

**Learning by Ear - Globalisierung –
erfolgreicher Unternehmer Kamerun**

O-Töne: Bernard Manyo
Autor: Sandrine Blanchard
Redaktion: Yann Durand
Übersetzung: Anne Thomas

3 Stimmen:

- junger Sprecher 1
- junge Sprecherin
- Sprecher(in) 2 als Off-Stimme für die Reportage

Für die O-Töne dazu: **1 Mann, 1 Frau**

Vorspann LbE

TEIL 1 - REPORTAGE

Sprecherin 1:

Hello [Sprecher]!

Sprecher 1:

Hello everybody! Today in our globalization series, we're going to talk about starting up a business.

Sprecherin 1:

And we're heading for Douala, the financial capital of Cameroon...

Sprecher 1:

... where we're going to meet an engineer specialized in IT and telecommunications.

1. Unternehmer Atmo 1 Tür (unterlegen)

Tamanjong Sangjong starts his day just before 8 a.m. The 40-year-old Cameroonian engineer is the manager of a big IT services company: Soft Tech International

Atmo hoch?

Sprecher(in)2:

Tamanjong's office is on Doula's main shopping drag. The room might look African thanks to the decoration but the business methods used by Tamanjong and his employees come straight from the United States. It may just be a coincidence but the manager's office is even shaped like an oval.

2. Unternehmer Tamanjong Gründung (1 = 0'57)

"Soft Tech was created here in Cameroon in 1992 -- this was a natural progression for us." Soft Tech was initially created in the United States in 1987 by me. Being that I'm from Cameroon, I had a nostalgic interest in coming to Cameroon in 1992."

Sprecher(in)2:

So Tamanjong decided to leave the United States to start up his company in his home country. After a few years, Soft Tech made its mark on the Cameroonian market, thanks to its management IT services of a different kind"

3. Unternehmer Tamanjong Markt (1'29)

"We have seen that the mobile penetration in Africa has been one of the most successful technologies and realized that the most of value-added applications which was specific to the market were non-existent in the market... some of them were quickly developed by telecom companies or imported. So we decided to have a division that does that. So far we are covering mostly financial institutions in the area of banking and insurance, microfinance as well. In telecoms we're covering value-added services including services for careers as well. We also do provide consulting services in both: the telecom area and financial services area, finance restructuring of organizations as well."

4. Unternehmer Atmo conference room

Sprecher(in)2:

25 IT engineers work for Tamanjong. They offer their services to finance professionals to help them manage their transactions. Soft Tech's employees are recruited on the basis of their qualifications. The ideal employee is an IT engineer or a programmer. But sometimes Soft Tech has to recruit fresh graduates from Polytech, an engineering school in Yaoundé.

5. Unternehmer Tamajong Einstellung (2'38)

"But it can't seem to have enough and there is a lot of competition on us in recruiting the best engineers but we do have the largest telecom companies in town who tend to outbid us in some of the candidates who're graduated from the school. But apart from the human resource issue, which is basically an issue which is also exacerbated by the lack of capacity building in this sector, we tend to train in the house young engineers who only become really productive after about a year or two."

Sprecher1:

I would like to become an IT engineer....

Sprecherin1 (mocking):

You would be better off learning how to type a text on a keyboard first...

5. Atmo Tastatur

4. Atmo conference room hoch

Sprecher(in)2:

Soft Tech has a meeting room, which can sit eight clients, just next to the manager's office. Jessy Ayamoh runs a small micro-credit institute. His company also uses Soft Tech software.

6. Unternehmer Kundin (5'51)

"With the software application – what has to be debited and credited of course you find out you have your financial statement ready and it's quite easier for tax control."

Sprecher(in)2:

Tamanjong's success at a local level has made him known outside of Douala too. Soft Tech is now expanding to other African countries:

7. Unternehmer Tamanjong 4'30

"In Africa, the cross-border transactions are a little bit more complicated to do than you find it in other continents. Mainly travel between African countries tends to be quite a headache so when you're running operations in other countries actually it's a very very costly and difficult exercise to do however. We do have interest in Ghana's market in fact we have clients in Ghana as well, western world's bank in Ghana is using our products, in Nigeria also we have so few microfinance institutions which are looking at our products as well"

Sprecher1:

So Tamanjong is a businessman with lots of plans....

