Ike Onyema Obi A WEST AFRICAN ENTREPRENEUR'S CHALLENGING PATH TO FINANCIAL FREEDOM For Future and Family

The Emergent Entrepreneur

Collection Editor
DREW HARRIS

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Collection Editor **Dr Drew Harris**



This memoir is dedicated to my sons, Martin Obinna Ike, and Prince-Nuamah Obi Ike. May it serve as an investment story of how my past has created opportunities for our family and helped to build their future.

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Abstract

Ike Onyema Obi recounts his entrepreneurial journey from Nigeria to Ghana and beyond, with its sacrifices and hard choices, that has led him to financial success and secured a better future for himself, his family, and others. Ike's relentless focus on financial freedom and building wealth has been driven by an avid ability to solve problems and seize opportunities, while balancing risk with consistent strategies for investing in his future.

Keywords

African entrepreneurship, Nigeria, Ghana, poverty, homelessness, informal business sector, socio-economic hardship, global diversity, market opportunity financial freedom.

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Introduction

Entrepreneurs the world over share similar traits: they are driven, persistent, and resilient in pursuit of their business goals. Often, the context in which an entrepreneur finds him or herself serves as the catalyst for each one's business journey. Africa has many problems, and those problems helped Ike Onyema Obi become a successful entrepreneur. Perhaps not conventionally. His early life of poverty and limited choices gave lke what he considers as an unfair advantage. Struggling fuelled his mission to have a future where his family would enjoy freedom from hardship. The moment lke decided to have a better future, his approach to life became one of short-term sacrifice for long-term gain. Even if that meant enduring homelessness and hunger so that he could save to start a business. Like many young Africans, Ike's search for something better took him away from his home country. Ike left Nigeria for Ghana, pursuing a dream of finding wealth in the Jubilee oil fields. When his plans failed, his future-familyfreedom instincts survived. This book tells the many stories of how Ike went from walking the streets of Accra, Ghana, to launching businesses in waste management, always investing in himself and his future. It reflects that Ike's success as an African entrepreneur has come from making sacrifices, understanding money, and solving problems.

Learning objectives

- Learning objective one: to develop an understanding of how context shapes entrepreneurial outcomes. By reading this book, readers will gain insights into the African context, where regulations and standards are sometimes loose and flexible concepts. Readers can explore Ike's willingness to "do before asking permission" and discover how people, often strangers, help him deal with his working outside of regulations, as he builds his business skills.
- Learning objective two: to explore the entrepreneurial mindset that lke displays, born out of hardship, and shaped instinctively around seeing opportunities and finding ways to solve problems. By reading this book, readers will see the principle of necessity driving invention and innovation in action.
- Learning objective three: to reflect on the extreme effort and personal dedication that it takes to create entrepreneurial success when resources are limited. Readers will discover how lke turns to books – a cheap resource – and teaches himself to crave understanding. They will notice the amount of reading lke does even as he struggles to feed himself because he sees book learning as an investment in his future.
- Learning objective four: to become more acquainted with the diversity of Africa, even within the West Africa region. Ike's journey takes him to Anglophone and Francophone environments in West Africa. He is exposed to foreign

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nationals and multinational expats. By reading about his experiences, readers will be exposed to prejudices between people who may look similar but have different ethnic, tribal, national, and religious backgrounds. Also, to the nuances of relationships between Africans and other national identities.

1 Shaping a new mindset out of poverty

It is early evening in a hot, humid Accra, and I hear my son's laughter echo lightly through the hall of our modern townhome. I pause at the doorway and look down at my wife, kneeling beside the bathtub, stirring up bubbles as my three-year-old giggles with unbound joy. What a treasure, I think, to have light at the flick of a switch, and water spilling freely from a faucet. In that moment, the priceless smile on my son's face makes me happy. Yet my mind immediately wanders to the cost of my family's ongoing happiness. I know the value and reward that comes from suffering and sacrifice to make a good life. Even though I fear letting my children go through any hardship, I would not give up my life's experiences for any amount of money. My only concern is that my past may make me focus on the future without much thought for these present moments. So, I lean forward and scatter some bubbles in the air, laughing with my son, and I say a silent thanks to God, who has been good to me in all ways I can measure.

