Africa's economies today and their solid long-term prospects. Africa's GDP rose twice as fast from 2000 through 2008 as it did in the preceding two decades. The continent's combined economic output, valued at \$1.6 trillion in 2008, is now roughly equal to Brazil's or Russia's. And several factors suggest this economic momentum can be sustained.
- To start, Africa's growth acceleration was broadly based, resulting from more than the global commodity boom. All sectors contributed, including finance, retail, agriculture, and telecommunications. Rising revenues from oil, minerals, and other natural resources accounted for just 24 percent of growth during the period. Fortunes improved across the continent, with GDP rising more rapidly in 27 of its 30 largest economies, both in countries with significant resource exports and in those without.

Codaki Africa growth/emergence

- Key to the growth surge was government reforms that created greater political stability, improved the macroeconomic environment, and fostered a healthier business environment. For example, several countries halted their deadly conflicts. Policymakers also reduced inflation, cut budget deficits, lowered trade barriers, cut taxes, privatized companies, and liberalized many sectors, such as banking.
- As a result, a dynamic African business sector is emerging. The continent has more than 1,400 publicly listed companies. It boasts more than 100 companies with revenue greater than \$1 billion. Telecom firms have signed up more than 316 million new mobile-phone subscribers in Africa since 2000—more than the total US population. Banking and retail are flourishing as household incomes climb. Construction is booming as new cities rise.
- Africa's future economic growth is also likely to be supported by several long-term trends. Among these is the rising global demand for commodities. This demand is growing fastest in the world's emerging economies, particularly in Asia and the Middle East. Despite long-standing commercial ties with Europe, Africa now conducts half its total trade with developing economic regions (so-called south-south exchanges).
- Asia's economies together accounted for 28 percent of Africa's total trade in 2008, more than double their share in 1990 and now equal to Europe's share. But there is a potential for this trade flow to grow even larger

Codaki Africa's Promising Outlook

- China has emerged as a major driver of Africa's resource sector growth. China boosted its purchases of Africa's oil; from 1 percent of Africa's total petroleum exports in 1995 to 13 percent in 2008. Thus, China was the single largest contributor to Africa's oil export growth during this period, measured by volume, accounting for 37 percent. If current trends continue, China could overtake Europe as Africa's second-largest oil export market by 2020.
- The outlook for further growth in Africa's resource sectors remains promising. We estimate the total value of annual production could grow steadily at between 2 percent and 4 percent a year, to \$540 billion by 2020.
- However, China and other Asian players should look beyond resources and recognize that an even larger future business opportunity lies in serving Africa's rising urban consumer. Today, 40 percent of Africans live in cities, a portion that is close to China's and continuing to expand. As in other developing economies, urbanization in Africa is creating jobs, boosting productivity, and lifting incomes. The number of households with discretionary income is projected to grow by 50 percent over the next 10 years, reaching 128 million.
- Africa's household spending totaled \$860 billion in 2008, more than that of India or Russia. The continent's consumer markets are already growing two to three times faster than those in Organization for Economic Co-operation and Development (OECD) countries and could be worth \$1.4 trillion in annual revenue by 2020.
- Asian companies have started entering Africa's consumer market. Among the most notable is the Industrial and Commercial Bank of China, which spent \$5.5 billion in 2007 to acquire a 20 percent stake in Africa's Standard Bank. The deal was hailed at the time as a symbolically significant demonstration of China's growing business commitment to the continent.

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Africa's Agro-potential/population

- Africa's new commercial vibrancy is also creating many other business opportunities. With 60 percent of the world's uncultivated arable land and low crop yields, Africa is ripe for a "green revolution" similar to those that have increased agricultural production in Asia and Brazil. And urbanization is increasing demand for new roads, rail systems, clean water, power generation, and other infrastructure.
- Without question, there remain risks to growth in any individual country. However, if recent trends continue, Africa will play an increasingly important role in the global economy.
- By 2040, Africa will be home to one in five of the planet's young people and will have the world's largest working-age population. US executives and investors cannot afford to ignore Africa's immense economic potential beyond its resource wealth.
- Besides the advantages of expanding your business in Africa, there is a great potential to create more US jobs by investing in Africa. It's a win-win situation and that is why the Obama Administration through OPIC is spending over \$2.7 Billion USD annually in funding to emerging markets of which Africa and the Caribbean are the major beneficiary.



