

AFRO MARKET

AFRICAN - CARIBBEAN & THE BLACK COMMUNITY BUSINESSES
& SERVICES

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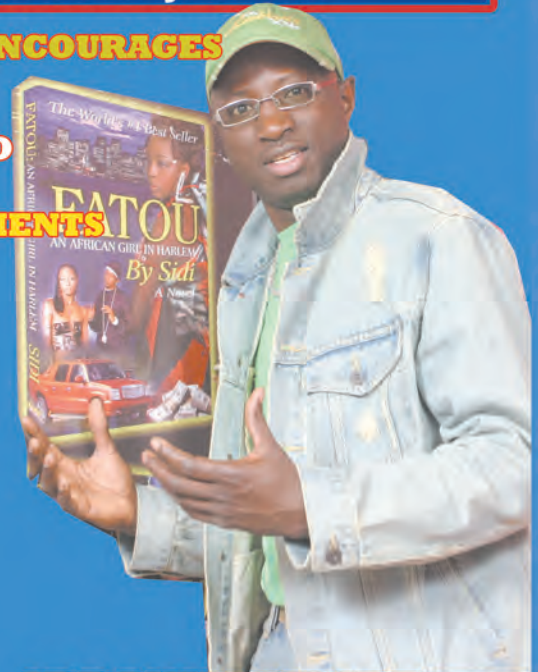


REHANA KHAN :
THE SUCCESS STORY OF
A GUYANA BUSINESSWOMAN

• **MAYOR BLOOMBERG ENCOURAGES
SMALL BUSINESSES....**

• **MALI : TEN REASONS TO
TO INVEST IN MALI**

• **AFFORDABLE APARTMENTS**



IBRAHIM SIDIBE
WRITER & PUBLISHER



JOSEPH LEWIN
COUNSELOR TO AMERICA'S SMALL BUSINESS

ALSENY SAGNO: THE LIFE OF
OF A CAB DRIVER IN NEWYORK



DOMINICAN DIASPORA SENT
ONE (1) BILLION US BACK HOME





Editorial

In recent years, African, Caribbean and black community businesses have grown tremendously. Among the African and Caribbean communities, many businesses are run informally as immigration status and other challenges make it difficult to open competitive businesses such as electronic shops and internet cafes. Their lack of means and information has contributed to their relative isolation.

Despite all of this, the involvement of this segment of the Diaspora has been tremendous in contributing to the development of Africa and the Caribbean. The African and Caribbean Diaspora represent hope for the continent's development. Every year, the Diaspora sends billion of dollars to the continent. Even in this economic downturn, African and Caribbean immigrants don't give up. It is as though the economic crisis has only made them more creative in their investments.

All around New York City, you can find examples of successful black businesses. But success stories are not shared among the wider community. Similarly, small and informal business owners have money, but don't necessarily know where to invest it. They lack access to banks, community development programs and other financial Institutions because they lack information.

It is imperative that businesspeople come together if they want their businesses to grow. Afro Market will serve as the link between these communities, a place for people to meet, discuss and share ideas, resources and models of success.

Karim Diabate

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Dominican immigrants around world to sent home record \$2.7 billion in 2004; \$1 billion

from metropolitan New York

Findings of surveys presented by the Inter-American Development Bank and the Earth Institute at Columbia University

NEW YORK – Dominicans living abroad sent a record \$2.7 billion back to their homeland, according to survey results released by the Inter-American Development Bank (IDB) and the Earth Institute at Columbia University.

The Dominican diaspora, which numbers about 2 million adults worldwide, sent some \$2.2 billion (2004) from the United States, Europe and various Latin American countries, according to the IDB's Multilateral Investment Fund.

Dominican expatriates play a crucial role for their impoverished country, which has around 8.4 million people. More than 70 percent of these immigrants periodically send money to their relatives to help them with their living expenses. These contributions are equivalent to 15 percent of the Dominican Republic's gross domestic product.

About \$1.6 billion of the total will be sent from the United States, where more than 1 million Dominicans reside. A majority of them are in the greater New York metropolitan area, source of nearly \$1 billion a year in remittances to the Dominican Republic.

Europe is the second largest source of remittances to the Dominican Republic. Immigrants in that continent are due to send some \$815 million. Spain is the destination of choice for most Dominicans, followed by Italy and France. In metropolitan Madrid alone there are some 160,000 Dominicans. This community sends home about \$250 million each year.

Dominicans living in their neighboring island of Puerto Rico send back some \$240 million a year.

"Two out of five adults in the Dominican Republic receive money from a relative living abroad," said MIF Donald F. Terry

"This is the highest proportion of any of the Latin American

countries we have analyzed over the past five years".

Earth Institute Director Jeffrey D. Sachs, who announced that his institution and the IDB will collaborate on a program to study "The opportunities to leverage remittances for improved development outcomes are tremendous," said Sachs. "Early progress is showing remittances linked to education, community development, microfinance, entrepreneurship and diaspora philanthropy. The Earth Institute's research in this area aims to shed light on these financial flows."

Dominicans, who are among the lowest-paid Latin American immigrants, maintain strong bonds with their families and homeland. Of those who make remittances, 75 percent call their relatives at least once a week and half of them visit their country at least once a year. Typically, they send home from \$1,500 to \$2,000 a year.

In the Dominican Republic, about 70 percent of the households that receive remittances earn under \$3,500 a year. For about one million Dominican households, remittances constitute nearly half their total income. About 60 percent of the money is used to pay for daily expenses. Education absorbs about 17 percent, while smaller amounts are invested or saved. Respondents said they spent very little on luxuries.

Among Dominicans who send and receive remittances there are higher percentages of people who have bank accounts than among other nationalities analyzed by the MIF. The missing piece, according to Terry, is that most Dominican financial institutions are not offering this service to their account holders.

However, some promising projects are starting to take shape. Quisqueyana, a Dominican money transfer company, plans to start working with ADOPEM, a leading microfinance institution in the Dominican Republic. Banco Hipotecario Dominicano (BHD) is upgrading its technology, expanding its network of point-of-sale terminals, and entering agreements with rural credit unions in order to provide less expensive remittance services throughout the country.

Source : Findings of surveys presented by the Inter-American Development Bank and the Earth Institute at Columbia University^a(2004)



Mr. Joseph Lewin
Counselor at SCORE 26 Federal Plaza, NY
Room 3100. Tel: 212.264.4507

Mr. Joseph Lewin had his own business for 62 years. Today, he is retired from that business and is now a counselor at SCORE 26, an organization assisting people with their business endeavors. Here, he shares his advice and experience.

“If you do have money, there are different ways banks can finance you”

Afro Market : How long have you been in this job?

Joseph Lewin: I'm a counselor now finishing my third year. I had my own business for 62 years making women 's clothing. I was fortunate enough to be able to do it and help people such as yourself.

Afro Market: What kinds of people come to you and what kinds of services do you provide for them?

