

# CIAB MAGAZINE

AN INSIGHT INTO THE THOUGHT PROCESS OF BUSINESS LEADERS AND ENTREPRENEURS

CHANGEINAFRICA BUSINESS MAGAZINE

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NETWORK

**CEO OF TRICRES  
DISCUSSES WHAT IT MEANS  
TO BE A BUSINESS  
CONSULTANT AND COACH**

**LINDA GHODBANI**

**FOUNDER OF YUMMIER**

Yummier is an online marketplace that allows passionate home bakers to start and grow their own bakery businesses.





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## EDITOR'S NOTE

This Issue of CIAB Magazine features an interview with Linda Ghodbani the CEO and founder of Yummier. Linda is a French national with origins from Northern Africa.

Yummier is a marketplace that allows home bakers to start and grow their own bakery business. It changes the way people buy cakes and bakes by increasing offers.

So if you are a fan of The Great British Bake off and you have decided to start your own baking business, Yummier.co is the best place to start.

This Issue also features articles from Rebecca Bonnington the CEO of Tricres and Rosanna Hayes, Head of communications STORM Guidance.

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HUBERT NOMAMIUKOR  
Editor-in-Chief



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# LINDA GHODBANI FOUNDER OF YUMMIER

Interview by Hubert N.  
Photos by Linda Ghodbani

**Hello Linda, Our readers would like to know your origin story, a little bit about your background, initial career aspirations, when and how you got onto the path of entrepreneurship?**

**Linda:** I am 38 years old, I have 2 children and I am French. My parents are North African immigrants. My dad is from Tunisia and My mum from Morocco. I grew up in France in a very loved family. My parents have always pushed us to study and to be curious. They always said that studies will be the best way to achieve our dreams, and curiosity will help us to learn what you don't learn at school. So I listened to them and asked a lot of questions.

I started my career in a marketing agency and worked there for 7 years. I have been very lucky to meet great leaders who gave me the chance to evolve. After 7 years of working in a marketing agency, I had my second child and decided to take a sabbatical to concentrate on my 2 babies.

As I am a curious person that always wants to learn more, I decided to undertake a part time MBA course in Digital Marketing & Ebusiness. 2 years later, I ended my sabbatical and started working for a British company. I was lucky to work with the Founder and Group CEO of this business, and I really enjoyed learning from this entrepreneur. It reminded me of my parent's mantras, "nothing is impossible" and "the sky's the limit".

Very quickly, my desire to create my own business came back. Working with a successful entrepreneur allowed me to learn from him and fine-tune my vision. Like most of women, I wasn't confident enough and kept saying it wasn't the right moment. This happened for sometime. Back in May 2020, I realised that life was too short, so I left my job, took a step back to reflect, and started working on my new venture - Yummier.co



**How much of your environment, background and upbringing influenced your entrepreneurial journey?**

**Linda:** My parents had their own clothing shop and they were quite successful. I grew up seeing them working hard to achieve their dreams, and all the family was involved.

I have spent my childhood in their shop, working with them. My big brother has also opened his shop. So I have always been influenced by my family and it was very natural for me.

**How much support did you receive in the early parts of your entrepreneurial journey?**

**Linda:** Quite surprisingly a lot of support from my friends and family. When I was pitching the idea, most of them said - oh it is a great idea!

**"AS A MOM OF TWO LITTLE CHILDREN, I TRY TO MAKE SURE I SPEND ENOUGH TIME WITH THE KIDS. SO A GOOD ORGANISATION, AND HAVING PEOPLE AROUND YOU TO SUPPORT AND HELP TO DELIVER YOUR VISION IS KEY."**

**What key challenges are you facing as a business leader? Additionally, how have you navigated these?**

**Linda:** Not enough time. Sometimes it is frustrating as you can see so many opportunities but you just don't have the time. As a mom of two little children, I try to make sure I spend enough time with the kids. So a good organisation, and having people around you to support and help to deliver your vision is key.

It is all about people! Most people in the business and startup ecosystem asked me who my co-founder was, and I didn't have any co-founder. Being asked the same question was not helpful for my confidence. I struggled and one day I said to myself, I can either wait to find the perfect fit, or I can launch on your own and potentially onboard someone later.







**What advice do you have for women aspiring to become business leaders and CEOs like yourself?**

**Linda:** You can do it, so just do it. Trust your gut feeling and intuition. Women are intuitive. Don't be afraid and stop saying that it is not the right moment.

**Please talk to us about Yummier. Where did the idea come from, what problem is it addressing and how did you validate its value generating potential?**

**Linda:** Yummier is a marketplace that allows home bakers to start and grow their own bakery business. It changes the way people buy cakes and bakes by increasing offers.