Today's life in Ghana is far removed from my childhood in Nigeria. My journey to greater financial freedom, having a happy family, and securing a better future, started in one of Port Harcourt's many compounds, where I lived with my parents Eugene and Theresa Ijeoma, and five siblings. It was an interesting place to grow up. The crowded compound we shared with over 40 other families was busy and noisy and lively with children. There were all types of people, some lazy, some abusive, others finding small means to make a living – a place where I never saw anyone who rose above the circumstances. It was a daily struggle and grind. I look back on it as a beautiful childhood in a difficult environment. Everyone was dirt poor, yet there was a richness of community.

To be honest, growing up I never knew we were poor. Everyone lived in the same way. Our homes consisted of one bedroom chamber where our parents would sleep, and a living hall, where they would rearrange chairs at night to make space for the children's sleeping mats. Privacy and hygiene were luxuries I did not know. We shared seven toilets and baths between all the many compound families. Early in the morning there was always a rush. We had to get up before dawn to queue in long lines for the baths. In Nigeria, public water doesn't flow continuously – whenever it was flowing, everyone would have to fill their barrel drums and buckets. If the pipes were dry, there were privately owned boreholes where we would have to buy water for use in our homes, and pure water merchants when we needed drinking water.

Family life flowed amid the difficulties of living. There was the religious fervor of early morning family devotionals, with prayers for our daily blessings and utterances of casting out the devil who caused all suffering. By late afternoon, the hot air would filter the sounds of tired husbands and worn wives fighting and

quarreling over petty issues, and of carefree children returning from school to play between the ramshackle dwellings. Children who misbehaved would be disciplined by the adults present in the compound, and if you did something wrong, you could be sure that when your own parents returned, they would be told of your transgressions, and you would face punishment again. For the most part, there was no electricity – but on rare evenings when we had lights, you would see all the children running and jumping around, being happy. Later at night we would all make our way back to our respective homes, and mostly we would take our sleep mats and lie outside in the dark.

My family was of the Igbo tribe, and Igbo families were the businesspeople in the community. My father dealt in the clothes trade, while my mother sold popular garri, a foodstuff made from cassava. Traditionally in Nigeria, the Igbo people are seen to have a culture of industriousness. I take my creative and enterprising roots from this rich tribal heritage. Education is also valued in Nigeria, and the schools I attended in junior and senior years were around and near our compound, so I did not have to become a boarder. For schooling in general, children entered the system around the age of six – there was no kindergarten back then, unless one showed brilliance, and you would start schooling at a younger age.

My very first school, Banham Memorial Primary, was located on Aggrey Road, one of the major routes through Old Township District, which bustled with trading and retail activity. Even though the ratio of pupils to teachers was about fifty to one, I recall that we each had our own desk. I was not a top student, but I was diligent. I moved on to secondary level, at Government Comprehensive Secondary School, which was in my Borokiri neighborhood. The boarding and day school had been set up in 1962 with US support, and it offered a good level of education. One thing I remember is cutting grass at the school. There was a lot of greenery and students were given a Labor Day for manual garden work, or as punishment for arriving late, you would cut grass. Football (soccer) was also a big pastime at the school, and we had two sports fields.

I enjoyed learning and had a good time during my secondary school years. My love of reading was just starting, and it was the time when someone at school introduced me to the book by Napoleon Hill, *Think and Grow Rich*. It may seem a small thing, but to a young boy who has grown up in a place where poverty appears inevitable, this book was life changing. It shaped and molded my new view of what my future could be like – a future that depended on me having an incredible, unshakeable belief in myself and in my goals. Little did I know it then, but Napoleon Hill's principles were the seeds that started me questioning how I could free myself up to create a better future.