Joseph Lewin: We service those who have businesses but are experiencing some problems as well as those who are already successful but would like to start a business of their own. We also help those who want to start a business from scratch. With today's economy, some people seek out entrepreneurship because they have lost their job and cannot replace it. In today's economy, it is very difficult to get money, especially from the banks. Unfortunately we have a lot of people who come here without money, and I tell them if they don't have any money, the bank certainly will not lend any to them. If you do have money, there are different ways banks can finance you. So we give them great knowledge for going into business. We warn people on the potential of a business partnership. We have business plan to help them to get money; because people will not fund you without a business plan. We also warn people of the potential of business partnerships as well as suggest what kind of corporation they should be in. In our group we have doctors, accountants, and executives from various kinds of businesses. We also have people that specialize in non-profit.

Afro Market: What are some different steps to opening a business?

Joseph Lewin: First you need to know what kind of business you're starting, and what type of corporation you should be. You want to be a corporation for single taxation. You can initially be a sole proprietor but you cannot have any partners. In any other corporation, you can have as many partners as you want.

We have some people who come here with too little money to invest, and we know what they want to do they are not going to be able to make it, we also don't want to kill their dream. So we give them many advice and they realize that they must try something else. For example, we get people who want to go into the limousine business. They need capital, licenses, and a certain kind of insurance. We get hundreds of business people like this.

Afro Market: How to get a bank loan?

Joseph Lewin: Banks have to approve your business plan, and it depends on how much you have. So if you have \$10,000, the bank would lend you that amount or more.

Afro Market: Do people need to register to open a business? If they choose not to, what are the consequences? Can they be arrested?

Joseph Lewin: To have a legal business, you must get it registered. A lot of people never do and get away with it, however registration is required for it to be considered legal. If your business is without licensing or some particular reporting, you can be fined. Now if you avoid paying your taxes, then you can be arrested.

Afro Market: Do people come to you that have money but don't know where to invest it? What advice would you give them?

Joseph Lewin: I get people like that but we don't tell them what to do. If they come to us knowing what kind of business they want to start, we will help them.

Afro Market: What is the percentage of successful people that come to see you?

Joseph Lewin: It is probably no more than five to six percent of people going into business and succeeding. We get a lot of people that should not be in business because they do not have the proper knowledge.

Afro Market: Being that we are in a recession, do you advise people to go into business at a time like this?

Joseph Lewin: Yes. First and foremost I don't want to destroy anybody's dream, so I will always advise them not to give up. I went into business when I was 19 years old with no money. So I tell people that business conditions are bad now but there is no right or wrong time to get started. You have to know what you want to accomplish and make sure you do the research to appropriately execute your plan. I advise some people before they open their business to go work for other business owners in order to learn and acquire some of the knowledge they can use for their own business.

Afro Market: Is it possible to open a business without paper?

Joseph Lewin: You can, but it is dangerous and there is always the possibility of being caught. To be a sole proprietor is very inexpensive. If you want to go into business, you need an EIN, which is a government tax number, which enables you to report taxes for your business.

Afro Market: Any last thoughts to potential business owners?

Joseph Lewin: Never give up on your dream. What is the worst thing that could happen? You are young and have your whole life to start over again.

Thank you for your time.

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Name :Rehana Khan

Country: Guyana

Occupation: Wholesale telephone cards

Rehana is a dynamic businesswoman from Guyana. She deals in wholesale of telephone cards for 14 years, and serves all over the US. She receives daily orders from over 100 retailers. She doesn't only sell cards but provides good services to her clients. Amongst her entrepreneurial qualities, she helps her customers to pick best cards for their countries.

"I started my business with 3 telephone cards"

Afro Market: You have been an employee for years, and now you have created your own business. How did you start?

Rehana Khan: I want to be independent. It has been my dream that one day I will run my own business. I started with 3 calling cards that I used to call my family back home in Guyana. I was in the elevator, when a guy asked me where I bought the cards. I asked him if he wanted one. In this process of selling to close friends I realized that people need cards and it could be a lucrative business. That was the beginning of my business, and it took me few years to stop working for people.

Afro Market: What else do you sell in your store?

Rehana Khan : I sell cell phones, cosmetic, women accessories and many other items

Afro Market: What are your target clients?

Rehana Khan: My customers range from young age to adult across the US from all walks of life. My customers from out of State place their orders and send money order.

Upon receivable of the cash order I ship to them their orders.

Afro Market: Many Africans retailers buy their cards from you. How did you manage to have the trust of all people from diverse background?

" I have established a great competitive pricing with best products"

Rehana Khan: Basically you have to know how to deal with people, know their mentality. My Customer service is superb. I have established a great competitive pricing with best products. My priority is to know how to deal with people.

Afro Market: Was it easy for you?

Rehana : No its not easy, its a challenge, I have been doing this business for 14 years but everyday I learn something new in the management. I receive new customers who have heard about me. So I have to work hard to impress people in order to improve my business.

Afro Market: How many stores do you have?

Rehana: I have only one store, its not because I can't afford more, but I want to concentrate my efforts and energy in one store to have the focus and control of my business.

Afro Market: What do you expect in this business?

Rehana : I expect to expand a little bigger than this store

Contacts : Rehana Khan 34 west 31 street New York Y 1001

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Name : Bourema Niambele

Country : Mali

Occupation: Social Worker

“I love money, but I feel better serving my community”

Bourema Niambele is a very popular and trusted person in the African Community who sacrifices himself for the community. Today he works as a volunteer in High Bridge Community Center, while creating an African Council to provide services for his community.

A.M : Could you tell us the beginning of your life in the United States?

Bourema Niambele : I migrated to the US in 1998 and started working in a delivery company for 2 years. Soon after I started my car service business in 2002 with just one Mercedes and then eventually three cars. My partners and I soon expanded the company to seven cars. The same year, a Bronx tragedy occurred killing eight children and one adult. I decided to stop all activities and fully concentrate on that tragedy. I was the first to contact the authorities to proceed with the organization. I then accompanied the corpses to Mali where I spent 2 months. When I came back I quit the company. Then I decided to find an alternative in my life by investing in my community as a social worker. Today I work as a volunteer in the High Bridge Community Center.

A.M : What does your job entail?

Niambele: I work for the “Go Back To Work Program”, and with the Youth Educational program. It is volunteer work. I help people with their résumés, prepare them for interviews and find jobs for them. For the schools, we work with students and their parents to resolve students’ problems, help them to fulfill their needs, and inform them on government programs. Sometimes we go to Albany to defend the community in the office of the Mayor in the Senate and Congress. We are working with the Bronx Borough President, Robin Dias Jr., to create an African
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Advisory Council in New York. Our aim is to work with the Police and Fire departments. And work with the Hospitals to provide care to the African community. This Council will be composed of African leaders of different communities . It will be composed of 27 Members, 5 commissions and a coordinator. The objective of this organization is to inform the African people of their rights and duties and provide them with health, job, and education, services, even if they are illegal.

