

#### INTEREST RATES

Date: 13/11/2015	Percentage
Inflation Rate Oct... 2015	17.4%
BoG Policy Rate Sept. 2015	25.00

#### TREASURY SECURITIES RATE

13/11/2015	
91 Day Bill	24.0543%
182 Day Bill	25.8504%
1 Year Note	23.0000%
2 Year Fixed Rate Note	23.0000%

#### MONEY & CURRENCY MARKETS

Daily Interbank FX Rates		
13/11/2015	Buy	Sell
£(Pound Sterling)	Gh¢ 5.7663	Gh¢5.7736
US\$ (Dollars)	Gh¢ 3.7904	Gh¢ 3.7942
€(Euro)	Gh¢ 4.0754	Gh¢ 4.0783

# BUSINESS DAY

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**G H A N A**

## "We'll not spend beyond the budget"—Terkper warns

**F**inance Minister Mr. Seth Terkper has reiterated that government will avoid any move that may result in spending be-

yond what have been budgeted for in 2016 to halt the habit of incurring huge debts after election years.

Presenting the 2016 budget

in parliament last Friday, Mr. Terkper emphasized "We will resist the temptation of election year overspending".

He, however, added that

"the Electoral Commission and other governance institutions will be adequately resourced

Continues on page 5



Mr. Seth Terkper, Finance Minister



Mr. Frank Aboagye Danyansah, Chief Executive Officer of Danywise Estate and Construction,

## "Over 80,000 jobs ignored"

Stories by **LAWRENCE SEGBEFIA**

**"G**hana's unemployment challenges could be solved substantially by paying attention to the housing industry, which has a value chain that can provide meaningful jobs for over 80,000 unemployed youth", The Chief Executive Officer of Danywise Estate and Construction, Mr. Frank Aboagye Danyansah has disclosed to the Business Day.

Speaking to the Business Day ahead of a major project to be undertaken by the company, Mr. Danyansah maintained

that Ghana could solve two major economic challenges—unemployment and housing deficit by injecting the needed capital required for the housing industry to make it lucrative.

He expressed concerns over the growing unemployment level among the youth, whose energy and competencies he suggested could be directed at the industry to yield optimum result.

"Ghana has a housing shortfall of 1.7 million units and this is expected to escalate by 2018, the youth unemployment is also surging; we can engage this young and active youth into the housing industry", he stressed.

Mr Danyansah, who is also aspiring to be a Member of Parliament for Obuasi East warned that the country risks a housing crisis in the next three years if policymakers fail to clearly outline measures towards averting the situation.

"There is inevitable need for managers of the economy to start from the urban centres" he said, where the demand for housing is fast outstripping its supply at a rate of 17.5 per cent annually.

"If government does not support the private sector, it will be difficult for us to put up

Continues on page 5

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## Ghana's GDP reducing due to environmental degradation

A report from the World Bank indicates that Ghana is losing close to 12 per cent of its Gross Domestic Product (GDP) due to environmental degradation.

This, according to Dr Elias Ayuk, Director, United Nations University - Institute for Natural Resources in Africa (UNU-INRA) Accra, was due to rapid degradation of both renewable and non-renewable natural resources.

Speaking during the opening of the a three day international conference on green economy in Accra, Dr Ayuk said environmental degradation coupled with climate change was putting immense pressure on the natural resource base of the countries of the world especially Africa.

Our interest in pursuing research and capacity building in the area of green economy has been informed by the fact that environmental degradation coupled with climate change were putting immense pressures on the natural resource base of the world, he said.

The conference dubbed "Greening industries and green entrepreneurship promotion as a driver of sustainable and inclusive growth in rural Africa" attracted researchers, policy-makers, civil society organisations among others from all over Africa to deliberate on issues pertaining to green economy on the continent.

He noted that while the African continent could boost of some of the fastest growing economies in the world during the last decade, the growth had not been balanced since poverty remained a problem with inequalities also increasing.

These, he said, had been accompanied by numerous environmental problems such as air and water pollution, deforestation, desertification, loss of biodiversity and so on.

He called on both the public and private sectors in Africa to work together by making significant investment in the transition to a green economy.

He said the UNU-INRA was one of 14 Institutes and Programmes of the United Nations University (UNU) with the sole aim of contributing through collaborative research and education, dissemination and advisory services to resolve the pressing global problems of humanity.

"In pursuit of its mission, 'UNU functions as a think tank of the UN System and for UN member states; serves as a bridge between the United Nations and the international academic community; provides a platform for global and local dialogue; and contributes to building research and teaching capacity, particularly in the developing world," he added.

He said the UNU-INRA was the only UNU Institute based in Africa with the mandate to empower African universities and research institutions through capacity strengthening to enable efficient management of the continent's abundant natural resources.



## African Union applauds Ghana

A delegation from the African Union (AU) currently visiting Ghana has applauded the National Development Planning Commission (NDPC) for its inclusive approach to preparing a long-term national development plan for Ghana.

The purpose for the visit of the delegation is to discuss strategies for domesticating the first 10 years of the AU's 50-year transformation agenda, known as Agenda 2063, into Ghana's long-term national development plan.