The idea that thoughts can make things, irrespective of what is going on around you, has served me well in my entrepreneurial journey. It got to the point where I was so full of the vision and clear on the goals of where I was going – focused on the future I was creating with my thoughts – that even though my suffering increased and as life became more difficult, that hardship felt less. I constantly bombarded my thoughts with what I wanted in my life – I literally structured my mind around being future-motivated regardless of my circumstances, and it's how my head works today.

A lot was said in the book, and now that I am older, I would perhaps see that Hill's approach was a bit intense. Yet I can also look back on my life and recall the great difficulties and challenges I had to surmount, and when I ponder how I overcame the odds, I always come back to the motivational principles of *Think and Grow Rich*, and some of the earliest books that I read, which altered my thinking, and ultimately influenced my actions and decisions. I remember printing out my financial freedom spreadsheet and pinning it to my wall where I could see it every day, and then being so motivated to achieve the goal of freedom that I would walk all the way to the bank on the days I was going to make an investment transaction, because walking instead of taking transport meant I could save a little bit more money.

One good thing about suffering during life is that it has made investment come more naturally to me. I find it easier to invest in buying books, in educating my mind and in building real estate developments, than spending on material goods that are fleeting in value. I don't even know my clothing size because shopping does not motivate me. The desire to move beyond hardship and struggle has been overtaken by a relentless motivation to achieve a better future, with a freedom that will endure.

My life, since my childhood in Port Harcourt, has changed drastically. Recently I completed my new office space, and it seemed beyond belief that my small business could have such a beautiful space. If my sons would only know all the years I spent living in a single hall and chamber, working long hours in a cramped space with only a plastic table and chair for my office, skipping lunch if it meant I could save some money. All that while, I was moving forward, even when it seemed my business was

standing still. Because I was building the foundations of my future and creating the freedom for the family I had dreamed about.

As an entrepreneur I have always looked forward to reaching a point where my passive income far exceeds my earned income. A time where I have all the financial stability to do anything I want to do, with my family by my side. Writing this book is about pausing in the moment, so that I do not take it all for granted. My two young sons are living the life I dreamed for them and imagined for my future, birthed by business ideas, a willingness to risk and sacrifice, and persistent motivation. In sharing my entrepreneurial journey, I am creating the story my two sons will one day read to connect them with my past. It is also an investment in the present, to make time to enjoy what I have now. And as always, this book will serve a future purpose too, taking me down a new path with bigger different dreams and goals – because, in the words of Napoleon Hill, I can make my life what I want it to be.

2 Finding Mr Smith and the study boys

When I was in Senior Secondary School (SS2), I had a friend in class, Diepiriye Prabo, and he was always doing well in math, with very good grades. I wondered how he was getting such good math results, because we were both receiving the same level and amount of instruction. We stayed in the same area and when I went home, I would see him going to his house too. But somehow the guy seemed to do well each time we had our math classes. Curious, I spoke to him at school, and asked him whether he was doing extra work, learning on his own at home to be able to perform so well. Diepiriye shared with me that he was being taught math by a Canadian man. Apparently, he was living with a teacher, named Smith. I declared my intention to join these math classes too, and my friend was hesitant. Diepirive said he wasn't sure how he would introduce me to Smith because it was a special arrangement he had, one that came about because his older brother had also lived and studied with Smith before. Disappointed, all I could do was say that it was okay.

The first day after Diepiriye told me passed, the second day passed, and on the third day, I made up my mind to do something. I waited until after class and carefully watched where my friend was going, trailing him quietly at a distance. We got to the house where he lived with this Mr Smith. I remember there were a lot of well-trimmed fruit trees – mangoes, avocados, oranges, and palm nuts. I peered over the wall and saw it was an old colonial bungalow with discolored glass windows. Other than the lawn that was well-kept, the place looked neglected and in need of a fresh coat of paint. The entry door on the porch had oldfashioned leaded glass panes, and I walked toward it and simply stood waiting in front of the house.