A.M : People know you for your hospitality in serving the community; Could you explain how it started?

B.M : I never say that, but if people say so it’s because they have proof of my investment in the community. I spent my entire life in the US investing myself in the communities. I remember when the Bronx tragedy occurred; African and American authorities and people were calling me for information. Maybe this is how I became more popular.

“We have to serve this country because this country gave us everything we need”

A.M : Because you work for free, how do you live?

B.M : This country made a lot of sacrifices for all the communities to make their life better so we have to serve this country in exchange to their service. Before deciding to do this job, I was prepared mentally and economically. Thanks to God, I fulfill my life with success. I have a wonderful family with beautiful kids. Now it is the time to serve my communities. I love money but I feel better serving the community.

AM: You created Malian Counseling what progress have you made ?

Bourema Niambele: In the second year 2008, I received a grant of \$15.000. The following year I had a grant of \$25.000. I am now writing a grant of \$150,000. I am going to hire 3 employees and their salaries will be between 25 to \$70.000 a year.

Recently, the Police department issued 164 ID to African people from 0 to 21 years old.to find financial aid..

A.M : Can you describe yourself in three words?

Bourema Niambele: The man of the community, for the community, who wishes to be understood by his community. My last message is to call upon all the good volunteers to give hands to the success our mission

.Thank you for your time



Name: Abdel Kangambega
Country: Burkina Faso
Position : Chef

Abdel Kangambega is a much admired chef; his skill and the quality of his cuisine have made him a very popular and respected chef for the past twenty years. He has been chef for many respected and wealthy personalities world wide. He brings passion and respect for the culinary arts to his work. He also has gained the attention of VIPs, who compete to use his services as chef. Now Abdel is looking for partners, so that he can open his own restaurant.

"Now it's time for me to have my own hotel."

Afro Market : How did you learn to be a such good cook ?

Abdel Kangambega: I have never been to school to learn cuisine. But when I worked at the hotel aquarium in the Ivory Coast, I honed my skills enormously in just a few months.

Afro Market : You have been in the Ivory Coast as well as France. How did you happen to come to the US?

Abdel Kangambega : I see myself in a plane against my will, like I have been kidnapped. I had a proposition from Hospital San Ville to go to France but I refused it at first because I already made more money than what they proposed. After we signed a good contract, I went to France for three years. There were big receptions and I had the chance to meet many personalities who appreciated my cuisine, like Jacques Chirac when he was a mayor, Charles Denzel, Pierre Mauroa, Raymond Bar, Alain Dew. I have also been the chef for Charles Denzel for five years. In Paris, I met Joseph, a billionaire from Connecticut who was a guest of my boss. He wanted me to go with him to Connecticut, but I refused his offer at that time. However, he never stopped calling me . After 3 years I gave in and went to work for him in Connecticut, and this led to a period of fifteen years working for Mr. Joseph.

Afro Market : You have been

working for the same employer

Joseph for 15 years , did you get some other contacts ?

Abdel Kangambega : I was serving Mr. Joseph and all his friends and partners who had discovered my cuisine.. When they have a big event they call me. One of Joseph's friends proposed to finance a hotel for me, in Burkina Faso. But unfortunately the project fell through..

Afro Market: Is it easy to work for a billionaire?

Abdel Kangambega: They are like other people, very easy to live with, sometimes we spend time talking, and when he's moving to his home in California, we go together. It's fun to be with him.

Afro Market : People love your cuisine so much, and I do, too. What is your secret of good cuisine ?

Abdel Kangambega : Know the recipes, food presentation, good organization and presentation as well as efficiency. Sometimes I set up a party for 40 to 60 people by myself with no help.

Afro Market : Have you ever had the experience that your employer did not like your cuisine?

Afro Market: I have never heard a complaint from any of my employers about my cuisine in the last twenty years..

Afro Market: You are looking for a new job because your last employer passed away. What are your options?

Abdel Kangambega: It's been couple of months that I'm looking for a new job, because my employer died. But for now I'm looking for a new job.

Afro Market : You want to own a hotel in Africa. Have you -started to lay the foundation?

Abdel Kanganbega : Yes, I'm moving forward on that project, and, I have the location, I'm waiting for the authorization of the authorities. I would like to start the construction very soon, but I still need money to finance the project.

Abdel Contact : Tel 203-550-4177.



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Name : Sidibe Ibrahim
Country: Ivory Coast
Occupation: Writer- Publisher

Sidi is a well-known African writer from the United States. Between 2000 and 2009 he wrote and published four books through his Harlem Books Center (HBC) publishing company. He's worked with a plethora of authors from both Africa and America. Sidi desires for HBC to be a huge publishing and distribution conglomerate that operates within the United States as well as internationally in France, England, and other locales.

SIDI stated, "Writing for me is love and challenge".

Afro Market: From writer to Publisher is a long way to go. Tell us about your career

Sidibe Ibrahim Sidi: I came to the United States in 1994. Once in the US, I met a young woman name Fatoumata. We had a conversation and she told me her life story. Fatoumata was 12 years of age and got married to a 46-year-old man. Then she traveled to the United States to join her husband and meet him for the first time in her life. Her story stayed with me for several years- even when I left America and traveled to other countries.

In 2000 when I came back to the United States, I was a cab driver. I got shot on the job and I decided to create my own business, Harlem Book Center, rather than continue to risk my life inside of a cab. I started with \$600.00 and bought some books written by black authors. In selling the books, I read a book similar to Fatou's story. That motivated me to write Fatou. When several publishers that I'd contacted rejected me, I decided to publish the book through my company- HBC. I found a translator and a model and created the cover. Despite the help from friends and relatives, I spent \$15,000 getting Fatou's story out. It was not my intention to make a lot of money, it was a challenge. I didn't want to be just another of the millions of young African writers that have creative manuscripts but must still sleep in closets.

In my venture selling my self-written book "Fatou" I sold 500 copies between Wednesday and Friday. That was a surprise to me as well as all the people that were calling me from everywhere to place orders. I increased my print order to a thousand. Later, distribution companies were chasing me for orders and distribution,

including A & B who ordered 1500 books, Barnes and Nobles, and others. Finally, book clubs and schools invited me to present my book. A proud moment for me was when I went to Pennsylvania University to present my book, Fatou.

"I said to myself, it is now time for us Africans to write a new chapter of our destiny and history. "

Afro Market: You wrote four books to your credit; can you tell us about them?

Sidibe Ibrahim Sidi: I sold between 85,000 and 90,000 copies of **Fatou**. **Lesbian's Wife** wasn't as successful as **Fatou** but I still sold between 15,000 and 17,000 copies. **Mandingo** sold 15,000 copies. **Mandingo II** sold between 30,000 and 35,000 copies. I declined an offer from a company to write a novel about child labor in the Ivory Coast because it can affect the country's café cacao economy.