A statement issued in Accra by Mr David Owusu-Amoah, the Public Relations Officer of the Commission disclosed that the delegation made the commendation during a courtesy call on the Director General of the NDPC, Dr Nii Moi Thompson, at his office in Accra.

The Commission is currently working with six major political parties to develop a long-term national development plan that would be binding on successive governments yet flexible enough to allow political parties to implement their manifestos towards the achievement of a common national development vision specified in the long-term plan.

The parties are: The Progressive People's Party; the National Democratic Congress; the New Patriotic Party; the People's National Convention; the Convention People's Party and the Great

Consolidated People's Party.

Mr Yaw Adu-Boahene, a Senior Technical Adviser of the Union and leader of the delegation noted that the participation of Ghana's political parties in the preparation of the plan would help ensure continuity and sustainability in national development across different governments.

"This is something other African countries can learn from Ghana," he said. The statement noted that a delegation from Sierra Leone had already visited the Commission to learn from its planning experience in a democratic environment.

The delegation is expected to meet with other government officials in preparation for a technical meeting on Agenda 2063 in Accra on November 5.

According to Mr Adu-Boahene, Agenda 2063 should be seen as a unique opportunity to transform Africa within the next 50 years.

"The Agenda is expected to be a continental source of inspiration for the development of national and regional development plans," he said. Other members of the delegation were: Ms Tsilat Getachew, a Development Planning Expert; Mr Tichawa Shumba, a Senior Policy Officer; and Dr Robert Afriyie, Deputy Head of Mission at the Ghana Embassy in Addis Ababa, Ethiopia.

Dr Thompson stated that it is important to situate national development planning within the

context of changes in the international community.

He said: "The proposed long-term national development plan will have a chapter devoted solely to Ghana's position in the global geo-political economy – how it affects Ghana and how Ghana can affect it for itself and for Africa.

"National development is not only about what happens within our borders but also what happens beyond them. We must anticipate global developments (both economic and political) and prepare for them rather than waiting for them to happen and then react as we have been doing for decades.

The Director General also expressed displeasure at the practice where African governments congregate in other countries at the behest of leaders of those countries – such as the India-Africa Summit and the China-Africa Summit.

He said: "If we want to be respected in world affairs, we must first respect ourselves—we shouldn't allow ourselves to be used as shoulder pads by others to project their power on the global stage. We must begin to project our own power, and that starts from looking within and believing in ourselves."

Dr Thompson indicated that Africa has a higher per capita income than India and an untapped potential for rapid and broad-based development, adding that "it has no business grovelling before others".

## ECOWAS officials meet over Sahel

The technical secretariat and coordination platform of the ECOWAS Sahel strategy are currently meeting in Abuja, Nigeria to strengthen synergy of action and review the implementation process of the strategy.

The Sahel strategy aims among others, to consolidate regional responses to long-term development and stability challenges of Sahel-Saharan zone while promoting strong political dialogue with both North and Central Africa.

According to a statement issued by the Commission, during the two-day meeting, the officials would identify group leaders of the five thematic groups-Infrastructure, Resilience & Food Security, Education, Advocacy & Research of synergy as well as Monitoring & Evaluation.

The convergence would also provide the opportunity to clarify the mandate, mission, institutional structure and operating procedures of the Technical Secretariat of the Platform with the objective of informing members of the Technical Secretariat and the coordination platform on the preferred implementation progress of the strategy.

The officials would also be discussing the financing modalities of the Action Plan through financing instruments, including the European Union Regional Indicative Programme and Trust Fund as well as to gather comments from members of the platform on ways to improve the synergy between the various initiatives being carried out in the Sahel-Saharan zone.

The ECOWAS Commission has developed, in collaboration with the West African Monetary Union Commission and the Permanent Interstates Committee for Drought Control in the Sahel, a Sahel Strategy Document with an Action Plan composed of 31 priority projects estimated at 4.75 billion dollars.

The implementation of the action plan is scheduled for the period of 2016-2020, and supported by a Coordination Platform comprising major stakeholders, including multilateral organisations and development banks and agencies.

## Vodafone donates towards Farmers' Day

Vodafone Ghana has donated mobile phones, power banks, tablet and a cash of GH¢

20,000 to the Ministry of Food and Agriculture, towards the celebration of the 2015 National Farmers Day.

Mr Gayheart Mensah, Director of External Affairs at Vodafone Ghana, said the support was in recognition of the hard work by the Ghanaian farmers.

He said, as a company that believed in the development of the agriculture sector, Vodafone has introduced a special product for farmers, dubbed the "Farmers Club", to make their work more efficient.

He said farmers belonging to the Club are able to make free calls among themselves, as well

as given competitive rates to calls other networks.

Mr Mensah said members of



Mr Fifi Kwetey receiving the donation from Vodafone Ghana

the Club are also given constant information about weather, farming techniques and prices.

He urged farmers who are not members of the Club to join and enjoy the numerous advantages. Mr Fifi Kwetey, Minister of Food and Agriculture commended Vodafone Ghana for the donation and called on other corporate organisations to emulate the example.

He said the recently launched Farmers Club by Vodafone is providing immense help to the farmers, adding that the Ministry would continue to collaborate with the telecom operator to introduce more products for the benefit of the Ghanaian farmers.





