

How I Founded Gobighub.Com- Ojijo

In the last half of 2014, after finishing the writing of my 55 books, and in the course of writing my last book, this book, "The Half Story of My Life", I felt empty, and lacking focus. I was a consultant, pianist, guitarist, marimba player, poet, lawyer, consultant, speaker, and a father, but I was empty. I was sad. I looked for something to do, to give my life a meaning. I used to ask myself, "What am I on earth?" "Why did God create me?". "If I were dead today, and I was lying in my tomb, and there was a tombstone on top of my grave, and on it, were the words-"here lies Ojijo, he was a lawyer," or "here lies Ojijo, he was a consultant", or "here lies Ojijo, he was an author of 55 books", or "here lies Ojijo, he was a father of twins," I knew those descriptions, those epitaphs, would not make me happy. I wanted to be more. I wanted to do something that would bring me more than money. I wanted do make an impact. I wanted to solve a problem facing majority. I wanted to do God's work. I knew that if I found such a career, I would be happy.

I needed the one thing.

I would wake up, sit by my bed, and think of the one thing.

I would be walking, kicking the stones on the path, and thinking of the one thing.

I would be watching other people succeed in their fields, in athletics, in politics, in law, and in acting, and I would think of my one thing.

And so, in January, 2015, when I was seated at my office at Tirupati Mazima Mall, Third Floor, room 261/2, a group of three ladies came to my office, asking for a loan of UGX. 75,000, for tuition for their kids. I knew these women. They were the cleaners of common spaces in Mazima Mall. They were the ages of my mother. I trusted them. So, I gave them the UGX. 75,000, no questions asked. But as they were leaving my office, I dared to ask them,

"How else do you earn a living apart from cleaning this mall?"

And they responded that they sell Kabalagala.

Then I asked,

"So you make, and sell?"

To which they replied,

"No, the Indian makes, and we sell!"

And I was interested, so I followed up with:

"You mean you cannot make and sell Kabalagala?"

And they said they could, but they lacked capital.

"How much?"

I asked.

"Sixty Thousand", the elderly one told me, after a while.

"Sixty Thousand?" I asked, incredulously, with both relief, and suspicion, Relief because I immediately felt I could solve their problem, and provide them with a new source of income. Suspicion because I thought, "Ohhhh my, they cannot raise sixty thousand shillings!"

They answered in affirmative.

I then asked them a question that I have asked many micro investors coming to GoBigHub to seek financing ever since.

"If I gave you the amount, how soon will you double it?"

I expected six months, or a year, as response. Then they said,

"Three weeks."

So, this was a Luganda, English session, so, it took a little longer than this, since one of the young entrepreneurs who were using my office space, an open shared office space, had to translate.

I immediately gave them the money. No contract. No due diligence.

In two weeks, they came to my office, and the elderly of the three, the one about my mother's age, knelt down, and was crying, while speaking in Luganda.

I concluded that they had lost my money, and I asked the others to help her up. I leaned back. I did not angry. I did not feel cheated. I just felt very sad that I was not able to really help them. That my little investment did not make a difference. There was no impact. I did not make them happy. I felt so sad.

As she was rising, she put on the table a pack of five Kabalagala (pan cakes), as well as money folded in the way only market women know how to. When I received and counted the money, it was one hundred fifty thousand Uganda shillings (UGX. 150,000). More than 150% return on investment in two weeks.

So, when she was kneeling, she was actually crying in gratitude.

I looked at them, thanking me, over and over again.

And I knew I had found my purpose. I felt happy. I felt alive. I felt I could do this, again and again. Providing micro investment to micro entrepreneurs.

And as I was seated there, long after they had gone. Long after everyone had left the office. I thought to myself:

I want to spend my life, or at least, the rest of it, connecting local micro investors like me, individuals with little capital, to local micro entrepreneurs, businesses like those women, who need little capital.

After a few more deals, in March, 2015, I founded the name, GoBigHub, and did a website, and mobile app, and branded my offices.

I realized that my one thing was GoBigHub, a franchise to help the entrepreneurs access capital from their communities, and create products, build companies, create employment, and generate wealth, and improve the quality of lives of people, communities, countries, and continents.

My purpose of founding GoBigHub was to fulfil a mission, and to live my life's purpose, to be happy, and I knew I would only be happy if I found a career which utilized me fully, utilized my skills, and my potential, challenged me every day, and made me serve the greatest majority of people.

Just after first year of operations, I started streamlining, and focusing on the one area where I thought I would create the most impact, in the two areas of employment creation, and impacting job skills to the unemployed youth and women across Africa, and of course, making profit.

The problem I set out to solve then was the youth and women in business across emerging economies in the world today are hardworking, struggling and succeeding to get tenders and LPOs, partly through their own hard work, and partly, through government affirmative action procurement rules biased in favour of the youth and women. However, having secured the contracts, the youth and women lack capital to

finance the contracts, either due to lack of security, or due to lack of mandatory 3-years-in-business rule before they can access a loan, or both.

The solution was gobighub.com. A web and mobile app crowd sourcing platform that connects people who have (won) contracts to people who have money to finance the contracts. Further, GoBigHub runs a private equity fund, GoBig No Collateral Contract Financing Fund, focused on financing LPOs, tenders, contract farming, and such short term jobs by youth and women, and for not more than 3 months.

I realized that my one thing I wanted bad enough to go out and fight for was GoBigHub, platform to connect dormant capital to creative ideas, and produce industries and companies.

I identified GoBigHub as the one thing I wanted bad enough to work day and night for.

I knew that the one thing I would give up my time, my peace and my sleep for was GoBigHub.

I realized that the only thing I was dreaming and scheming about was GoBigHub.

I realized that life would seem useless and worthless without it.

I knew that I would gladly sweat for it, cry for it and plan for it.

I lost all my terror of the opposition and fear of failure for it.

I knew it does not take effort, motivation or drive to be a loser, a failure, and a low life. I knew it takes hard work, perseverance, and determination to achieve what I wanted. I was ready to give anything for GoBigHub.

I felt inside me, deep inside me, that if I simply went after that thing that I wanted, with all my capacity, strength and sagacity; with all my faith hope and confidence and tenacity, I would get it.

I deeply believed that neither cold poverty, scarcity or shortage, sickness or pain of body and brain could keep me away from creating the greatest institute for connecting entrepreneurs to capital across African Continent.

I could feel that through it I would apply all my **past** knowledge and experience in law, financial literacy, coaching, mentorship, strategic planning, and entrepreneurship. Through it I would leverage all my **present** connections and networks in academic, media, civil society, industry and government. Through it I would achieve all my **future** goals and dreams of owning a franchise micro private

equity fund, GoBigFund, contributing to employment, better livelihoods, and wealth generation. It was *The One Thing*.

I could feel it was GoBigHub, because I was doing it for more than money, because I was doing it for more than fame, because I was doing it for happiness, I was doing it for me: it was *The One Thing*.

And yes, I have other things which I want to do, to give back as a volunteer, to share my knowledge as a consultant, to train other travelers as a mentor, to educate others as guest lecturer, and to serve the public as a political party member, official, or peoples representative, but these are the other things. Things which I will do for a while, once in a while, depending on timely rules of engagement, and then, I will always come back to the one thing. *The One Thing!*

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