Afro Market: Homosexuality is a taboo in your culture, how did you prevent the conflict of interest with your people?

Sidibe Ibrahim Sidi: As an African we value our culture, homosexuality has to be defined as a sexual orientation but not as a culture or religion. People complain about it but I always explained to them that we live in a society where everybody has the right and freedom to do what they want.

Afro Market: What are the objectives of Harlem Book Center?

Sidibe Ibrahim Sidi: The main goal is to be a national and international publishing and Distribution Company that publishes African American amateurs and Professional writers. It does not matter the style of the book, fiction non-fiction, history, mathematics- any kind of genre. I also want to give access to my people to buy good books and read good stories at an affordable price. So far, we have published four books and we have many books from the African Diaspora to be published as well.

Afro Market: How have American people so freely consumed the African content in your books?

Sidibe Ibrahim Sidi: The content has to be adapted to American style. The layout and the cover have to be perfect... Finally, the writer has to invest in the advertisement...

Afro Market: What are your current projects?

Sidibe Ibrahim Sidi: I want people to discover the beauty of African culture and promote tourism in the continent. I am writing a proposal about the tourism industry so that there can be a profitable trade in Africa. I have to make one of my books into a movie. I met a lot of movies makers like Tony Abulu, Spike Lee, Tyler Perry, Miles Maker and many more....

Afro Market: Thank you for your time. I wish all the best in your endeavors.

Books Description

Fatou : An African girl in Harlem

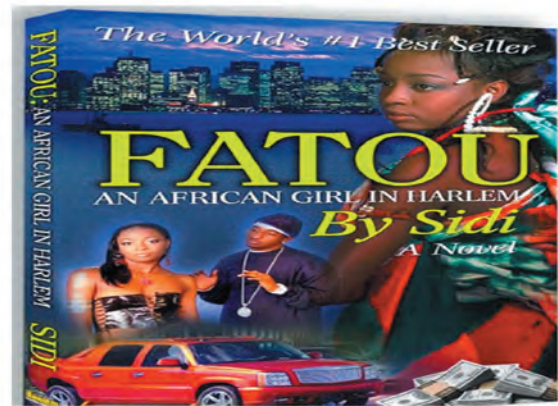
By Sidi

Twelve year old Fatou travels from West Africa to America thinking she's furthering her education. Yet, she arrives in New York City greeted by a man three times her age-someone from her village who paid dowry to be her husband.

Genre: Contemporary Fiction/Urban **Audience:** Af-Am Adults 15- 45

Price: \$14.95 US **Author Location:** Harlem, New York

Format: Trade Paperback **Publisher:** Harlem Book Center



Fatou Part 2 by Sidi

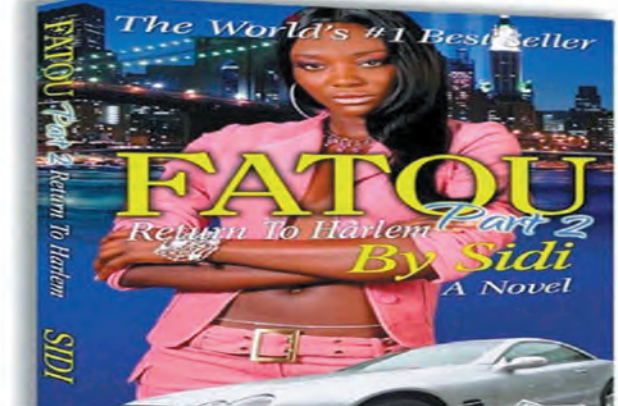
The rage in this story of revenge is furious and shows you that you'd be better off antagonizing a ravenous pit-bull than to get on the wrong side of the wrong woman.

Genre: Contemporary Fiction/Urban

Audience: Af-Am Adults 15- 45

Price: \$14.95 US **Author Location:** Harlem, New York

Format: Trade Paperback **Publisher:** Harlem Book Center



Mandingo, the golden boy Part 2 By Sidi

The golden boy, Mandingo, has warmed the beds of many women

during New York City's chilly winter nights. Yet, since he didn't know or care about these women's marital status- many of them were married with children- eventually he finds himself in a world of trouble,

facing deportation and even the threat of losing his life.

Genre: Contemporary Fiction/Urban **Audience:** Af-Am Adults 15- 45

Price: \$14.95 US **Author Location:** Harlem, New York

Format: Trade Paperback **Publisher:** Harlem Book Center



TAMIKA

The struggle of a Jamaican girl.

By Sidi

At age nine, Tamika Jefferson adored her father Marley. He was basically her world.

But when he was arrested on trumped-up charges, she quickly learned that her world would be turned upside down.

Genre: Contemporary Fiction/Urban **Audience:** Af-Am Adults 15- 45

Price: \$15 US **Author Location:** Harlem, New York

Format: Trade Paperback **Publisher:** Harlem Book Center

Publicity/Sales Contact:

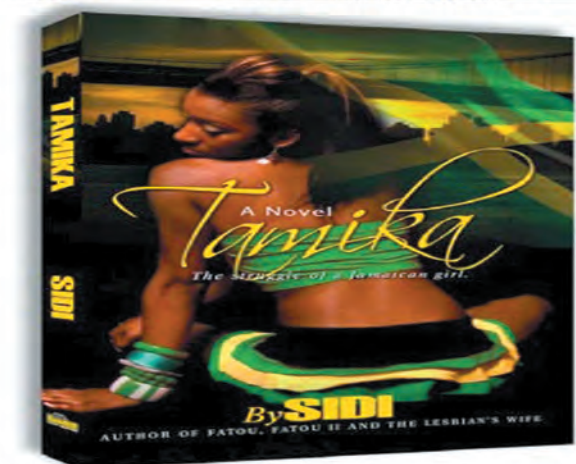
Jacqueline Carleson: 212-316-1213 or 646-739-6166.

Lester Risks: 212-316-1213 or 646-739-221-2886.

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Report Tax Evasion and Fraud

Finance has auditors and enforcement agents who conduct criminal investigations into taxpayers who do not obey the City's tax laws. We ask the public to help by Calling 311 (24 hours)

Examples of Tax Fraud and Evasion

Sales Tax Evasion.

A New York City retailer offers to let a customer pay cash and provide a false out-of-state address to avoid paying the City's sales tax of 8.625%. He offers to ship an empty box to the customer's mother in another state as a precaution, so it looks as if the purchase is going out of state.

Business Income Tax Evasion?

1. Your accountant "saves you money" by inflating your business expenses, such as your cost of goods, to lower your business tax liability. She also suggests that you lower your income by reporting only credit card sales, not cash transactions.
2. The owner of a company uses his corporate credit card to pay for family vacations, entertaining personal friends, and buying flowers for his wife. These "corporate" expenses are then deducted on the company's tax return, as well as not reported on the owner's personal income tax return as additional income.

Personal Income Tax Evasion: You attend a party at a friend's home, and one of the guests brags that, although he lives in Manhattan, he does not pay the City's Resident Personal Income Tax because he owns a summer home in the Hamptons that he uses as his tax filing address.