This is a very fragmented market which has drawn a lot of attention thanks to reality TV shows such as The Great British Bake Off. The idea for Yummier was born when my son was turning three, and he wanted a pirate-shaped cake for his pirate-themed birthday party.

I felt traditional bakeries were too pricey for a toddler's birthday party, and a supermarket cake full of preservatives was simply not an option for my family, so I decided to bake the cake myself.

The aim of Yummier is to make the buying and selling of cake simple and fair for home bakers as well as consumers looking to order handmade cakes and bakes. The website offers access to all types of fresh baked goods from talented home bakers and allows customers to find, order and securely pay for collection or delivery of products in their local area.





### **What is Yummier's value proposition that makes it stand out?**

**Linda:** It ensures a minimum of barriers for bakers who are new to selling online, allowing them to start small, test the market and grow their online business. Yummier also facilitates local marketing to drive customers to the bakers' site. For consumers, we offer access to all types of fresh baked goods from talented home bakers, and allows customers to find, order and securely pay for collection or delivery of products in their local area.

### **What is Yummier's business model for value generation?**

**Linda:** Commission based model and soon membership model.

### **What key challenges has Yummier faced since its launch in June 2020?**

**Linda:** Money. I self fund the business.

### **Still on business challenges, the COVID 19 pandemic has had a devastating impact on a lot of businesses. What impact has it had on Yummier and how have you navigated this?**

**Linda:** For us, it has been an opportunity. The global pandemic as well as popular TV-shows has inspired a great number of home bakers to begin selling baked goods from the comfort of their own home, Yummier allows them to connect with more local customers while at the same time removing the hassle of managing orders and accepting payments. We all realise that eating fresh product, and supporting local businesses is really important.





### **What is Yummier's future expansion plans?**

**Linda:** We are in London and plan to expand in other cities in the UK. We also plan to raise some funds to support our expansion plan and deliver our ambition!

### **What key challenges do you think women face as business leaders and entrepreneurs? Additionally, how do you propose they navigate these?**

**Linda:** Lack of confidence and when you are a mother, time. I just think that women should trust their intuition, their 6th sense. A good organisation is also key.

### **Statistics show that male run businesses are more likely to be funded by VCs than female run businesses. Why do you think this is, and how would you go about changing this statistic?**

**Linda:** I think that like, most women, things should change and it is urgent. It is great to see more and more successful women entrepreneur as examples, it does help. I think that more VCs should also be women to avoid this cognitive bias. VCs should also be more transparent on the profile of founders they back.

**We have come to the end of the interview and would like to thank you for participating in this Q&A session. We hope to have you back at some point in the future.**

**Linda:** Thank you





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# REBECCA BONNINGTON CEO OF TRICRES DISCUSSES WHAT IT MEANS TO BE A BUSINESS CONSULTANT AND COACH

Written by Allison Cruise



Inspired by her hero David Bowie as a creative visionary, Rebecca has always sought to disrupt, rewrite the rules, and question everything. At the tender age of 9 this tendency used to land her in hot water more often than not. But after buckling down and gaining qualifications it led to land a job as the first female office manager with a male-dominated company.

Soon after her entrepreneurial spirit took hold and she had her own recruitment company that was successfully turning over £1m+ within 6 years until the 2008 economic crisis brought that to a shattering halt.

Undaunted, she moved into coaching after getting a Masters qualification and then decided she could do better on her own. From that Tricres was born. Let's see what happens next!

The words ‘consultant’ and ‘coach’ are often bandied about in the workplace on a regular basis. There are countless people who have had successful runs in their career or entrepreneurial ventures who then decide to exit, change career, or even retire that find themselves jumping on to the consultant and coaching bandwagon.

And why not? It isn’t essential to have any qualifications to be a coach or consultant, but they sound pretty impressive.

There are some qualifications out there, but how do you know what you’re getting when anyone can decide to just be one?

What exactly is a business consultant or coach, and what is the difference?

**“Strictly speaking, a business consultant will spend a predetermined amount of time in your company then deliver strategies that will enhance it operationally, increase profitability, and revise structure or management where necessary.”— Rebecca Bonnington**





**Rebecca Bonnington, CEO and founding partner of Tricres talks to us about what it means to be a business consultant and coach.**

**“Strictly speaking, a business consultant will spend a predetermined amount of time in your company then deliver strategies that will enhance it operationally, increase profitability, and revise structure or management where necessary.**

**They provide a tactical to-do list of things that will impact your business in a meaningful way and then it depends on the receptiveness of that business to incorporate their expertise. They are telling you what needs to be done to elevate your business from experience.**

**The difference with a business coach is that they will ask really good questions that help you, the business owner or team manager etc. figure out what is needed for your business. It’s kind of like a guidance journey and this is a longer term process that aims to get whoever is being coached to figure out the solutions themselves. It is about recognising fundamentals to a successful business that include purpose, vision and values; people and culture; talent succession and having the right employees in the right roles; leadership and the growth mindset.”**



Rebecca started Tricres with her co-founder (and brother) Nick because they were convinced that professional services were often neglected from the coaching and consulting sectors. Being the disruptors to the industry that they are, taking a no holds barred approach has gained them great respect in an industry that can often seem oversubscribed.