Luckily, Mr Smith was sitting in his living hall, and he looked out and saw me. He called out "Hello gentleman, how can I help you?" He could tell I was a student from my white school shirt and blue shorts. Smith, who was likely in his early fifties, was one of the biggest men I had ever seen – vast and tall. I responded directly, "I am not doing well in math and my friend is, and apparently it has something to do with you." Smith looked at me long and hard – I know my face was filled with the determination I felt in my heart. Getting good math grades was important for my future, and this large white man in his tumbledown government house with its big rooms and laden bookshelves and mismatched tiles and paint peeling off the wall; Mr Smith was the answer.

Smith agreed to teach me mathematics, but he had a set of firm rules. I had to come to his class directly after school every day, and I was not allowed to be late. He said if he detected at any point that I was not serious about the work he set for me, I would be told to leave the group. Sacrificing my afternoons seemed a small price compared to what I believed I would gain, and I told Smith I really wanted to learn. Smith said my mother should buy me a notebook to bring to his class. The following day I got there; it was such a struggle. I was feeling anxious, I was feeling hungry, and I watched as five other boys enthusiastically tackled the work Smith had given them. I looked repeatedly at the quiz paper he had set before me, and I did not know how to do the math. I couldn't answer any of the questions! This made me feel even more nervous, especially when Smith came over and picked up my blank answer sheet.

It was at that moment Smith looked down at me, saw my fear, and said calmly that I should not worry because he knew what to do. And so, he started my lessons with the very basic math functions that I needed to learn. He showed me using an old standard math textbook, which one doesn't really find these days. It was a great textbook with hundreds of questions. There was no way you would finish the exercises for each math segment without learning and understanding the math premises that were being taught.

Smith's math classes became like a religion to me. Every day at 2:30 pm, I would be there to start my lessons. In fact, I loved going to Smith's house to learn. I would stay there until 7 pm most evenings. There was a big table in the main hall, and we could squeeze up to eight boys around it. Even though we were a group of similar-aged students, we seldom talked. Each one focused on his math paper and that is all we did, solve math problems, learn, and solve more complicated math problems. Occasionally Smith would host foreign students, and there would be some interaction. But mostly, it was a sole learning endeavor.

Initially I didn't eat at Smith's house. But I ignored the hunger pangs because I could see myself growing and learning all the time, getting better and better at doing math equations. As for Smith's method of teaching, it was show one, do one. He would present a math problem, then show me the steps he used to solve it. Then he would assign similar problems to solve from his stack of math textbooks. Typically, he would give us each a set of fifty questions to answer and would come afterwards to mark our progress and explain his corrections. It was an excellent period of personal development for me because I had found direction and structure. It did not matter that I was hungry because I felt there was a greater reward – a better future.

As time went by, the study boys would call me to join in the meals, and Smith's house became a part of my daily routine. It was obvious that Smith was not wealthy. Aside from the house being poorly maintained, there was no generator, and the covered carport stood empty (the only times this spot was used was for storing stuff, or when the boys had lady friends who visited, it was a good place for a mattress). But Smith and the rest of the study boys became my safe space. I became a stranger to my family, only spending Saturdays and Sundays at home with my parents. The rest of my time was taken by school, which started at 5 am, and being at Smith's house until late evening, returning home only to remove my school uniform and sleep. By the time I stepped into my family home, my parents would have eaten and were making ready for bed. I hardly saw my siblings.

It got to a point where I saw Smith and the study boys as my real home. And so, I asked Smith if I could move to his house, and he agreed. My mother negotiated the terms with him, that I would stay under Smith's roof, but that I would contribute to his household by being responsible for a good share of chores. That's how I ended up becoming part of Smith's household, sweeping floors, cleaning dishes, and helping around the property for my upkeep. I remember picking huge juicy grapefruit (as I called them, "big oranges that were sour") off the trees, cutting them open and eating them with a spoon, and I still enjoy the tangy sour-sweetness of grapefruit today.

I have clear recollections of Smith reading his *Economist* newspaper every single evening, cup of tea in hand, and seldom wearing more than his T-shirt and a cloth wrap – with long trousers on occasion. I rarely saw him drink, perhaps a Heineken beer occasionally. He loved macaroni and stew! He ate it all the time. Even though he had lived in Nigeria for a long time, he wasn't a fan of our local foods.