NYC BUSINESS SOLUTIONS TRAINING FUNDS PRE-APPLICATION

The NYC Department of Small Business Services wants to ensure that your employees gain the skills they need to make your business more profitable and productive. NYC Business Solutions Training Funds provide New York City employers with funding and support to develop the skills of their workers and promote career advancement for their employees.

Please check www.nyc.gov to complete this pre-application to help NYC Business Solutions Training determine the eligibility of your training proposal

MAYOR BLOOMBERG AND SPEAKER QUINN ENCOURAGE SMALL BUSINESSES, HOMEOWNERS AND INDIVIDUALS TO TAKE ADVANTAGE OF THE NYC PENALTY RELIEF PROGRAM

Three-Month Program Allows for Resolution of Many Outstanding Environmental Control Board Violations without Paying Late Penalties or Interest

Mayor Michael R. Bloomberg and City Council Speaker Christine C. Quinn today encouraged small businesses, homeowners and individuals to take advantage of the NYC Penalty. Relief Program, which eliminates late penalties and interest on eligible, outstanding Environmental Control Board debt for those that apply to pay their base fine amount before December 21st. The three-month penalty relief program could reduce debts owed by as much as 67 percent for some businesses, homeowners and individuals. Examples of eligible past due violations include violations for illegal curb cuts, illegal posting of bills, failure to maintain a clean sidewalk and building code violations. Parking tickets and moving violations are not a part of the program. To resolve Environmental Control Board debt without paying late penalties and interest, applicants can visit the Department of Finance's website at www.nyc.gov or call 311 and provide their name and address. The Finance Department will send eligible participants a list of their applicable violations, the amount owed and the amount that can be saved by resolving the debt during the penalty relief program. Participants must sign an agreement waiving their right to contest the violations.

Violations must have been in default before May 1, 2009, in order to qualify under this program. Applicants with violations that require correction must submit proof of the correction before the debt can be resolved. Applicants will be informed of any violation that requires the condition to be corrected, along with instructions for how to prove the condition has been resolved.

Applying to participate in the program will not commit an applicant to resolving all outstanding violations, but any violations not resolved by December 21, 2009 will remain in effect and subject to late penalties and increasing interest, as well as enforcement action. In addition, other City agencies may withhold licenses and permits from businesses that have outstanding debt.

Contact: Stu Loeser/Marc LaVorgna (212) 788-2958
Jamie McShane/Anthony Hoglebe (Speaker) (212) 788-7177
Owen Stone (Finance) (212) 699-2566

should lift some of the restrictions on the drivers like enabling us to make left turns between certain hours because taxi drivers are mentally built stronger but psychologically destroyed by too many rules."

Thank you and good luck



Sagno Alseny: The life of a cab driver

Sagno Alseny is a legal African immigrant from Liberia, West Africa who came to the United States to realize his American dream. He came in 2003 to achieve his goal of going to school to get his Masters in International Relations. Sagno started working at Virgin Records as a sales person and later in an insurance company in Long Island. Sagno is a student of international relations. After a year and a half of his arrival, he started driving a cab. For him, being a cab driver is flexible with his schooling. He goes to school during the daytime and drives a cab by night to help him pay for school. In this recession, a taxi driver can make \$150 to \$200 in his shift. Sagno doesn't complain.

"I thank God because He enables me to make money to pay my bills and take care of myself. That's the most important thing for me." Alseny loves working as a cab driver because he meets people from all over the world. But at the same time, he says it's a tough job like all other jobs. He states, *"It's like any other job, which has its good and bad parts; It is very competitive when you are looking for customers and it's also hard to find parking. We have a difficult time with the T&LC police and NYPD because of the street restrictions."*

Dealing with the law is one thing but dealing with customers is another. Some passengers can be violent and aggressive. Sagno tells us how he reacts: *"You meet people with bad attitudes all the time. I don't like those people and I don't let them defeat me because I see them only as customers. They are not family members or friends, just passengers. I try to satisfy them even if they curse at me. I keep my cool and let them go."*

Sanogo also finds the job stressful and risky. It's common that some drivers refuse to take customers they find to be suspicious. Alseny says, *"when you work the night shift you have to be really, really careful. According to the law you are not allowed to refuse fare when you are on duty, but some people are very suspicious. When you see them they look like criminals and you get a bad feeling about them. The way these people talk to you, you realize you have to be very careful with how you react. If you don't, you can lose your life and this life is too short to lose. So when it comes to that, it's tough to make a decision."*

Lastly, Alseny asks the authorities to give cabbies the benefit of the doubt. When it comes to driving around the city, *"they*

Mr. Cheikh Tall is a partner of the United States Census 2010 and he works with the Africans Community to inform them about the importance of census.

The next issue of Afro Market, Mr. Tall will be our guest for a special interview to explain more about the census 2010.

Meanwhile, we will give a brief introduction on the census 2010.

Census is a count of everyone residing in the United States. All U.S residents must be counted-people of all races and ethnic groups, both citizens and non-citizens.

Census day is April 1, 2010. Questionnaire responses should represent the household as it exists on this day.

More details socioeconomic information will be collected annually from a small percentage of the population through the

American Community Survey

The U.S constitution requires a national census once every 10 years. The census will show state population counts and determine representation in the U.S House of Representatives.

Census questionnaires will be delivered or mailed to households via U.S mail in March 2010; many households will receive a replacement questionnaire in early April.

Census workers also will visit households that do not return questionnaires

Contacts : Cheikh Tall

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A-What is a credit score?

A credit score is a complex mathematical model that evaluates many types of information in a credit file. A credit score is used by a lender to help determine whether a person qualifies for a particular credit card, loan, or service. Most credit scores estimate the risk a company incurs by lending a person money or providing them with a service — specifically, the likelihood that the person will make payments on time in the next two to three years. Generally, the higher the score, the less risk the person represents.

How can I get my credit score?

You can purchase a credit score by contacting one of the nationwide consumer credit reporting companies.

Equifax - www.equifax.com Experian - www.experian.com
TransUnion - www.transunion.com

You can also purchase a credit score when you request your free annual credit report through this website.

How often can I request a free credit report through this website?

You are entitled to receive one free credit report every 12 months from each of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion. This free credit report can be requested through this website, by phone or by mail.

Source Annualcreditreport.com

Late payment fee

The late payment fee is the fee that is charged by the credit card company when you make your payment after the date due by your credit card company. Sometimes you can make your payment on time but your credit card company receives after the due date. The fee is between \$35.00 and \$50.00 according to the company policies.

Paying your account online, makes you avoid late payment fee, or making an automatic payment set up with your bank. When you call your bank, a customer service will ask you how much do you want to pay every month. That could keep you paying fee you don't want to pay.

Afro Market is looking for volunteers to write in his Magazine. If you would like to bring us your help, please write at afro.market@yahoo.com or call 9179451386.

