

How on earth did I end up being the company detective?

I have spent most of the time with the police waiting to record statements on office theft

Sometimes, I wonder what my real job is for I do seem to spend a lot of time doing what I consider non-core activities.

Take this week for example; I have spent most of the time at the police station waiting to record statements regarding the theft syndicate that operates in the office.

Let us go back to the starting point. I had to spend two whole days presiding over disciplinary proceedings to find out who did what. The first day saw many employees trooping into my office and giving evidence just like in the TV drama called 'Vioja Mahamakani'.

I did not understand the reason for my being there since after all, I am not a CID officer. However, HR had sent a terse email saying that my presence was mandatory to ensure fairness and balance.

I was tempted to boycott the whole thing since I am expected to prepare end of year reports. Somewhere in the middle of the first day, I wanted to put an end to the whole charade.

MAN-ABOUT-TOWN

OFFICE DANDY

Even without needing a lot of brainpower, I could easily tell that two messengers and my PA were in cahoots in taking office supplies and selling them.

For me, the solution is clear, fire all of them. But the security officer told me that things are not that simple — we have to make police reports to ensure proper disciplinary procedures are followed.

So, here I am at 4 pm still waiting for the OCPD to show up so that I can serve as the witness for the company.

When did my life get to this? I am supposed to be dealing with strategic issues not with petty thieves who steal petty supplies.

I must say though that I am happy to be out of the office and away from my PA. She has become a whining machine and is not rendering the support that I require.

Since this fiasco started, she has be-

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come a very uncooperative employee. I asked her to prepare some Powerpoint slides for me as part of a presentation to clients. She gave me a huge sneer and told me that I should ask, "the ones that want my job" to do the task.

Then she swaggered out of my office and let out a loud 'tsssk' sound. I was taken aback by her behaviour so I called her back in. Despite all her issues and her tendency to come to work at ten and leave at 3, Zainabu is really a good soul.

But I have no idea what has possessed her. She sauntered into my office and plonked her big mass on a chair and gave me her woes. In her view she

believes that all these theft investigations are a ploy to get rid of her. She told me that many are jealous of her proximity to power and to me.

'Fixed' by enemies

She said that I must defend her and ensure that she is not 'fixed' by her enemies. What was I to say? This whole theft thing seems to have a life of its own.

Truth be told, I think Zainabu has had some role to play but until conclusive evidence is issued, I cannot swear on her innocence. Since I did not want to give any assurances, I told her that we should bide our time and wait for

the investigators to finish their work.

So as I sit here in the police station, all I can think of is whether I will have to get rid of Zainabu and the messengers. There is a part of me that feels hard and tough enough to do it, but there is another that feels a little pity for them. Will my firing Zainabu mean that I will be responsible for her suffering? I do recall that she once told me she is the breadwinner for her family. Will I be man or manager enough to make the decision?

The voice of my security manager jolts me from my thoughts. "It is our turn to record the statement, let's go!"

Future of banking belongs to risk-taking intrapreneurs



RICKY'S MYTHS

RICHARD GITONGA



Last week a friend called to tell me that he had some good news. Apparently, he had applied for a loan from his bank to finance working capital requirements for his business.

The bank reverted within a week to inform the entrepreneur that it had approved his application and was now putting the paperwork together to facilitate the relevant endorsements and signatures. It may seem a little odd that a friend should call another to give him such seemingly bland news but let me explain.

For a start, my friend's business, which we shall call Morris Inc is two

years old having been incorporated sometime in 2007. The Morris Inc. business model was only launched two weeks ago and my friend is still in the process of hiring staff and implementing systems.

The marketing phase of the project is yet to kick-off and elaborate office premises are yet to be found. Yet despite all this seemingly disadvantageous circumstances, the bank sealed its vote of confidence by putting its money where its mouth is and committing to support Morris Inc. Having personally worked in the banking industry in a past life and in the process of looking for funding for

a couple of start-ups of my own, I was particularly intrigued and very keen to meet the leadership of the bank with a view to determining whether I should establish a relationship with them.

On arriving at the bank's headquarters, what first struck me was the friendly countenance of the staff and their willingness to help anyone who walked into their premises. As I waited at the reception, very senior managers who happened to be rushing in and out of meetings spared a little time to greet and meet customers waiting in the reception area.

Having being ushered into the office of the CEO, I could not but marvel at the modern and tasteful furniture, fixtures and fittings. The CEO sitting behind the large mahogany desk was probably about 35 years old and had an inquisitive but

intelligent air about him. A couple of questions later about my projects gave me the impression that this CEO was not only well versed with the local business environment, but had an intimate understanding of the needs of businesses in their infant and adolescent stages.

It is not surprising to note that over the past decade most SMEs have shifted their banking operations

This CEO and his bank were definitely the people I need. He had all the attributes of a successful corporate entrepreneur, sometimes referred to as an "intrapreneur". As my friend was quick to recognize, he and the bank in general were willing to take a calculated risk on extending facilities to start-up businesses that showed promise.

This approach to risk management is totally inconsistent with the industry norm which has an unwritten rule that

businesses that are less than three years old shouldn't be invested in.

It is not surprising that over the past decade most SMEs have shifted banking relationships from the large foreign owned banks to local ones.

Lack of courage

The rigid and traditional approach consistently applied by the large established banks has completely alienated small businesses. It is in reality more a reflection of the lack of courage of the management. Having been career bankers all their corporate lives and dependant on a fixed income, their ability to have a keen eye for supporting small businesses that show promise is fairly limited. The risk models and policies that are used to determine which businesses to fund are not comprehensive enough to assess their potential. The future will be dominated by "intrapreneurial" CEOs who have a futuristic mind and high risk appetites.