Smith introduced me to the world of mathematics, and it fascinated me so much that most of my teenage years I spent buried in textbooks and studies. Eventually I had difficulty conversing with my peers at school and home, because all I thought about was solving math problems, and I had nothing else to talk about to my age-mates. There was no time for girlfriends or socializing. Indeed, by the end of my senior secondary school years, I had worked my way through all of Smith's basic math books, moved on to applied mathematics and then even engineering math. At one point, Smith paid for me to attend private technical drawing classes so that I could gain a foundational understanding of engineering. He purchased the scale ruler, the drawing set squares, the compass, and divider – everything I needed for the class.

Looking back, Smith invested more in me than anyone I know – he was more invested in my future than my own father, or my uncles, after my father passed. He gave me a roof over my head, he put food on the table, and he even paid out of his own pocket for me to attend extra classes. There were six of us living and studying with Smith in my time there. Stanley and Diepiriye were like his wards – he paid all their school fees. Two of the others, Kito and Amilton, were less serious about their studies, and would often take advantage of Smith's good nature by asking him to pay for certain things, and then inflating the prices with their "top-up" share. Still, they were very handy in the home, going to the market, doing most of the cooking, and generally taking care of household things for Smith. Mark was also one of the boys, but it was clear he didn't want to further his life with studies (he eventually became a taxi driver) – Smith's schooling was not important to him. Diepiriye moved to the UK with his wife, and I believe he became an engineer, and Stanley remained in Nigeria to become an accountant.

There's no doubt that Smith's personal life suffered in some ways having us under his roof. Smith had a girlfriend, Jennifer, who lived with us for a while, but the study boys did not welcome her presence. I remember she changed the menu, and she tried to impose a different structure to our communal lifestyle. One time she cooked a big pot of meat stew, and some of the boys came and took a huge chunk out of it before the meal was to be served. She was furious and Smith ended up shouting at us, and it looked like he was going to have a heart attack with all the stress of it. Having a woman in the house disrupted the way we boys organized our lives, and we made it uncomfortable for her to stay.

Living with Smith was a strange contrast to how my mother managed our family household money. Smith was being paid a teacher's salary each month that exceeded my mother's earnings. Yet he would keep on giving his money out until there was nothing, sometimes he would run short by the last week of the month. When I observed my mother, she would carefully plan and manage all her resources and materials to last, and she would always have money to pay her children's school fees. I knew I didn't want to be like Smith in money matters. Perhaps it was these money troubles that made me more conscious of lessons I would read about investing for the future and building wealth. I wouldn't advise anyone to depend on pension – whether you are an entrepreneur or salaried, your money focus should always be on meeting your future needs too. My mother has great respect for Smith; she sends me news of him whenever she crosses paths with his partner Jennifer. It is through her that I am aware of Smith's struggles.

One year I visited Nigeria and discovered that Smith was seriously ill, so I called all the study boys and told them we needed to contribute to Smith's care. Some money came, but one of the boys declined to help, saying Smith should have made his own provision for his old age. That's when I realized that in life, no matter how many people you help, in the end you are on your own. I have resolved not to be dependent on the goodwill of my children; rather to ensure I am able to take care of my own future and to be happy if they do help in some way. It grieves me to see how Smith is going through what he is experiencing now, given the number of students who passed through his classroom when he was a teacher, and the others who benefited from his extra classes and even care in his home.

Aside from the math lessons that Smith taught me, there were life lessons I learned during that time too. For example, I know

now that no matter how bad you are at something, if you work at it persistently and consistently, you will become good at it. That happened to me with mathematics. I also learned from Smith that you don't need to know someone to be willing to help them. Smith never even knew my parents when he offered to teach me, and later to take me in. He never took a single naira from my parents for my board and tuition. He was very trusting too – he would leave his room open and expected us to be honest. Smith was truly a profoundly giving man who cared less for his own welfare than he did for helping us.

