

TITUS HOLDINGS & GOLDEN LINK FS

PRESENT

“BE YOUR OWN BOSS” (BYOB) SME CHALLENGE

START YOUR OWN BUSINESS

SMS: TEXT “BYOBOSS” TO 69302

WIN GHC 200,000.00

5 Winners Every 3 Months

20 Ventures Get Funded Every Year

WE’RE PROMOTING ENTREPRENEURSHIP SPIRIT AMONG GHANAIS

“There’s still room in the world for successful people. Be one of them!”

Michael Bannerman-Hyde, Managing Partner, Titus Holdings

About Us:

TITUS HOLDINGS facilitates project financing for small and medium-sized enterprises in emerging markets. TITUS HOLDINGS and Partners offer funding and investment tools to the best entrepreneurs, thereby paving the way for them to access private equity finance for homegrown projects that support community development in the United States and West Africa.

TITUS HOLDINGS and **GOLDEN LINK FINANCIAL SERVICES** have teamed up to offer Ghanaians, investor matchmaking services by organizing and running the quarterly, “**Be Your Own Boss**” **SME Challenge** for aspiring entrepreneurs to live their dreams..

The winners of **BYOB SME Challenge** are picked by random computer-generated software. No biases, no favors, just sheer luck online business-to-business networking community that promotes entrepreneurship spirit among Ghanaians.

“Be Your Own Boss” SME Challenge (BYOB)

The BYOB SME Challenge consists of regional and national business plan (executive Summary) submission program organized by Titus Holdings in Partnership. The program is sponsored by SME organizations and private equity investors in the USA. For information on how to partner with Titus Holdings to offer the BYOB SME Challenge to your organization members contact us at www.titusholdings.com/contact_us.php or Tel: 1(202) 204-2249.

A. ELIGIBILITY OF ENTREPRENEURS/COMPETITORS

1. Any entrepreneur can present a short Executive Summary (ES 6-10 pages) as long as their Executive Summary meets the criteria listed in Section B.
2. The entrepreneur is the legal owner and original idea of the ES. The entrepreneur is free to decide with whom to cooperate and to negotiate the terms of a potential deal.
3. An Executive Summary can be submitted by any legal entity, be it a private person, company, cooperative, NGO, foundation, etc. However, the entity that will carry out the ES should be (or should become) one of the following for-profit entities, or their local equivalents:
 - One person company (sole proprietorship);
 - Firm or partnership;
 - Private limited liability
4. All entrepreneurs must be registered as accounts holder at Golden Link FS and a member on the Titus Holdings B2B Exchange Network website (www.titusholdings.com) before submitting an ES online.
5. Entrepreneurs must mention any third parties that have substantially contributed financially in writing or creating the Executive Summary.
6. When using intellectual or legally protected property of a third party, the entrepreneur must have the permission to do so, and shall submit to Titus Holdings a written declaration of this permission.
7. Entrepreneurs must be aware that Titus Holdings spends time and money in helping them get their projects financed. Therefore, it is in the best interest of would-be participants to cooperate with Titus Holdings towards meeting their investment dreams. Promptly responding to our SMS promotions and sending all the requested information will be an act of demonstrating business responsibility. Late submission will not be accepted.

B. EXECUTIVE SUMMARY: WHAT YOU NEED TO KNOW

1. The Executive Summary can **only** be submitted through the Titus Holdings Website
2. Entrepreneur takes SMS response Code Number to Golden Link FS, pays entrant fees of GHC100, opens an account, and get membership card with 12-digit number;
3. Entrepreneur registers at Titus Holdings B2B Exchange Website, downloads, and completes the online business summary form (Loan Commitment Form), prior to submitting the full Executive Summary.
4. Entrepreneur attaches a completed ES and other documentation to their business summary form.
5. Winners will be featured on Titus Holdings Website
6. All Executive Summaries must meet the following criteria:
 - The ES must be written in English;
 - It must be able to create jobs (20 employees and above);
 - The business must have a financing requirement of between \$10,000.00 and \$1,000,000.00;
 - The business must aim to be a profitable business in the next two years;
 - The business must double its sales or direct employees in two years (an average of 30% growth per year).
7. All Executive Summaries must be written around these major economic or industry specifications in support of national economic programs:
 - Agro-business and Informal Sector Development (Food Processing, Rural Development)
 - Agricultural Commodities & Produce Processing (Cocoa, Coffee, Cashew, Oil Palm, Seed Oil Processing, Pineapples, Bananas, Rubber, Spices, etc);

- Alternative Energy Solutions (Solar, Bio-fuels, Wind, Bio-mass, Ethanol)
 - Micro-enterprise & community development
 - Innovative affordable housing programs
 - Tools and Simple Machinery
 - Rural Health Initiatives & Clinics;
 - Information Technology and Telecommunications
 - SME Mining Operations
8. Executive Summaries shall be for start-ups or established businesses. An established business is defined by having generated sales revenues for more than one year. An established business submitting an executive summary must have no more than 50 employees.
 9. Preference shall be given to businesses that create direct jobs with proper working conditions and payment or businesses that improve the quality of life of the poor, and not involved in child labor.

GENERAL GUIDELINES AND RULES

1. The competition guidelines, including participation and assessment criteria, are the same for all applications within the Titus Holdings B2B Exchange Network
2. Titus Holdings decides whether or not an Executive Summary is eligible to compete in the **“Be Your Own Boss” SME Challenge**
3. **“Be Your Own Boss” SME Challenge** has the right to exclude or disqualify a participant when the participants:
 - Are under the age of 18.
 - Cannot provide a valid personal identification document (ID).
 - Have been guilty of grave professional misconduct proven by any means that the **“Be Your Own Boss” SME Challenge Committee** can justify.
 - Has been convicted of a criminal or professional offence.
 - Are guilty of serious misrepresentation in supplying information under these terms and conditions.
 - Directly or indirectly offer, promise, give or demand a bribe or other undue advantage in order to obtain or retain business or other improper advantage.
4. Prize money (if won) must be fully assigned to the implementation of the business plan; e.g. to purchase machinery, to finance a pilot project or to any another relevant destination that contributes to the execution of the plan. If the business is not operational within 6 months after the prize money is won, the organizers of the **“Be Your Own Boss” SME Challenge** have the right to withhold all or part of the prize money that is not yet paid out.

We have the following waiting to assist you sail through Ghana’s exciting journey toward self-sufficiency and for you to **“Be Your Own Boss”**:

1. We have in our database over 2,000 private equity investors with an average funding capacity of \$50M ready to support new businesses and grow old ones.
2. One-time new entry registration payment of GHc100 valid for 1 year. Your Executive Summary can be re-submitted again in three successive **“BYOB” SME Challenges** in the course of the year.

For an amount of GHc100 you will be buying back your freedom, future, and begin the exciting journey toward becoming your own boss. **IT’S A WIN-WIN FOR ALL!**