

Business Briefs

BUSINESS PROFILE

African business woman creates custom African designs

By CAROLE RAGINS
Community News Editor

Operating a business in a foreign land can be a difficult endeavor but a local entrepreneur from Kenya broke barriers when she came to America.

Purity Ruchugo, owner of Umoja Mpingo African Crafts, sells

I went to different stores to see what they had and I could not find the real flavor of Africa in any of the places I visited."

Ruchugo says her store offers over 60 original African patterns and prints. "The shop specializes in custom-made African clothing made of kinte cloth for men, women and children," she said.

and can be designed in any color or pattern a client desires, said Ruchugo. "I have access to a full line of materials, textures and designs to fit the needs my customers." Although the handwoven kinte cloth is very expensive, I have the kinte print design in a cotton material that is reasonably priced," she said. "If there is something I don't have, I offer my clients alternatives. I have a lot of patterns to choose from."

Ruchugo says she prefers her customers to come in and pick out the patterns they want. At that time, she discusses the design they are looking for and makes the garment for them. She designs and sews most of her merchandise except for the straw baskets and wooden carvings that her mother sends from Kenya. "My mother makes the baskets from the leaves of coconut trees."

Accessory items made of kinte cloth include neckties and bow ties for men with matching cummerbunds, anklet and arm bracelets, earrings, scarves, hats, belts, cosmetic bags, pocketbooks, and bookbags.

Ruchugo also makes Kitenge dresses, African wedding gowns and after-five attire for her customers. "I would rather make something that a person really wants," she said.

Ruchugo has been sewing since



Ruchugo models a popular kinte cloth dress and hat design that are favorites with customers. Umoja Mpingo African Crafts is located at 1215 East Sprague St.



Purity Ruchugo looks through her book of African fabrics and designs she has in stock. The book is made of kinte cloth.

hand-made African accessories, crafts and clothing in her new store.

Ruchugo came to the United States in 1986 and lived in Charleston, S.C. where she sold her designs in flea markets. Shortly after moving to Winston-Salem earlier this year, she opened her own business. "The lack of African prints and customized designs was obvious in this city" she said. "People would tell me they had to travel to another city to buy imported African crafts, jewelry and clothing.

Ruchugo also sells tie-die dresses and jumpers made of different fabrics and designs. "The kinte cloth is most popular because it represents the national fabric of Ghana, West Africa. The cloth is hand woven and it is the most highly prized and most expensive fabric among the African people. People wear it with pride. It is made by the Ashanti, Ewe and Togo of Ghana," she added.

The fabric is available in handwoven and non-handwoven textures

she was a child. She attributes her interest in sewing to her mother, who is very creative.

Ruchugo says she has plans to market her merchandise to specialty shops in the surrounding Piedmont Triad area. "I would like for these designs to be available to everyone because they are different and special," she said. "When you put on something that's made of African

prints, there is a special pride that goes along with it too. Owning a piece of Africa is the feeling that most people get out of wearing the traditional designs." Although she has not reached the point of marketing her designs to different manufacturers, she is hoping to expand the business by hiring more people to work as seamstresses. "Sometimes, I am so busy trying to get

orders out for choirs, and making special outfits for customers however, I haven't turned anyone away so far, she added. "Usually, my customers give me enough time to make their outfits."

Ruchugo says she would like to see her designs in "just about every major store" some day, but until then, she plans to continue customizing her designs.

Never pay rent again.

MONEY WATCH

By THEODORE R. DANIELS



Get what you paid for: use your warranties

Many people purchase products without reading warranties given by manufacturers. These warranties are promises by manufacturers to stand behind their products and are important because they can save you a lot of money and headaches.