I once asked Smith how he came to be in Nigeria, and he told me that after completing his PhD in Canada, he was perplexed by the fact that a country like Nigeria which had a big wealth of oil reserves, would be having difficulty with developing its economy. He told me that one should never underestimate someone who has passion and who is in search of answers. Looking back, I realize that Smith had very good insights into Nigerian issues - problems with electricity, road infrastructure, political strife, etc. There was a point in time when many of Smith's former school students were taking up senior government positions as Directors-General of various departments. But for some of the home study group, I don't think much has resulted in the life of Mark, Amilton, and Kito – they became house boys, and the last time I saw them, it seemed their lives were hard. Stanley, Diepiriye, and I are among those whose lives were transformed through Smith's teaching and unconditional mentoring.

Smith himself had no desire to return to Canada and made little effort to stay in touch with his family there. One time he had an accident and fell and injured his arm badly, with severe fractures to his hand that couldn't be treated properly in Nigeria. I was surprised at the speed with which the Canadian Embassy contacted his relatives, and they flew him back to Canada for treatmentalmostimmediately. He went, and we though the would not return, but Smith came straight back to us again. His decision to stay in Nigeria into his retirement years has not benefitted him. Even though Smith served the Nigerian Government well in his teaching capacity and nurtured and mentored hundreds of young Nigerians during his years of service and teaching, he has struggled to get a pension allowance in Nigeria. He was never a man to complain, and the only thing I have heard him express frustration about in these past few years is how he is struggling to get Nigerian citizenship despite countless trips to government offices in the capital city, Abuja.

Being with Smith and seeing how difficult his life became shortly after he retired really boggled my mind. He was not paying rent all those years, because his house was a government bungalow. That's why I believe you need to plan for the end of how you will live out your life from a youthful age. I want to be responsible for my own health. I don't want to end up sick and dependent on others out of the goodness of their hearts. I feel that there were indirect lessons I learned from my mother too, that serve me well as an entrepreneur and family man, and that she deserves my gracious respect. Her quiet example of saving money, investing the little she had, paying attention to her business, watching it grow – these lessons were probably more valuable in life than becoming a mathematician or PhD holder. Learning the skills to survive is as important as learning the skills to be productive in one period of life or another. Those early books and watching the contrast between intelligent Smith and my streetwise mother, have shaped my thoughts. As much as I will invest in people, it will not be at the expense of not investing in my own upkeep for the future.

Personally, I believe there is a law of reciprocity. Sometimes I work so hard now because I know I cannot wait until I get to the time when I become fully responsible for taking care of my mother, Smith, and of Papa Amara who also played a pivotal role in shaping my future. Papa Amara bought me my first physics textbook, which opened my mind in new ways, and inspired me to become an engineer.

Sadly, now that Smith is old, poor, and sickly, his former students seldom even ask how he is doing. I stay in touch and visit when I can, sending food parcels and paying medical bills – even though Smith has never once asked for my help. It's a wonder why a man would choose such a life and give and give generously without asking for anything in return. I don't feel it is my place to criticize the life that Smith chose, even in his current hardship. Smith had a huge impact on how my life has turned out, and in gratitude my only return can be to make his path easier where and when I can. My focus remains fixed on always creating a better future for myself and my family. It would be foolish for me to not try to understand a man whose focus was to help create a better future for my country, Nigeria.

3 Seeing my father's fortunes and failures

My father was one of my first entrepreneur mentors, at least as I understood business at the time. In my childhood years, he had a clothing shop that sold mostly imported Chinese men's outfits. My dad's small commercial venture was not uncommon, especially as West Africa's homegrown textile industries began waning. His business was part of the growing Chinese-Nigerian trade, and instead of local fabric, my father sold ready-made imported quality outfits. Before the 1980s, Nigeria was yet to see an influx of Chinese-made clothes, or the vast dumping of second-hand Western clothing. Back then, men and women would find their favorite tailors and seamstresses and would put a lot of thought into choosing their brightly patterned African fabrics and ever-changing outfit styles. If you visited a Nigerian open-air market, you would be overwhelmed by the vibrant energy of bustling buyers and haggling vendors, with their many laden tables crammed under dusty umbrellas. Clothes, car parts, foodstuffs - the markets were a place to find anything and everything, jumbled together.