Thank you

B-Open your own grocery

Grocery Stores are everywhere in every corner. It's a very good investment which doesn't necessarily require a big start up amount. James is a Jamaican guy who opened a Grocery store last year in the Bronx. He is willing to share his experience on his success.

What to do and what to buy?

1- First you have to know how much you want to invest in your business.

You could rent a store for \$500/month with 3 deposit. You could buy a cash register for \$160.00, shelves for \$200.00, microwave \$250.00 small used refrigerator \$700.00.

2- Then, you need to find a wholesaler to supply you some products. Because you don't have enough money, just buy a few products to start up your business.

3- And you apply for license. I called the fire department and the health department to inspect the premises.

After all, I spent \$8000.00 to start up my business. That's really cheap.

Get money cash in your first year in the US.

Immigrants in their first years can't find job easily. These are tips for cash money:

-Bathroom Attendant: A bathroom attendant can make one night \$100.00 to \$250.00 for small club of 100 people and he can make \$200.00 to \$500.00 and up for Big Clubs.

-Restaurant: A Waiter can make \$120.00 to \$400.00 and bus boy can make \$80.00 to \$200.00 in a restaurant.

-Photographer: In African community a photographer can make more than \$120.00 a night in a ceremony of only 50 people (women in general)

-Recycling cans and plastics: Each can or plastic you recycle cost at least 5 cents. If you recycle 200 cans you make at least \$100.00. It's really easy to collect more than 100 cans.

- Dog walker can get \$10.00 to \$15.00 per 30mn in 5 hours you can make \$100.00 to \$150.00

-Taxi driver job: Can make \$120 to \$200 on his shift.





Name :Oumou Koulshome Sy
Country: Senegal
Job : Hair Braider and Businesswoman

Oumou Koulshome Sy, also known as Sokhona Oumou, has owned a hair braiding business for about nine years. She is the first African hair braider to have a website. She is also the distinguished guest of Tidiana Islamic Community.

“ I want to open a hair braiding school”

Afro Market: Was it easy for you when you first started your business?

Oumou Koulshome Sy: Not at all. At that time I didn't have all of my papers, my business license, and I didn't have a stable living situation. I started working at home, after two years, I decided to work at the Malcom Shabbaz market. I started with a booth. They asked me if I had a lot of clients because I had to make sure I could pay the rent. I eventually got my New York State Natural Hair Styling license and I incorporated my business in 1999. I created my own website which was the first hair braiding website for African women. I went from one booth to two, then to four booths. When I decided to expand my business, the Malcom Shabbaz Development Corporation had some stores around the area and they asked me if I wanted to move

there.

Afro Market: You have a lot of experience. Can you tell us what skills a good hair braider should have?

Oumou K. Sy: You should definitely have good business skills. Also, you should always be sure to keep solid relationships with your clients, be tolerant and have a lot of patience.

Afro Market: Do you have more salons in the city?

Oumou K. Sy: No, I have only one. I want to put all my effort into this salon and maybe in the future I can open more.

Afro Market: Why is it important for you to have a website for your business?

Oumou K. Sy: People have easy access to the internet. Its one of the best ways to promote your business. It is something I advise my sisters to do as well.

Afro Market: People know you as a very nice and available woman. What kind of help do you provide to your African sisters who want to open their own hair braiding business?

Oumou K. Sy: I can help them to give them advice about my own experience.

Afro Market: There are a lot of African hair braiding salons. Is it a good idea to be dispatched, or work in one hair braiding salon?

Oumou K. Sy: The free enterprise is very important; it shows diversity. But when some sisters don't have the means to open their own hair braiding salon, it is imperative to work together.

Afro Market: What else do you do besides hair braiding?

Oumou K. Sy: I am a sales representative and I do leadership work with Avon. I find business for people. I also do Mary Kay and retail.

Afro Market: Have you invested in your country, Senegal?

Oumou K. Sy: Yes, I'm working with my sister to open the same hair braiding business in Senegal.

Afro Market: What is your project?

Oumou K. Sy: I want to open a hair braiding school to teach our sisters the best skills in this job. But it requires a lot of paperwork so it will not be an easy task.

Thank You for your time.

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Name :Kane Amadou

Country: Mali

Occupation: President of African Livery Drivers and Base Owners Association

The life of Mamadou Kane in the US is the typical life of a true immigrant who comes for the first time in United State. He struggled in his life working hard to earn a little money and became successful in a few years.

“I want to put African Cabs drivers to build a strong solidarity to each other and defend our Rights.”

Afro Market: You are the President of United African Livery drivers and Base Owners Association . How did you create this company?

Kane Mamadou: In 1993 I rented my uncle’s car to start a taxi business. Within 6 months I managed to save enough money and bought a car of my own. But the creation of this company came from the injustices of a Police Officer at 100 Street between Amsterdam and Columbus. This particular Officer who used to give hard time to African drivers for no reason. One day I saw him in conflict with a cab driver. I intervened and asked him for the cause of the disagreement between the two. He said to me he has arrested my Brother and I have to mind my own business. We argued and he issued me 4 tickets for no reason. So I decide to organize the bases and advocate for our Rights. There were 8 African bases i contacted, and collectively, we sent a letter to the former New York Mayor Rudy Giuliani for his concern and action. After investigation we won the verdict police officer was reassigned.

Afro Market : What are the objectives of the Association ?

Kane Mamadou: I want to put African Cabs drivers to build a strong solidarity to each other and defend our Rights. For us to be successful, we need to be respected. Also to prepare our legacy to the next generation so that they won’t experience the struggle we have gone through.

Afro Market: What are the positives results you have achieved so far?

Kane Mamadou : We have removed a lot of tickets Police issued to the Cabs drivers .We had meeting with Taxi & Limousine Commission (TLC) Commissioner- Mathew Daus to fix problems of cabs drivers. Each Base owner pays a monthly due of \$300.00. We have a total of \$4000.00 in our coffers. We are looking for an office to transact our business appropriately. We have a criminal lawyer to defend our people, a housing lawyer and DMV lawyer (Department of Motor Vehicle).

“ Anybody who kills a taxi driver has to be punished just like a police officer killer ”

Afro Market: A lot of African taxi drivers got killed these last years what actions did you take so far?

Kane Mamadou: We are planning to meet the law enforcement but we need the support of the cab drivers for their solidarity. Together with the Spanish Coalition we are going to the New York State Governor to request that so that any taxi driver killed, the killer must be punished accordingly.

Afro Market: What was the outcome of the meeting with Commissioner Mathew Daus?

Kane Mamadou: On June 15, we met with Commissioner Daus to dispute a law that was voted without our consent. This law was enforced on July 1st, September 1st and the 26th of October. We invited the lawmakers to explain that law in details to members. This law was created in 2007 and we had no knowledge about it. We were in total shock to our disbelief. If we had known, we would have taken the necessary steps to counter act. The Community Board and Community Police and Community District leaders meet once a month but we were never involved in, otherwise we would have fought but now there is nothing we can do about it. But it is never too late.