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# Cummins Cogeneration and WUTA Energy sign agreement to supply 300MW of power

LAWRENCE SEGBEFIA

**C**ummins Cogeneration Limited (CCL), headed up by Mr. Deepak Khilnani and WUTA Energy are set to commence a 140MW gas-fired power plant in the Western region. Based in Beyin, the plant is the first phase of a 300MW Power Purchase Agreement to supply energy to the Ghanaian Grid, and once complete, it will be the largest gas engine power project in sub-Saharan Africa.

After successfully oper-

ating 100MW of gas-based power projects in Nigeria, the clean energy group is set to introduce the same core technology to Ghana in 2016.

The facility will make use of Ghana's substantial natural gas reserve and will be the first development in the region to utilize Organic Ranking Cycle, which captures waste heat from the plant to generate additional energy.

This will not only deliver a very significant economic benefit but will significantly improve the environmental impact of the power plant.

At a time of regional concern surrounding the



growing need for power, the announcement of the production of clean and affordable energy is one most welcome to the Ghanaian community.

On the project, Mr. Khilnani, Chairman of CCL

said, "since the discovery of Ghana's natural gas reserves, it has been expected that gas would play a prominent role in the country's energy sector. As a leading organization in this industry, CCL is

thrilled to be taking steps towards meeting Ghana's energy needs."

Further, Mr. Khilnani announced that the company will employ a substantial number of the local workforce to operate and maintain the plant.

"We want to utilize the energy and talent of local Ghanaians to make this project a social benefit, as well as an economic success. We firmly believe it will have a positive impact on both short and long term local employment", he said.

On his part, Mr. David Brigidi, the CEO of WUTA Energy, stated that the project will offer a major improvement to the

Ghanaian energy sector and accord Ghanaians employment and training in various aspect of the power generation business.

He explained that the project is divided into two phases, with Phase one providing 140MW of power and scheduled to be completed in August 2016.

"The Beyin Power Plant Project will not only increase the total energy base the country requires, but it will also jumpstart economic activities especially in the catchment communities which will enhance the living standard of the people".

He expressed appreciation to the chiefs and people of the Nzema area who released the land for feasibility studies to commence.

"We believe that this project will continue to drive development in Ghana and look forward to working together with Deepak Khilnani and CCL to generate long-term power solution for Ghanaian communities", he said.

## "We'll not spend beyond the budget"—Terkper warns

Continued from page 1

for free, fair and transparent elections".

This is not the first time government has indicated strongly that it would not exceed the expenditure for 2016 — which happens to be an election year and likely to see labour agitations for salary increment.

"I have seen more demonstrations and strikes in my first two years. I don't think it can get worse", President John Mahama said in March 2015, explaining that the strategy has been adopted by workers' groups to tie the hands of government, especially in election years.

**A brighter medium term**

According to Mr. Terkper, the 2016 budget, themed "Consolidating Progress Towards a Brighter Medium Term" will focus on containing government's fiscal expenditure to enable the essential parts of the economy such as education, health and road networks to benefit fully from government's spending.

He pointed out that the economy has suffered major shocks for the past three years due to drastic fall in the prices of gold, oil and cocoa, which have impacted heavily on government's projected revenue.

"The disruptions in gas supply for two and half years has also affected power supply adversely, and slowed down growth, especially in the private sector", he intimated and quickly added that "government has been working tirelessly to keep the economy strong"

**Government's growth target**

On government's home-



grown policy and the IMF program, Mr. Terkper announced glimpses of good gains as the economy consolidates.

"The withdrawal of subsidies is helping to consolidate gains. Budget deficit is down to 2.5% GDP, a reduction that is remarkable", he said.

According to him, government is forecasting a GDP growth of 4.1 percent in 2016, compared to 3.5 percent initially projected, while the World Bank is projecting growth at 7 percent.

**Debt management strategy**

As part of measures aimed at reducing the debt stock, Mr. Terkper reiterated moves by the economic team to press on all commercial and quasi-commercial projects to refinance themselves.

He added that government has decided as a matter of priority to secure long-term loans that will have the capacity to pay for itself in order to insulate the tax payer from paying for such facilities.

"Provisional debt stock as at September, 2015,

stood at GH¢92,161.84 million (US\$24,285.07), made up of GH¢54,488.26 million (US\$14,357.91million) for external debt and GH¢37,673.58 million (\$9,927.16 million) for domestic debt".

He explained that in terms of GDP, the public debt stood at 69.12 percent at the end of September, 2015 from 70.15 percent in December, 2014.

**Government's achievement**

Touching on education, health, road and water infrastructure, Mr. Terkper said the country is on the right path of development and economic prosperity.

He maintained that, the country has successfully eliminated "schools under trees", and is close to completing its 123 Community school projects promised in the 2012 elections.

He said the government has also added two new functioning universities in the Volta and Brong Ahafo Regions, all geared towards improving tertiary education in the country.

On health, Mr. Terkper said government is on track at providing a total of 6,000

hospital beds in 2017 as a result of the expansion projects of the University of Ghana and the Ridge Hospitals.

These, he indicated will guarantee improved health delivery in the country and impact positively on women and children.