Armed only with sewing machines, those early Nigerian tailors – perhaps this is true of all tailors – would need to manage customer dynamics with some finesse. In part because clients would have bold demands or would not truly know what they wanted. Tailors would walk the line of confidently assuring potential clients they were experts in a particular style, even if they had never cut or sewn that style before. Every garment would be measured, and custom made, and while one always guaranteed the perfect fit, a good tailor would know how to smooth over inevitable disappointments. Pricing one's tailoring services was also a carefully considered art form. New clients would be charged according to what it looked like they could afford, while repeat clients would be rewarded with discounts and lavish praise.

My father was of the newer generation of Nigerian clothes sellers. His shop was situated in one of River State's emerging formal market zones, where you could still find anything and everything, except now the unruly open-air market stalls had been organized into constructed rows of shops. When this New Market opened in Borokiri, my parents bought a shop, and paid a monthly fee for collective services such as security and cleaning. Unlike the informal markets that traded late into the night, New Market opened at 6 am and closed at 6 pm – that was the fixed time when the security men would unlock the big market access gates, and shopkeepers would start and end their day.

My dad's shop premise was tucked into a row of similar market shops that all made or sold clothing. Every morning my father would set his shop display up to entice passersby. The Chinese imported ready-made outfits were for men, but there were also some clothes for children. The new outfits were all crisply packed and wrapped, and my father would carefully select the ones to display on hangers and arrange around the store. He had a series of ropes dangling in front of the shop window – these were used to hook hangers and create a vertical display. There was a big wooden table at the front of the store where my dad would set out a few well-placed shirts to show off his current styles and trends. Selling clothes was still a select service based on making personal client connections, and drawing people in. I remember my dad was proud of how he dealt with his customers, and my approach to good customer service took shape under his guidance all those years ago. I learned about buying and selling in his clothes shop. He made a point of knowing his clients' names, he would go out of his way to meet their needs, and he pushed sales by offering clients special discounts if they bought more than one outfit, or if they became regulars.

There was a particular sales banter that shopkeepers used. My father would greet the streams of people passing by, making eye contact with one or two and telling them they were a fine-looking man or woman. He would be holding out a shirt or outfit, saying how good it would look on them. The very fact that the people were in your market lane was already an indication that they were seeking some apparel. The constant engagement with those moving down the lane, my father calling out, "Are you looking for jeans? Do you want a lovely shirt?" – it was the cadence of the business. If a potential client approached, my dad would invite them in and seat them, while he asked about their interests, and preferred designs. Then he would set about industriously selecting a range of items, promoting each one in

turn for its style or color or feel of the fabric. Doing the small extra things mattered. If a client said he wanted a blue shirt and my father didn't have the right shade, he would ask the client to hold on while he dashed to other clothes sellers and then returned with an armful of shirts in a variety of blue tones.

My father showed me the psychology of making a sale too. Once the customer was in the store, he would make an elaborate show of opening the packaged outfits, taking them out and using big gestures to show how the shirts would look, pressing the items to the client and letting them touch the fabric. Before the clients even said anything, we would have unwrapped three shirts for them to look at. This personal attention, the disregard for the packaging, making a mess while fussing over the client – it was all a ploy to make them feel almost guilted into buying at least one item after all the effort had been made to open so many possible choices to match their personal needs. My dad would drape the shirt across the men's shoulders, smoothing it out and telling them how nice it looked on them. Then he'd reach for the next shirt to drape, and he'd find some new virtues of how it matched the customer's style. What the clients didn't know was that we had the well-trained skill of being able to carefully repackage each shirt, folded in the precise pristine new way, so they would look untouched for the next customer.

On slow days, some of the market men would gather to play draughts. A few had young boys back at their shops who would act as couriers and run to fetch them when any clients arrived. It was an odd thing, the draught playing, because if you did it during the working day it was seen as a sign of laziness. If you did it in the evenings, it was an acceptable relaxation. But there