Warranties vary in the amount of coverage they provide. Therefore, it is important that you compare warranties just as you compare the style, price, and other characteristics of products before you buy. Here are some questions to keep in mind when comparing warranties:

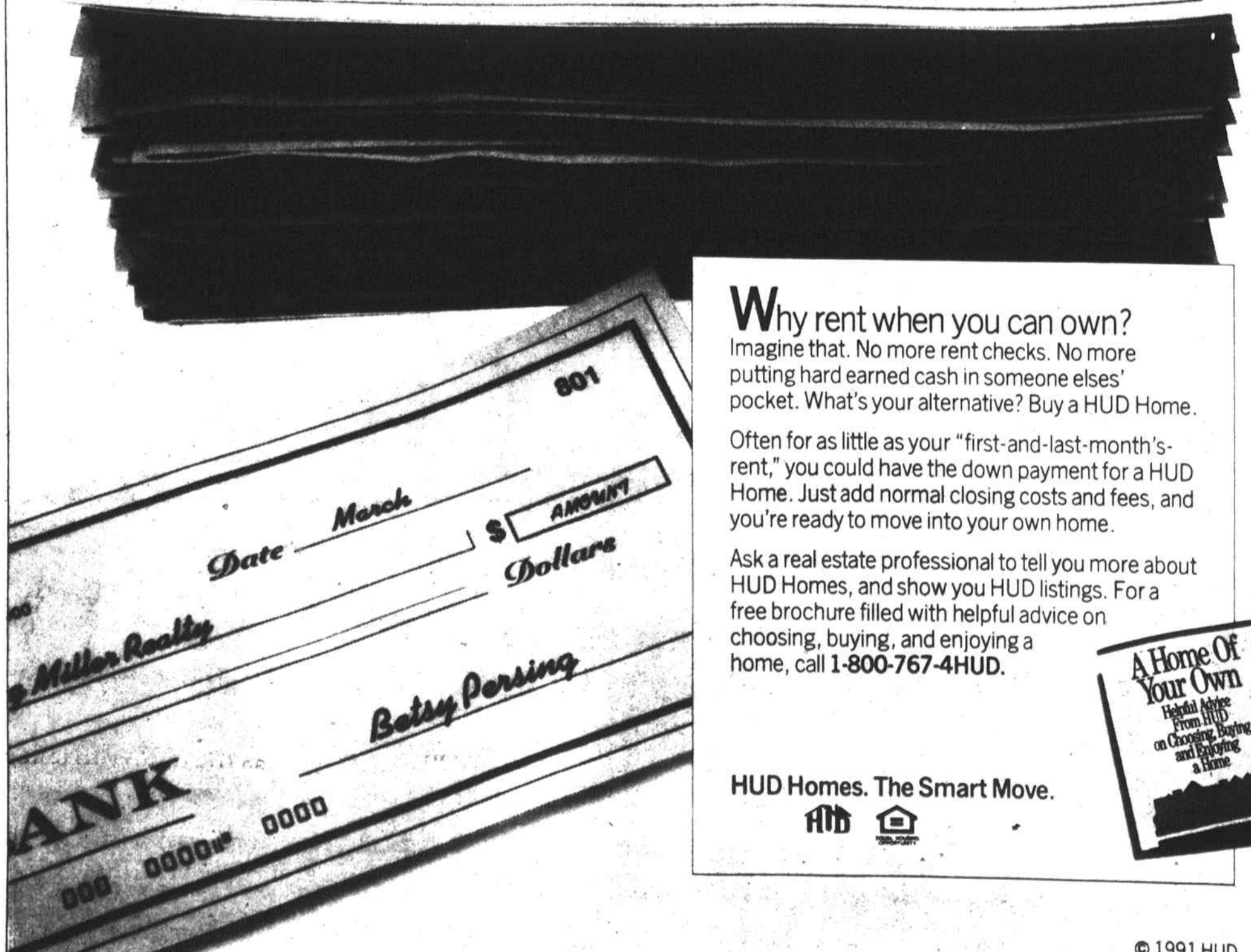
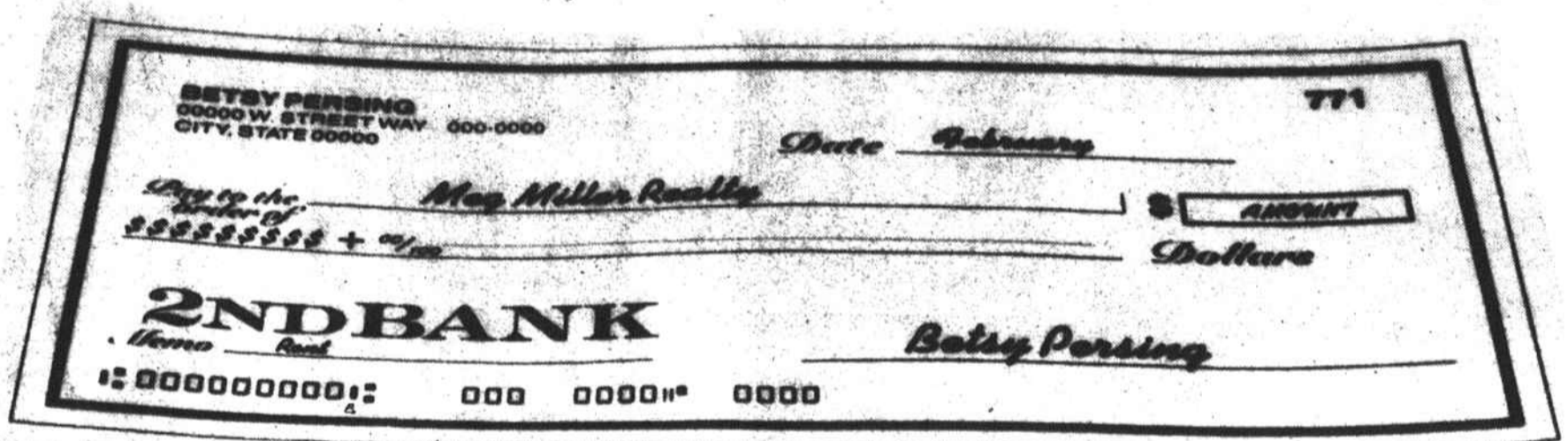
- 1) What parts and repair problems are covered by the warranty?
- 2) Are any expenses excluded from coverage?
- 3) How long does the warranty last?
- 4) Does the warranty cover "consequential damages?"
- 5) Are there any conditions or limitations on the warranty?
- 6) Who do you contact to obtain warranty service?
- 7) What will you have to do to get repairs?
- 8) What will the company do if the product fails?