On water, he said government has added a total of 77.5 million gallons of water supply per day in 2015 but the figure will increase to 109.7m gallons in 2016 due to the many water expansion projects currently underway across the country.

Touching on the bright future in the power sector, Mr. Terkper said the country is on course to adding about 800 megawatts of power to its generation capacity by close of 2015.

He promised the country will end the power crisis and revert the country to its position as a net exporter of power in the coming years.

On housing, the Minister said over 18,000 housing units are at various stages of completion to improve upon the housing deficit in the country.

## "Over 80,000 jobs ignored"

Continued from page 1  
affordable structures," he added.

He noted that the private sector is heavily dependent on private funding, which comes with high interest cost.

He expressed worry that most of the housing put up by foreign developers do not meet local needs and the growing middle class as the foreigners are usually influenced by their culture and background to satisfy the taste of upper-class citizenry.

He called for the swift passage of the Ghana Real Estate Development Fund into law to enable stakeholders in the sector access funding at rela-

tively lower cost in order to augment Ghana's housing policy requirement.

Mr. Danyansah suggested the need for the government to engage the services of domestic developers in policy design of housing, a move he stressed would create jobs for Ghanaians and retain profit in the country to bolster the national economy.

He observed that, because most people are unable to meet the current prohibitive mortgage terms, it would be prudent for government to partner with local developers to provide affordable housing to Ghanaians.

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# Ghana-China business connect for March 2016

March 2016 has been slated for the first edition of the Ghana-China Business Connect.

Ghana-China Business Connect is a periodic B2B networking event created to connect partners across various sectors in the SINO-AFRICAN business landscape. There has been a continuous improvement in the cooperation between Sino-African businesses in recent years. The drive for this momentum is facilitated by the appetite to develop and establish new strategies for positive engagement.

According to a 2011 report from African the Development Bank, "China is a valuable trading partner, a source of investment financing, and an important complement to traditional development partners. China is investing massively in infrastructure, which helps alleviate supply bottlenecks and improve competitiveness".

China will continue to remain an important development partner to Ghana and the entire continent over the next decades to come. Therefore, Ghana should look at means to capitalize on this relationship to spur economic growth and development,

reduce poverty and reduce youth unemployment.

Ghana is already benefiting from Chinese investments, including financial; agriculture, mining, manufacturing, services, infrastructure, capacity building and human resources. The rapid development of Ghana - China relationship shows a trend of diversification of actors and interests. Businesses across the two countries (Ghana and China) have therefore seen a significant boost in the past decades.

How can all these new developments translate into real time business to business co-operation across sectors?

This event is hosted by Economic Business Group and other strategic partners.

According to Mr. Paul Frimpong, a SINO-African Expert and the Group C.E.O of Economic Business Group (EBG), "We are excited about creating this platform to help forge lasting relationships among businesses. This is a valuable platform for interaction between the key decision makers of China's major investment companies in Ghana and the major players in the Ghanaian financial sector. This special event is a tool to facilitate social interaction; the



Chinese Ambassador to Ghana H.E. Ms. Sun Baohong

creation of strong partnerships and the sharing of best practices

"We at EBG seek to champion the creation of platforms that provide the opportunity of engagement between major players in doing business in Ghana and China. It is a platform for business networking and can be great for both, experienced and new

starters. Whether you are looking to partner or venture into something new, we are sure you will find this platform very useful"

According to the organizers of this important B2B networking event, "competition is fierce and networking is a critical factor in

developing relationships that lead to new business opportunities and growth in an industry. The ultimate objective of our Business Connect is to help build lasting relationships between Chinese companies and the major players in Ghana's financial sector. It also aims at discussing issues around how businesses could be financed locally and even so, how to increase the participation of local and international partners"

Like all developing countries, Ghana is in a unique position to seize the opportunity to increase cooperation with China and strive for development and revitalization of industrial policy. China-Ghana industrial cooperation could catalyze Ghana's inner-growth approach, made-in-Ghana strategy and strengthen Ghana's relatively weak manufacturing base.

The maiden edition of the Ghana - China Business Connect is structured to focus on connecting all Chinese companies operating in Ghana with all the major players in the financial sector of Ghana. It will attract the top executives and C.E.Os of all major financial institutions in Ghana. This event is hosted in collaboration with Business Day Ghana and Business Television Africa as strategic partners.

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# ABii National/Lendahand organises capacity building workshop for SMEs

**A**Bii National and Lendahand Foundation-Netherlands have organised a Small and Medium Enterprises (SMEs) capacity-building workshop in Kumasi.

ABii National's sterling performance, over its short span of operations, had attracted partnership from the international financial company helping it to keep to its promise of extending financial literacy and advisory services to some sectors of the economy.

Lendahand has a social goal of creating jobs in emerging countries by financing local small and medium enterprises so people get a shot at escaping poverty.

A statement signed by Mr Ashie Bennet, the Unit Head- Corporate Affairs, Corporate Support & Service Excellence of ABii National, said the training programme was successful and informative.