Afro Market: What are the steps to follow to become a base owner?

Kane Mamadou: First you have to be in connection with the community board leader to be informed of anything in the borough. The drivers have to be in connection with the Association to get the updated information because those laws change any-time that’s why we are caught unaware with new rules.

Afro Market: What are you expecting in the future as a base owner?

Kane Mamadou: I want members to know that being the president; I will always want the best for members. I want them to succeed and prepare the future for the next generation.

Afro Market: Thank for your time.

Contacts:

Mamadou Kane

Tel:(516)-425-1358



President: H.E. Mr. Amadou Toumani Touré

(second term 2007)

Prime minister: H E Mr. Modibo Sidibe (2007)

Type: Republic. **Independence:** September 22, 1960.

Constitution: February 25, 1992.

Mali's constitution provides for a multi-party democracy, with the only restriction being a prohibition against parties based on ethnic, religious, regional, or gender lines.

Mali has a tripartite system of government consisting of executive, judicial and legislative branches.

Executive: President (head of state and commander in chief of the armed forces).

Legislative: National Assembly is the sole legislative arm of the government; currently consisting 147 members.

Judicial: Supreme Court with both judicial and administrative powers.

Political parties: Mali is a multiparty democracy. Eight political parties are represented in the National Assembly; others are active in local government.

Suffrage: Universal at 18.

Administrative subdivisions: Mali is divided into eight regions and the district of Bamako, each under the authority of an appointed governor. Each region consists of five to nine districts (or Circles), administered by commandants. Circles are divided into communes, which, in turn, are divided into villages or quarters. The decentralization process has started with the establishment of 702 elected municipal councils, headed by elected mayors.



Economic Profile

Mali is very rich in investment opportunities, some of which have yet to be explored. The flow of Foreign Direct Investment has been increasing steadily over the last years.

Agriculture: It remains the main source of income for over 80% of the population Mali.

The cotton industry represents nearly 15% of GDP.

Cereal crops are a major component of Mali's agricultural production. Cereal crops account for 16% of GDP.

Mali's sugar : The construction of new sugar factories would allow to meet local demand and export the surplus to regional and European markets.

Livestock:

It accounts for 10.8 % of GDP and represents the third largest export.

Fishing: Mali has one the most abundant fisheries in the Sahel with a potential of more than 200.000 tons.

Mining: Representing 12% of GDP, Gold represents Mali's primary export and the country is the third-biggest gold producer after South Africa and Ghana.

Agro industry: With some 87 varieties grown and a potential estimated at 200,000 tons per year in Mali.

Mali began liberalizing its trade regime in 1980's by eliminating export monopolies and simplifying import licensing. As a politically democratic country with a healthy macroeconomic framework, positive growth rate, an increasingly light regulatory, legislative and institutional environment, an economy geared towards regional and sub-regional integration, Mali is widely open to private investments.

INVESTMENT CODE

Mali investment code grants a beneficial fiscal regime in order to promote private capital investment for Malians as well as for-
eigners in the field of production and services and provides neces-
sary guarantees to secure existing investment.

Advantages of

A- Small & Medium Enterprise System investing ≤ 150 Millions FCFA :

New Activity creation:

-Exemption for three (3) years on taxes and customs duties from
import of production equipments and construction materials
required for the approved project;

-Exemption for five (5) years on taxes in favor of the companies
and on taxes from the industrial and commercial benefits as well
as the licenses

Development of existing Activities:

- Exemption for one (1) year on taxes and customs duties from
import of production equipments and construction materials
required for the approved project.

B- Large Enterprise System investing > 150 Millions CFA

New Activity creation:

-Exemption for three (3) years on taxes and customs duties from
import of production equipments and construction materials
required for the approved project;

-Exemption for eight years on taxes in favor of the companies
and on taxes from the industrial and commercial benefits as well
as the licenses

Development of existing Activities:

- Exemption for one (1) year on taxes and customs duties from
import of production equipments and construction materials
required for the approved project.

C- Free Zone System : For new mainly export-orient- ed Enterprises, which can sell not more than 20% of their production on the domestic market

- The enterprises that are approved in Duty Free Zone System are
granted the total exemption on taxes and customs duties related
to their activities exercise over thirty (30) years. They are author-
ized to sell a maximum of 20% of their production on the local
market by paying the normal taxes and custom duties as appro-
priate.



10 Reasons to Invest in Mali:

1- Mali is a haven of political and social stability Mali is con-
sidered as one of the most democratic countries in Africa.

Moreover, the country has undergone two pacific democratic tran-
sitions

2- The global strategy of the Government of Mali is to promote
legal, regulatory, and administrative change in favor of private
sector enterprise and the subsequent development of key sectors,
resources and activities oriented to private investment.

3- Mali has ratified international conventions to protect and
guarantee investments.

4- Mali guarantees the transfer of profits originating from
investment capital.

5- Mali is strategically located in the heart of West Africa: the
country is bordered with seven countries, therefore seven mar-
kets.

6- Mali belongs to West African Economic and Monetary Union
with approximately 73 millions consumers and to the Economic
Community of West African States representing a market of 220
million consumers.

7- Mali has huge reserves of untapped cultural, hydraulic, and
agricultural, livestock, and mining resources. Another important
resource is its very active business people.

8- Mali has undertaken reforms to improve judicial, fiscal and
economic conditions in favor of investment.

9- For the past three years Mali has an annual growth rate in
excess of 6 % and the inflation rate has been less than 3%.

10- Mali has a strong and credible banking and financial services
sector that is developing a wide range of investment
related products in collaboration with international and West
African regional partners.

SOURCE : EMBASSY OF MALI



Name : Fatima Doukoure
Country : Mali
Occupation : Owner of Bebenoir

Ibrahima Doukoure's dream of starting clothing company, Bebenoir, is now a reality, which, production-wise, still has a long way to go. Promotions and marketing are just some of the aspects one needs to focus on when succeeding in such an ambitious project. Afro Market sits down with Fatima Doukoure as she talks about the steps they are taking in turning Bebenoir into an international top designer brand.

“the idea was Ibrahima's dream to create a clothing company that would accentuate the talent of continental”

Afro Market: What was your main vision when creating BebeNoir?

Fatima Doukoure: Bebenoir was initially created in 2003, but it took years before we produced the items and opened the boutique. From the start, the idea was Ibrahima's dream, who is the visionary behind the line. He wanted to create a clothing company that would accentuate the talent of continental Africans. He also wanted to show people that anything is possible. This is something that we, as African people, can do. We can give people choices so that there's no need for them to only rely on other brands. You can choose to go with BebeNoir because we will have the same standards as all other big designer houses.

Afro Market: Did you have any experience in the clothing industry before?