- Codaki Institute is the strategic business and economics consulting division of Codaki International, established to develop a deeper understanding of the evolving Africa economy. Our goal is to work alongside with you –private businesses, governmental agencies and leaders in the commercial, public, and social sectors with the facts and insights on Africa upon which to navigate and base your expansion policy decisions and create new opportunities for growth. We can help greatly!
- We currently, through Private Public joint venture Partnerships, involved in Ghana gold mining and service industries, in Nigeria agriculture, aviation and other infrastructure developments and in Uganda Makerere University, Health care delivery systems.
- I am available for further discussions afterwards. Thank you for your time and for allowing me to share these thoughts with you. God bless you and prosper you all greatly.
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DIALOGUE AMONG AFRICANS IN DIASPORA

Abstract of Paper by: Bob Ezeh

Presented at the 3rd Annual Pan African Global Trade and investment Conference

As this dialogue progresses, it is pertinent that we understand that we do actually have different rationale for our mutual investment drives. Africa still behaves like the adolescent child that has refused to grow up; constantly clutching at the apron of every surrogate mother that comes along with lollipop in hand (which at present seems to be China), seeking to take advantage of the wealth it possesses, and always in perpetual ignorance of.

So we need to dialogue; and dialogue for different reasons, but for reasons that are all the same good for all concerned. Dialogues, no matter the underlying reason are good; in it we come to know who we are and what we ought to do. There is this story about an anthropologist who lived for a long while with a North American tribe. It was a small group of about fifty people, the story buttresses the need for dialogue, even when it seems to be aimless ... *Now, from time to time that tribe met like this in a circle. They just talked and talked and talked, apparently to no purpose. They made no decisions. There was no leader. And everybody could participate. There may have been wise men or wise women who were listened to a bit more –*

the older ones – but everybody could talk. The meeting went on, until it finally seemed to stop for no reason at all and the group dispersed. Yet after that, everybody seemed to know what to do, because they understood each other so well. Then they could get together in smaller groups and do something or decide things.” - (Bohm 1996).⁷

Africa has been described as the “final economic frontier”. African economic renaissance is the result of the interplay of a number of factors. Firstly, because Africa has not traditionally been intricately linked to global capital markets, the impact of the global financial crisis on the continent was minimal. The major and unintended consequence of Africa weathering the crisis is that perceptions of risk have shifted enormously in Africa’s favor. Secondly, the continent is generally more peaceful than it has ever been with more peaceful transitions of power and less wars and conflicts. Finally, there are a plethora of investment climate reforms being undertaken by various governments to attract FDI.⁸ This statement is apt, indeed Africa is the new economic frontier, boasting of economies that are on hyper-growth. However, something seems to be seriously wrong with accrued benefits from the perceived economic rise.

Poverty is still on the rise among a majority of the populace, and even though democratic rule is on the steady rise and wars are reducing, the ordinary man in the rural and urban Africa is groaning under the cost of bearing the brunt of the cost of democratic governance and the economic fortunes of the elites in the system. The disparity between the very wealthy and the rest of the population is widening by the day. The elites flaunt their oftentimes ill-gotten wealth and are inconsiderate about what happens to his neighbor. The concept of being your brother's keeper which flourished among African cultures has speedily eroded and its place is this selfish drive to outdo all others at all cost. The community is lost, the family unit is dying, and the people are dangerously and overtly restive, demanding for equity and justice and are continually being ignored. We are at the risk of repeating what has been happening in the Arab world, when the people, despite the oil wealth were groaning under the yoke of the elites and leadership until they could take it no more and thus burst out in violent protests that swept away the old order. So we need to start an internal dialogue, and very quickly too.

We need to champion it ourselves, we need to begin to critically self examine ways to internally harness our potentials as a people. Perhaps the things we have been searching for from far and wide may actually be right there under our feet. Africa has people within and in the Diaspora. We need to harness their potentials before we begin to look for a solution in far away shores. In this regard, there is need to expand the African economy by integrating Africans in the Diaspora as matter of survival. An integrated African economy will help bolster greater internal trade in Africa, and also create a bigger market for African investors.

⁷ (Bohm, 1996)

⁸ (Africa Dialogue, 2012)

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PAN AFRICAN GLOBAL TRADE & INVESTMENT ASSOCIATION

As a result of the issues and recommendations discussed in previous conference plenary sessions and business roundtable discussions we are proposing the establishment of a Pan African Global Trade and Investment Association. Collaborating member organizations will support the development of the following essential programs during subsequent conference years to address the immediate problems that must be resolved to improve the ability of small business owners to participate in trade and commerce between the U.S.A., the African Diaspora and the African Continent.