If your purchase does not come with a written warranty, it is still covered by implied warranties unless the product that you bought was sold "as is," or the seller otherwise indicates in writing that no warranty is given. Implied warranties are created by state law, and all states have them. The most common type of implied warranty is called a "warranty of merchantability." This means that the seller promises the product will do what it is supposed to do. For example, a car will run, and a saw will cut.

Implied warranty coverage can last as long as four years, although the length of coverage varies from state to state. A lawyer or state consumer protection office can provide more information about implied warranty coverage in your state.

With this in mind, you should not be forced by salesmen to purchase service contracts for the products that you purchase. Such contracts effectively increase the cost of your purchases. To decide whether you need a service contract, you should consider several factors: whether the warranty already covers the repairs that you would get under the service contract; whether the product is likely to need repairs and their potential costs; how long the service contract is in effect; the replacement cost of the product; and the reputation of the company offering the service contract.

Lastly, do not rely on oral promises made by a salesperson because you may not get the promised service. Have the salesperson put the promise in writing.



Why rent when you can own?

Imagine that. No more rent checks. No more putting hard earned cash in someone else's pocket. What's your alternative? Buy a HUD Home.

Often for as little as your "first-and-last-month's-rent," you could have the down payment for a HUD Home. Just add normal closing costs and fees, and you're ready to move into your own home.

Ask a real estate professional to tell you more about HUD Homes, and show you HUD listings. For a free brochure filled with helpful advice on choosing, buying, and enjoying a home, call 1-800-767-4HUD.



HUD Homes. The Smart Move.