The two companies aim, amongst others, at working with local partners who provide some of the lowest interest rates in the



Participants and facilitators at the seminar

country it operates in, lending a total of € 60 million via the platform by the end of 2018 (which translates into the creation of an estimated 25,000 jobs) and becoming well positioned to become a key European player in SME financing in emerging economies.

The aim of the seminar was to bring together SME customers of the company and adequately equip them with some essential business tools as well as assist them with the adequate capacity to build and grow their businesses.

The training which brought together close to 40 Small and Medium Scale Enterprises within the Ashanti Region of Ghana, sought to equip business owners with basic book keeping and other financial tools.

To teach participants the importance of stakeholders in business growth, expose the trainees to proper financial practices which could help grow their businesses, assist the SME operators to appreciate the role of corporate governance in business growth and to

educate the SME operators on how to grow a business from a one-man entity into a multi-million business venture.

The one-day programme saw very astute financial brains from Ghana and Netherlands taking the participants through relevant and practical sessions with the objective of increasing their knowledge-base for the enhancement of their businesses.

In an interview with the Managing Director of ABii National, Mr Godfried Osei-Boakye, he men-

tioned how pleased he was with the success rate of the programme and was confident that the businesses of their customers had now been set on the path of success.

This was also echoed by the Head of Business Development, Mr Abdul-Malik Bukari, who added that ABii National had plans to still extend the workshop to other regions in the country in order to equip their clients with the necessary skills and tools which will allow them to grow their SME businesses into giant and profitable companies.

A rather very elated customer of ABii National, Nana Darko, who deals in construction building materials as well as house-hold items and has been a client of the company for the past year shared his testimony on how useful the programme had been to him.

He narrated his daily challenges on the job with regards to wrong and bad financial decisions he had been making and was quick to point to the fact that most of those costly mistakes would have been totally eliminated if he had been equipped with the rich knowledge he had just gained from the programme.

He expressed his satisfaction with the initiative taken by ABii National and Lendahand, indicating his eagerness to apply what they he had learnt to his business.

Some entities that participated in the past include: Barclays, Stanbic, Tigo, MTN, Nestle, Vodafone, Beige Capital, Liberty Group, Interplast, Wire Weaving, SC Johnson, Ghandour, Olam Ghana, New Crystal Hospital, Fan Milk, Huawei, Mohinani Group, Latex Foam, McDan Shipping, Guinness Ghana, etc.

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a message from the Business Day Ghana team



Recognized for commitment to Quality, Leadership, Technology and Innovation, McOttley was presented the ISAQ International Star Award for Quality to acknowledge McOttley's strong commitment to quality and excellence. Mr. Richard Dugan, Executive Director and Mrs. Happy Forson, Managing Director, received the prize on behalf of McOttley Holdings Limited at the InterContinental Geneva Convention Hall, Geneva, Switzerland from President of BID Group Jose E. Prieto. McOttley Holdings makes quality a core focus for continuous improvement of management to maintain leadership in its sector and community.



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# Kudos to UT's Kofi Amaobeng

Mr. Prince Kofi Amaobeng, Chief Executive Officer (CEO) and co-founder of the UT Group of companies last week officially announced his retirement.

**M**r. Prince Kofi Amaobeng, Chief Executive Officer (CEO) and co-founder of the UT Group of companies last week officially announced his retirement.

According to reports, Mr. Amaobeng's retirement takes effect at the end of December 31, and would be succeeded by Mr. Stephen Antwi-Asimeng, the current Chief Operating Officer of UT Bank, subject to the approval by the Bank of Ghana.

For the records, UT Bank started 18 years ago, with strong believe in systems, institutions and processes.

Together with his partner, Mr Joseph Nsonamoah, they started the bank as a non-bank financial institution in 1997 and have successfully transformed it into a uni-

versal bank focusing mainly on small and medium enterprises.

We believe that the 63 year old man has done a lot, not just for himself but for Ghana at large and it is now time for him to bow out when the company has been well positioned on the global market.

As he exits, we believe UT has a great team that can run the bank and deliver quality service to its cherished customers.

This single honor of Mr. Amaobeng demonstrates that we build companies for humanity and not for ourselves, so that when we are out, the good work and story still continues.

In fact, Mr. Amaobeng himself has noted that his retirement was not instigated by anybody or pressured from anyone but he willingly chose to retire to pave

the way for others to also manage the bank after 18 years of heading it. He has however reiterated that he still remains the President of the UT Group of companies.

As he takes a backseat, Mr. Antwi-Asimeng, the new CEO, is expected to lead a new team of experienced industry professionals who have been recruited by the bank recently.

It is our prayer and hope that he will steer the affairs of the bank to greater heights.

Mr. Antwi-Asimeng himself is reported to have said that, the bank over the last couple of years experienced some challenges but a turnaround plan was instituted and has already shown some positive results.

We are glad to hear this since Mr Antwi-Asimeng brings on board solid professional

experience in banking and finance, investment, management and leadership.

Mr. Amaobeng also has said the turnaround plan has several elements that include loan recovery, deposit mobilization, improved risk management, additional capital injection and aggressive cost reduction.

Mr. Amaobeng said "overall goal is to apply the vulnerable lessons we have learned as an SME-Focused bank to continue to serve our core market, the SME's and the individual customer.