Fatima Doukoure: Only from a consumer stand point. We had to quickly learn the different steps of the business. So we did a lot of homework and connected with people who have been in the industry for quite some time to help us at least get to the initial stage of production. We learned that it is one thing to draw, another thing to create the pattern, and another thing to create a finished garment.

Afro Market: A clothing line requires a lot of promotion. What steps did you take to promote Bebenoir?

Fatima Doukoure: The first promotion we did was a campaign with AM New York. We have been in contact with many companies, stylists, and other industry professionals. We did a fashion show to promote the line and small ad campaigns in local newspapers. We just celebrated our two-year anniversary and now we have a couple of magazines writing stories about our line.

Afro Market: Is Bebenoir in the market?

Fatima Doukoure : Yes! But mainly just the T-shirts are in the markets. It's very costly to produce. But we are in the process of securing a production facility that will lower our labor costs, which should happen in the next few years. The biggest thing we are tackling with in the production aspect is having a factory in Africa. That has been very difficult.

Afro Market: As an African, are you promoting an African fabric and brand?

Fatima Doukoure: We have several continental African brands in the boutique, namely Aya Morrisson and Jamhuri Wear. We also did a collection last summer which consisted of a fusion between African and European fabric.

Afro Market: When do you expect Bebenoir's explosion into the market?

Fatima Doukoure: I always like to say it will happen in the next five years, but I think it will be a lot sooner because of how rapidly things are going. We just did a fashion show in South Africa, and another one in Senegal, so who knows.

Afro Market: Do you have any last words for our readers?

Fatima Doukoure: Bebenoir is a collaboration between Ibrahima and myself, but there are so many people that have helped to bring us where we are today. I want to tell them, thank you.

Thank you for your time

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Name; :Takha Diop

Country : Senegal

Occupation : Business Consultant

Diop Takhar is a Senegalese immigrant who has an interesting background as well as an amazing education. He's been working with numerous companies. After he gathers enough business knowledge from the numerous companies he works for, he plans to serve his community from his company AFRICA.

"There is money in the banks for everyone."

Afro Market: What was your idea when you created your business?

Takha Diop: I have been working as a business consultant for seven years and now I have decided to run my own business to help my community. It is not easy, and at times can be frustrating because I see a lot of opportunities and people still choose to do business in an informal way. But I still feel like I am helping my community.

"One thing I always tell to people is how important it is to have good credit."

Afro Market: Why is your company named AFRICA and what are the services you provide for your community?

Takha Diop I want them to know that whatever they can't find elsewhere, they can find it here. AFRICA will provide consulting, accounting, taxes, business plans for proposals to banks, and also set up a financial system. If you are interested in a mortgage and have good credit, I can help you get a loan from the banks. One thing I always tell to people is how important it is to have good credit.

Afro Market: In this recession, is it easy for people to get a loan?

Takha Diop: It

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depends, that's why I'm here to help them. But they have to file their taxes to have good credit. People who do not follow these conditions cannot get a loan. The banks do have money to loan but you have to follow the rules.

Afro Market: Some people have money but don't know where to invest it. If I have ten thousand dollars, what can I do with it?

Takha Diop: It depends on what they want to do. They have to propose to me a business plan with what they want to do.

Afro Market: What is your percentage of success in helping people get loans?

Takha Diop: First, I have to see your credit score and your account information. Once I review the data, I can see if you will be successful getting your loan. My rate for helping people to get a loan is about 70 to 80%.

Afro Market: Is your job easy or tough?

Takha Diop: I work seven days a week and more than twelve hours a day. A lot of African people are going into business. They have the potential, but they are not registered and they don't pay their taxes. They refuse to follow the rules.

Afro Market: What do you want your business to become?

Takha Diop: I want to expand my business doing auditing services. It's an accountant's responsibility to make sure that your accountant system is fine, according to the regulations.

Afro Market: Do you have any last words for our readers?

Takha Diop: There are a lot of opportunities in the United States but people have to be creative and innovative. I'm wondering why the African community doesn't buy franchises such as gas stations and Dunkin Donuts. We don't want to get involved in the formal economy, but we need to set up an accountant system and do it the formal way.

Thank you for your time.

Contacts : Takha Diop M.B.A

Managing Director

Tel: 212-491-7771

Fax: 212-289-3030



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-Buildings are being constructed through the Multi-Family New Construction of the New York City Department of Housing Preservation and Development (HPD) and the New Housing Opportunities Program (New HOP) of the New York City Housing Development Corporation (HDC).

1-Jennings Street Apartments is pleased to announce that applications are now being accepted for approximately 83 affordable housing rental apartments now under construction at 870 Jennings Street in the Crotona Park East

To request an application, mail a SELF ADDRESSED STAMPED ENVELOPE to: Jennings Street Apartments c/o: The Wavecrest Management Team, 87-14 116th Street, Richmond Hill, NY 11418, or download from www.jenningsapts.com. Completed applications must be returned by regular mail only (no priority, certified, registered, expressed or overnight mail will be accepted) to a post office box number, that will be listed with the application, and must be postmarked by 12/18/2009.

2-QFC Owner, LLC is pleased to announce that applications are now being accepted for 110 affordable housing rental apartments now under construction at 89-14 Parsons Boulevard in the Jamaica section of Queens.

To request an application, mail a POSTCARD to: QFC Owners, LLC. P.O. Box 670129 Station C, Flushing, NY 11367. Completed applications must be returned by regular mail only (no priority, certified, registered, express or overnight mail will be accepted) to a post office box number, or its equivalent, that will be listed with the application, and must be postmarked by November 23rd, 2009

3-Louis Nine Boulevard Apartments is please to announce that application are now being accepted for 122 affordable rental apartments now under construction at 1334 Louis Nine Blvd in Crotona Park

Section of the Bronx. Mail a SELF ADDRESSED STAMPED ENVELOPE to: Louis Nine Boulevard Apartment c/o : The Wavecrest Management Team, 87-14 116TH Street, Richmond Hill, NY 11418, or download from www.louinine.com . Completed application must be returned by regular mail only(no priority certified, registered, expressed or overnight mail will be accepted) to a post office box number, that will be listed with the application, and must be postmarked by 12/20/2009. Applications will be selected by lottery.

4-The Residences East 161 st Street and Third Avenue

The Residences at NorthRose (Site A-1 and B) is pleased to announce that applications are now being accepted for 234 moderate income housing rental apartments now under construction at 488 East 163rd Street and 514

East 163rd Street in the Melrose section of The Bronx

The size, rent and targeted income distribution for the 234 apartments are as follows:

Applications may be requested by mail from: **The Residences at NorthRose**

NewHOP Phase I 941 Hoe Avenue Bronx, New York 10459. Please include a self-addressed envelope with your request. Completed applications must be returned by regular mail only (no priority, certified, registered, express or overnight mail will be accepted) to a post office box number that will be listed with the application, and must be **postmarked by December 15, 2009.**

ive a general preference over other applicants.
APPLY NOW 718 513 7200



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