Tricres will still have their bespoke coaching and consulting, but brand new for 2021 saw the launch of their Partner Programme and Fuel My Business App which function for every SME business and industry sector.

“The Partner Programme allows us to hand-pick existing coaches and successful owners and entrepreneurs that want to coach and consult and nurture them in the Tricres approach. They get the Tricres support and toolkit from people who know how to successfully deliver on both fronts, and in turn they get to work alongside and bounce ideas off others so they aren’t feeling that complete isolation striking out on their own.” Says Rebecca, “It also gives us a wider range of skills and business sectors that can benefit from Tricres’s guidance and professional expertise.”

Even more exciting is the launch of the Fuel My Business app, a standalone platform that offers coaching your way, 24/7 with your mobile device straight from your pocket. It’s a unique proposition that allows SME’s to build their scalability in a clear focussed way whenever they want to or have the time.

“It’s been incredibly rewarding to see this idea and concept through to launch. It’s been an even harder slog than I thought possible, but knowing what it will offer our subscribers is exciting to see in a fully formed app that delivers.”

In terms of the Partner Programme the inaugural group of three who were hand-picked from over 100 successful applications come from diverse backgrounds and locations. With the three new partners hailing from South Africa, Switzerland, and one from the UK it goes to show that the Tricres initiative can be fully inclusive. It doesn’t matter where you are, if you think you have what it takes to coach the Tricres way and you like what you see then anything is possible.

There is real certainty that this sector truly is global for coaching companies aiming for a team of successful coaches. There are no geographical limits. The proof is there that it can all be done remotely and this has vastly opened up the talent pool for Tricres.



If you have ever considered the coaching profession for business and feel you have experience to share to help other businesses grow and flourish, get in touch with us by speaking to our Team Manager [Sally Davies at sally@tricles.com](mailto:sally@tricles.com) .



**THIS ARTICLE WAS WRITTEN  
BY ALLISON CRUISE,  
DIGITAL STRATEGY MANAGER  
TRICLES**





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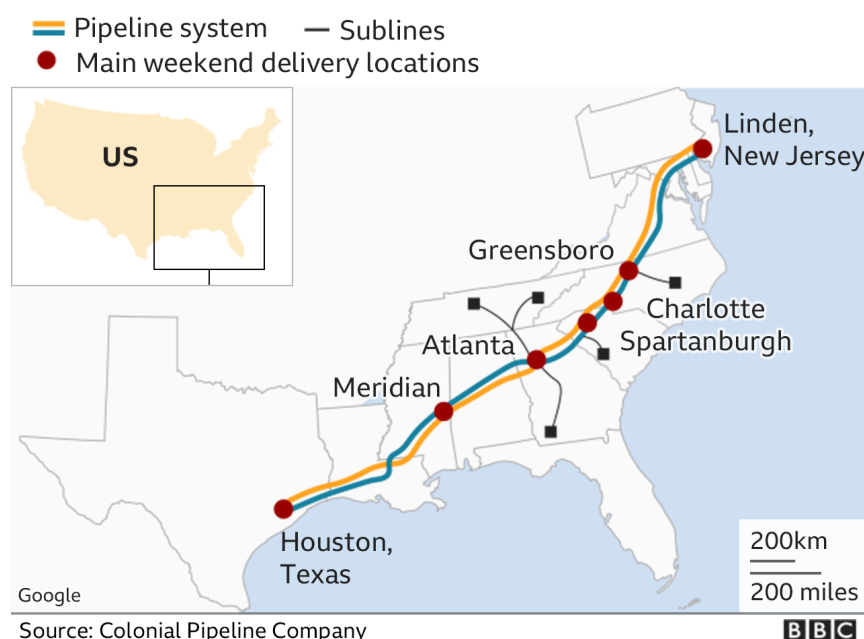


## CYBERSECURITY

# What we know about the Colonial pipeline hack

Article written by Rosanna Hayes  
Head of communications  
STORM Guidance

## Colonial Pipeline system map



Earlier this month we heard about the operator of the Colonial Pipeline falling victim to a ransomware attack. On Friday 7th May, the U.S. saw the most damaging cyberattack to its critical infrastructure, and all operations to the largest fuel pipeline in the United States stopped. The FBI confirmed that hacker group DarkSide, was behind the cyberattack - an organised gang with a 'ransomware as a service' business model which they sell to other criminals seeking to carry out attacks. Using 'double extortion', they encrypt the victim's data, whilst also threatening to leak it publicly to 'DarkSide Leaks', if ransoms are not paid. A rapidly expanding operation, [Cybereason](#) reported a new version of the malware: Darkside 2.0.