The bank will continue to develop and introduce new products and services for SME's and position itself as the go-to SME retail bank".

Mr. Antwi-Asimeng and his team have a duty and they must endeavour to make it a success, to ensure that the bank continues to contribute to the economy of the country.

**BUSINESS DAY**

**Ghana Team**

Managing Editor  
**FELIX DELA KLUTSE**

News Editor  
**VINCENT BAFFOUR-ACHEAMPONG**

Reporters  
**LAWRENCE SEDEM SEGBEFIA  
KWAME ASARE  
JOHN KELLY**

Kumasi Office  
**REGIONAL HEAD**  
+233 - 266868583

Circulation & Marketing Officer  
**DAVID AFUM**  
+233 - 245622098

Finance & Administration  
**ADEDAYO ADETOYE**  
Chief Finance Officer

**SHEILA A. WILLIAMS**  
HR & Administrative  
Executive

Advert Department  
**PATRICIA SETORWU AGBOTSE**  
Advert Manager  
+233264708551

**EMMANUEL KOJO BEDIAKO**  
Marketing Executive

Subscriptions Team Leader  
**GRACE SAFOA SAKYI**  
+233- 267729748

Subscriptions Executive  
**SULEMANA ZURKA**

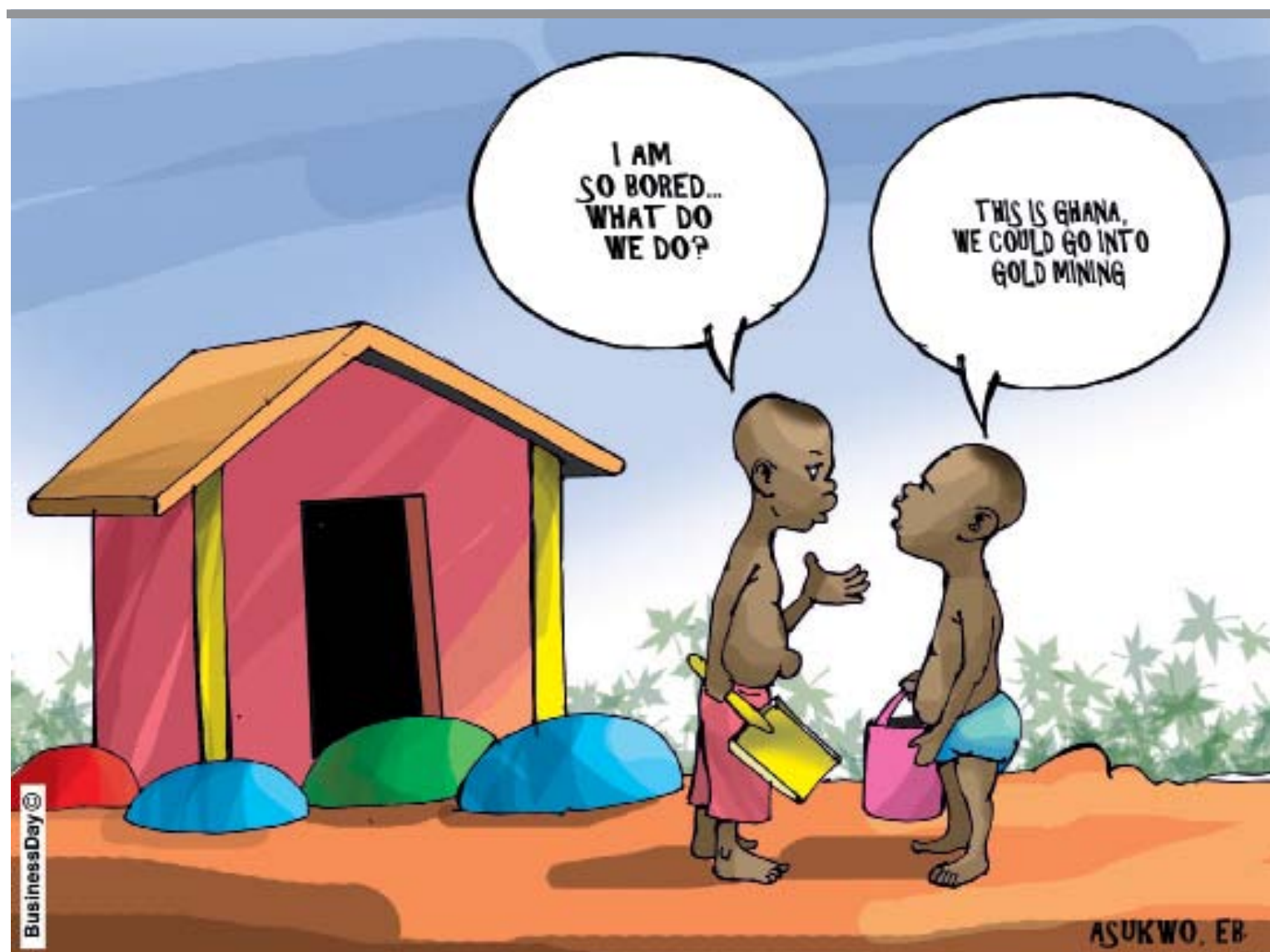
Logistics/Circulation  
Department  
**DANIEL KOW-KWANSAH**  
Logistics & Circulation Manager

**ALEXANDER QUANSAH**  
Distribution Executive

**ABRAHAM ABLAKWA**  
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08067183118





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# Vivo Energy Ghana recognised for road safety programmes

**V**ivo Energy Ghana, the CIMG Petroleum Company of the year has been recognized by the Greater Accra Regional Office of the National Road Safety Commission (NRSC) for its tremendous support towards the improvement of road safety in the region.