- 1. Pan African International Trade Education & Training Program** – The small business owners and students attending the conference have appreciated the opportunity to learn the essential components of international trade and commerce. However additional in depth training is needed to build their capacity to participate in the international marketplace. The

conference has determined that the best method to address this problem is to establish a community and university based education and training program in international trade and commerce for individuals and small business owners. The curriculum and faculty will include the topics and presenters featured during the conference. Community based programs will involve the development of business seminars in collaboration with local chambers of commerce and small business associations to include the Los Angeles Chamber of Commerce, the Carson Black Chamber of Commerce and Recycling Black Dollars. We have also begun negotiations to establish the first phase of a university based program at California State University Dominguez Hills College of Extended and International Education. It will initially be offered in Phase I as a certificated program providing continuing education in international trade and commerce for small business owners, trade professionals and individuals. We will subsequently initiate the development of a Phase II four year program offering a Bachelor's Degree in International Trade and Commerce.

- 2. 6th Region African Diaspora Economic Community Development Program** – As a result of the information presented during the conference a the Pan African Trade and Investment Association will support the 6th Region Diaspora Caucus (SRDC) current efforts to establish the African Diaspora as a regional economic trading bloc that will develop coordinated trade, commerce and humanitarian assistance programs as a unified and integrated regional market
- 3. African Business & Cultural Tourism Program** – As a result of the conference the coordinators have been asked to plan business and culture tours to Africa. Each tour will be planned to maximize bilateral business opportunities in predetermined industry sectors for each business participant and develop cultural relationships through student exchange programs and needed humanitarian assistance. Each participant will receive training in each countries business culture and opportunities before they depart. Follow up support will also be provided to assist in developing and consummating trade and service agreement opportunities provided by each trade mission.
- 4. Regional Pan Africa Global Trade Conferences** - The primary mission of our International Pan African Trade & Investment Conference series is to establish economic development and cultural exchange programs that promote and facilitate international strategies for bilateral trade, investment, and cultural exchange between the U.S.A., the African Diaspora and the African continent. Conferences can also be developed to collaborate with local public and private sector businesses, investors and NGO's in predetermined regional markets and industry sectors in Africa and the Pan African Diaspora. Targeted industry sectors can include agriculture, oil and gas, manufacturing, health care, education, banking, telecommunications, transportation, tourism, and energy production. We have currently been asked to develop regional conferences in the U.S., Central and South America, Africa, Europe, Canada and the Caribbean.

5. The following related education, training and business programs will also be developed:

- a) A **Conference on Africa's Central Banks and the Development of the African Continent** in collaboration with the UCLA Anderson School of Business, the UCLA Political Science Department, the African Studies Centers at UCLA and California State University Dominguez Hills, and the California African America Political and Economic Institute.
- b) An **Annual Seminar on Investment Banking for Infrastructure and Industrial Technology Development** for African and US Investors, educators and business professionals. to create a forum whereby banks and financial institutions are identified and encouraged to invest in the emerging economies of Africa.
- c) **International Trade Exhibits, Workshops & Business Meetings** for companies and individuals involved and/or interested in viable bilateral international trade with pre-identified potential business partners and financiers from Africa, the African Diaspora and the U.S.
- d) An **Ecumenical Community Development Workshop** for faith based organizations interested in learning how to create conflict resolution programs and harness investment financing to build local economies and support humanitarian activities in African and the African Diaspora.
- e) A functioning **Web-Site and Broad Band Network** designed to provide current information about Pan African trade opportunities and business, workforce and infrastructure development programs and funding opportunities on a daily basis.
- f) Seminars to discuss current valuable information about the **African Growth & Opportunities Act (AGOA)** for African and American investors and recommend changes prior to renewal.

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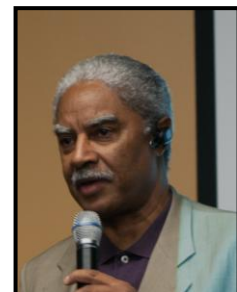
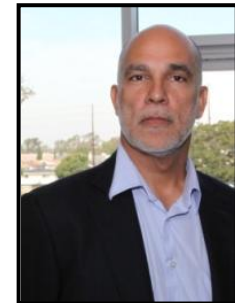
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