Unlike other threat actors currently at play such as Maze, DarkSide it seems, wish to operate 'ethically', prohibiting attacks against hospitals, schools, and non-profit organisations. An [article](#) by CNBC revealed an unusual statement from DarkSide, which seemed to be an attempt at being perceived as more of a 'Robin Hood' style operation.

*"We are apolitical, we do not participate in geopolitics, do not need to tie us with a defined government and look for our motives. Our goal is to make money, and not creating problems for society. From today we introduce moderation and check each company that our partners want to encrypt to avoid social consequences in the future."*

This was followed by their code of conduct, which outlined to their customers what type of targets are acceptable to attack and which should be protected, including entities based in former soviet countries. They went on to declare that a percentage of their profits are also given to charity.

Five days after the Russian linked hackers forced the pipeline to shut down, operations were back up again and running, however, 3 out of 4 gas stations in North Carolina still had no gas, and half of the gas stations in Georgia, South Carolina, Virginia, and Washington DC, were also out of fuel pushing prices to extreme levels. The proceeding investigations into the East Coast pipeline company found their vigilance to be under scrutiny, as findings from a 2018 audit revealed flagrant failings which had not been addressed.

Press were informed that the outside audit found "atrocious" information management practices and poorly connected and secured systems. Robert F. Smallwood, whose consulting firm iMERGE, delivered the 89-page report after a six-month audit claimed, "an eighth-grader could have hacked into that system". It is still unclear whether Colonial Pipeline addressed the 2018 audit, however, they claim to have increased their overall IT spending by more than 50% since 2017, hiring four independent cybersecurity risk assessment firms. Although they did not name these companies, Rausch Advisory Services in Atlanta affirmed they were among them, with Colonial's chief information officer a member of its advisory board.



With Colonial responsible for providing the East Coast with 45% of its gas, jet fuel, and petroleum (a staggering 2.5 million barrels a day), there is no doubt the firm will be investigated by federal authorities seeking answers as to why the security issues highlighted in the audit were not addressed. Colonial admitted to implementing several of Smallwood's recommendations, with active monitoring and overlapping threat-detection systems on its network, and its IT network strictly segregated from the pipeline control systems. They identified the ransomware attack as soon as it was detected and found the pipeline control systems were unaffected by the ransomware. It seemed the pipeline was shut down due to the firm's billing system being compromised.

Referencing an article in [The Drive](#), company officials were concerned over the accurate billing of gas delivered to customers, and so chose to cut off the supply of its fuel. On the 7th of May, due to the uncertainty over how long its billing systems would be affected, the pipeline paid the \$4.4m ransom. Colonial's Chief Executive Mr. Blount, conversed with experts who had previous dealings with DarkSide and claimed, "I didn't make [that decision] lightly. I will admit that I wasn't comfortable seeing money go out the door to people like this, but it was the right thing to do for the country".



According to Bitcoin records, since August 2020, DarkSide, received at least \$90m in ransom payments from around 47 victims, and the pandemic levels of cybercrime have driven the reignition in calls to governments across the globe to ban ransom payments to criminals. The US government has recommended in the past that companies do not pay criminals over ransomware attacks in case they invite further hacks in the future, however, as it stands today, paying ransoms is not illegal.

DarkSide have since announced they are shutting their operations after they lost access to their servers which were used to house the victims' data and ransoms, and funds were withdrawn to an unknown account. U.S. officials have argued that military cyber operators did not have any involvement in this, nor had any other U.S. agency. Concerns over the credibility of DarkSide's disappearance have emerged as cyber experts believe it is merely a smokescreen, and that the criminals will simply regroup and return.

Clearly Colonial did not have a Cyber Incident Response Plan in place for such events, which considering the continuously increasing prevalence of global cybercrime, and the firm's critical role in the U.S. energy system – they may now be exposed to claims of negligence. Further, their executive team demonstrated more concern over billing, than being a responsible player in the provision of Critical National Infrastructure services and the flow of vital fuel to U.S. businesses and consumers. The reactions of Colonial Pipeline clearly exposed their lack of effective cyber risk assessment and business continuity plans.

In reflection, perhaps the onus should not exclusively be on the provider, in this instance Colonial, to properly plan for, and execute business continuity arrangements when something like this happens. The U.S. Federal and Local government have a Critical National Infrastructure oversight role, and one may call into question whether they have delivered on their responsibilities here.



END



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