Presenting the certificate, the Greater Accra Regional Manager of the National Road Safety Commission, Mrs. Catherine Hamilton, said Vivo Energy Ghana has been a great partner in collaborating with the Commission to help improve road safety in the region.

Mrs. Hamilton said “the National Road Safety Commission is very appreciative of the commitment of Vivo Energy Ghana and we look forward to more collaboration on other programmes to educate people on the importance of road safety”.



In a related development, Vivo Energy Ghana has also sponsored the 2015 Greater Accra Regional Road Safety Awards to reward deserving transport unions who have distinguished themselves in

the areas of driver and vehicle management, trip logging, customer and passenger satisfaction, hazard management, general administration and welfare of members – all aimed at reducing accidents on our

roads.

The sponsorship package included road safety educational materials and fuel for the successful organisation. Commenting on the sponsorship package, the Managing Director of Vivo Energy Ghana, Mr. Ebenezer Faulkner said road safety remains a major challenge in Ghana and the sponsorship of the road safety awards will further motivate transport operators to make good use of best safety practices.

Mr. Faulkner referenced some of the road safety programmes organised in partnership with the NRSC and other road safety NGOs, including outdoor and indoor lessons for over 6000 pupils from the Greater Accra region, the construction of speed bumps, a health screening exercise for drivers from the Achimota bus terminal and the provision of lollipop stands in various schools in Accra, Tema, Takoradi and Tarkwa.

## GIPC grants tax holiday to agro-processing enterprises

**T**he Ghana Investment Promotion Center (GIPC) has offered a five year tax holiday for new, wholly-owned Ghanaian agro-processing companies which use only local agricultural inputs as their raw material base.

The move, which comes with a package of a minimum foreign capital needed for companies' registration under the GIPC Act, is part of a grand scheme to allow starter businesses enjoy free incentives and tax rebates to ensure their survival and viability.

A fact sheet indicated that, the goal is to help these industries find their feet and thrive in a conducive manufacturing business environment – a critical prerequisite for the building of a strong micro-economic stability.

After the initial 5-year tax holiday period, these industries shall as part of the package have corporate tax rates fixed according to their location – those based in Accra and Tema would enjoy 20 per cent tax relief while the other regional capitals excluding the three Northern regions, would have a relaxed tax of 10 per cent.

“GIPC believes as efforts are directed towards

improving the current economic conditions prevailing in the country, it will boost the confidence of both existing and potential investors to retain and invest in the country”, the document said.

On general investments, it said the total investments recorded for the first quarter of 2015 has seen a significant increase of over 1000 per cent in terms of the Foreign Direct Investment (FDI) value but a decline of 7% in terms of the number of investments when compared with results recorded for the same period in 2014.

Quoting figures to back this, the document said the FDI component of the total estimated value of the projects registered during the first quarter of 2015 was GH¢4,208.21 million (US\$1,122.19 million), representing 97.56% of the total estimated value.

The local Direct Investment (LDI) component for the same period stood at GH¢105.30 million (US\$28.08 million), representing 2.44%.

The document said a total of 21 Ghanaian projects were registered during the first quarter, 2015, and these were located in seven regions, with the Greater Accra registering the highest number of 13.

# Nkakaa gets potable water

**T**oyota Ghana has commissioned water projects in communities within which it operates.

Communities in Tarkwa such as Brahabeom, Obeng Zongo, just to mention a few.

This year, the people of Nkakaa, a community in the Amenfi Central District, were the proud beneficiaries of our borehole water project. This borehole has come to solve the dire water problems in the village. Residents in the area had to walk long distances in search of clean water.

In a grand ceremony to



The MD of Toyota Ghana, Mr. Tetsuya Suematsu (second right) cutting sord with G.E.S. representative, Madam Anastasia Kuntaa (2nd l)

hand over the completed water project to the community, the Chief of Nkakaa, Nana Kojo Ackom, expressed his people's gratitude to Toyota Ghana for the provision of water for the community and pointed out that this is the first time they have had access to safe drinking water. He commended Toyota Ghana for the kind gesture and entreated Toyota Ghana to extend this gesture to the other nearby villages. Nana Ackom assured Toyota Ghana of the proper maintenance of the borehole to enable it meet its purpose to the fullest.

Mr. Tetsuya Suematsu, MD of Toyota Ghana, in his

address, said Toyota Ghana readily agreed with the District Assembly's request for the provision of potable water for the community knowing that prior to the project, people had to search tirelessly daily for clean water and carry it in heavy containers back home from far places.

He continued, “The borehole we are about to commission will, from today, become the property of the community. Its management would now be the responsibility of each and every member of this community. Let me take this opportunity to request the

people of Nkakaa to maintain the borehole regularly to ensure its preservation for the next generation.”

