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Start-up Capital

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14.1 Start-up Capital

I am a woman of forty years and I work for a para-statal organization. In the early part of 1994, I was faced with a family problem. My mother, who could no longer farm as she used to do because of old age, was having problems maintaining herself. I knew that my monthly remittance to her was not enough. My brothers and sisters who were in financial difficulties were also finding it extremely difficult in supporting her.

I decided to look for some money and start her off in a small trading business so that things could ease a bit for her. How to get the money was my difficulty. After thinking through the situation, I decided to use a loan facility in my organization. The main obstacle was that the loan was granted only for the purchase of dentures or spectacles. This meant you had to support your application with medical prescription. I did not need dentures and I was not having any problem with my eyes. Because there was no other way by which I could support my application, I decided to see an optician for an eye test.

WOODE, Samuel N., *Start-up Capital*, in: Ethical dilemmas and moral temptations. Cases in Administration, Accra: Christian Council of Ghana, 1998, 133-134

At the optician, I told the lady I could not read well and she took me through tests. At the end of the tests she gave me a prescription; and I also obtained a pro-forma invoice for the purchase of spectacles from the shop. The prescription and pro-forma invoice were attached to the application and submitted to my organization. I got the money and gave it to my mother: As a result of the trick I played I was able to start my mother in the small business I had planned.

Questions which may be useful for discussion

1. Who among you will not play "a trick" to help his/her mother in need?
2. What experiences from your working life came to mind as you read this?
3. What surprised you as you read this?
4. What title would you give to this reading?