Sprecherin1:

Yes, indeed. His plan is to expand to as many countries as possible. To conquer new markets. Soft Tech is constantly innovating.

Sprecher1:

What do you mean "innovating"?

Sprecherin1:

Soft Tech is always coming up with new ideas, developing products before the competition thinks of them. To innovate literally means to create something new.

8. Unternehmer Tamanjong

"Our interest basically is to provide a pan-African solution in financial services sector. Specifically we came out with products which we're about to lounge now which is called "Payters", it is a pan-African payment platform based on GSM network, it is basically a mobile phone executing payments to each individuals or to businesses by just using your normal payment account through your cell phone."

Sprecher1:

Wow, that's convenient!

Sprecherin1:

So long as you know how to manage your money – if you spend more than you have you could easily get into debt

Sprecher1:

But then all you need to do is take out credit...

Sprecherin1:

...that you'll have to pay back one day and on top of that there will be interest – but we'll talk about that in a moment...

Sprecher(in)2:

Ask Tamanjong what is the key to his success and this is what he says:

9. Unternehmer Qualität: (3'00)

"The quality of the products... might all... are lower than that was imported. Basically most of our clients have actually been very very surprised that we had the ability to develop applications, which match all the various standards expected anywhere in the world where you expect to have best quality ."

ENDE Teil 1

Musik hoch dann unterlegen und ausblenden
--

TEIL 2: ERKLÄRSTÜCK

nur noch Sprecher 1 und Sprecherin 1:

Sprecher:

What did you mean earlier on about credit?

Sprecherin:

I just wanted to remind you that when a bank lends you money it's not only to make you happy -- you take out a loan with interest.

Sprecher:

I'm not following....

Sprecherin:

It's pretty clear though -- if a bank agrees to lend you money it's because it wants to make more money for itself. You will have to pay back not only the money you borrowed but also a little bit more until your loan is paid off.

Sprecher:

So the more slowly I pay back my loan the more I end up paying? If I take 300 years to pay it back, I might end up paying ten times more than the bank lent me in the first place?

Sprecherin:

Exactly! But sometimes you don't have to wait 300 years to pay back ten times what you borrowed. That's what interest is. The higher the interest is, the higher the amount you have to pay back.

Sprecher:

In the report, they also talked about microcredit

Sprecherin:

Microcredit is part of microfinance.

Sprecher:

Micro means tiny, doesn't it?

Sprecherin:

It means "one thousandth" to be precise. Some institutes are specialized in microcredit. In general, the amounts are relatively low and for a particular project. A craftsman for instance might need money to start up a small business. Since craftsmen are not rich, the big banks are scared of not getting their money back.

Sprecher:

So banks don't lend money to poor people?

Sprecherin:

No but poor people can get microcredit instead.

Sprecher:

And what's microfinance ?

Sprecherin:

Microfinance works on the same principle of solidarity but it also includes savings and micro-insurance.

Sprecher (sarcastic):

Solidarity? What an innovation!

Sprecherin:

People have been helping each other out for a long time but in the 1970s microcredit started taking off all over the world. The United Nations think is an important tool for fighting poverty. In 2006, the Bangladeshi economist Muhammad Yunus got the Nobel Peace Prize for his contribution to microfinance.

Sprecher:

Well that's what I could go into when I grow up!

Sprecherin:

You can try but the Nobel is already taken!

Outro:

Sprecher(in)2 :

And that's all for today from us at Learning by Ear. Thank you for listening to this program about globalization, starting a business and microcredit. A Deutsche Welle program produced by Sandrine Blanchard and Bernard Manyo. To find out more or to listen to the program again, go to our website www.dw-world.de/lbe! Goodbye for now and don't forget to tune in next time!