The Ghana Education Service representative, Madam Anastasia Kuntaa, expressed her profound gratitude to Toyota Ghana. She said this will reduce the lateness attitude of school children since they will now get access to water readily. She called on other corporate organizations to emulate Toyota Ghana in supporting the district.

The ceremony was full of the excitement as the people of the Nkakaa Community celebrated the project.

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# SPECIAL CLIMATE CHANGE REPORT

BY JAMES FREDRICK FOR SPARKNEWS

**T**here's no formula for scientific innovation. Sometimes, it just happens because the right person reads the right paper on the right day in the right place. This was the case for Scott Munguía, the young founder of a bioplastics maker in Monterrey, Mexico.

In 2011, as a 21-year-old chemical engineering student at the Tecnológico de Monterrey, one of Mexico's top universities, Munguía was cruising through his remaining time at school.

"I was looking for something to make a business out of, or really, just something to keep me interested as I finished studying," he said.

One day, a professor assigned a paper about the chemical composition of bioplastics. This type of plastic is made from biomass—usually corn—and can degrade naturally in a matter of years. The traditional, petroleum-based variety accounts for about 99 percent of the world's plastic and much of it will still be decomposing for centuries.

For most students, the structure of the biopolymer in corn that becomes plastic would have been learned

## From pits to plastic

A Mexican entrepreneur hopes to make bioplastics even cheaper than their petroleum-based equivalent, thanks to an abundance of avocados



and then stored somewhere in the cerebral cortex. Not for Munguía.

"The very next day, I read a paper about the chemical properties of the avocado seed and I had the luck to read those papers back to back," he explained, remembering his eureka moment.

He noticed that the bio-

polymer in the avocado seed was eerily similar to that of corn. Living in a country that grows nearly half the world's avocados, Munguía decided to use his free time in the lab to experiment with modifying the avocado polymer to make it look exactly like corn's.

Six months later, he had created a new bioplastic.



And in that time, he'd realized avocado seeds pile up in Mexico like nowhere else in the world. The country

doesn't just export whole avocados around the globe. Companies mash it into packaged guacamole

straight from the tree, leaving behind mountains of useless avocado seeds—about 300,000 tonnes

## Shining a light on tiny stowaways

BY NICHOLAS LE QUESNE FOR SPARKNEWS

**W**hen a Chinese freighter put into Lima's El

Callao seaport in 1991, cargo was not the only thing it unloaded. It dumped ballast water too, and with it a virulent Asian strain of cholera bacteria. Within weeks, the disease had contaminated seafood and torn through the slums of Peru's capital, eventually spreading to 11 other countries. Latin America found itself facing a cholera outbreak for the first time in over a century. By the time the epidemic finally subsided, some 9,000 people were dead.

What happened in Peru spotlights a little-known side effect of our globalized economy. The ships that transport more than 80 percent of the world's commodities also move between 3 and 5 billion tonnes of seawater around the planet each year. They do so as ballast—the water carried in huge tanks that ensures a vessel remains stable at sea. When a ship unloads its cargo, it takes on ballast water to compen-

Ships unwittingly convey invasive species around the world, and a pioneering French company uses ultraviolet rays to wipe out the unwanted passengers

sate for the missing weight. This ballast is then dumped when the ship takes on cargo at its next port of call.

Ballast water contains a variety of organisms, including bacteria, viruses and the adult and larval stages of marine plants and animals. When discharged, these non-native species can thrive in their new habitats, causing devastating ecological, economic and public health damage to the surrounding environment.

To deal with the problem, the UN's International Maritime Organization and the



US Coast Guard have both adopted regulations that will require ships to treat all ballast before discharging it into coastal waters

across the globe. Various companies—using methods of treatment that include chemicals, heat, electricity and ultrasound—are now tackling the spread of invasive species by shipping. One of the most innovative and ecologically friendly of them has roots that trace back to a residential swimming pool in the south of France.

With its sidewalk cafes, terracotta roof tiles and chirping cicadas, the French town of Lunel feels a long way from the bustling seaports of international trade. Yet it was here that Benoît Gillmann—BIO-UV's founder, then working in the medical equipment busi-

ness—first stumbled across the technology that has put his company at the forefront of ballast water treatment, through the BIO-SEA brand.

"Someone told me about a guy who was using a gizmo he'd built in his garage to treat his swimming pool without chlorine," Gillmann explained. "I thought that sounded great and got him in to do mine. The system worked so well that I decided to put it on the market."

The BIO-SEA system is non-chemical, using ultraviolet light to inactivate all living organisms present in the water pumped into or out of a ship's ballast tanks. After passing through a compact filter, the water is exposed to UV-C radiation at the 254 nanometer wavelength—exactly the kind of ultraviolet light from which the Earth's atmosphere protects us.

In 2000, the company began marketing the technology for swimming pool and general water treatment. Ten years later, it spotted rich new opportunities in the international effort to tackle the ballast

water problem. Following a three-year R&D program and investment of €2.5 million (US\$2.8m), its UV treatment system was successfully adapted to marine applications, obtaining full IMO certification in 2013, with US certification set to follow in 2016.

In the process, BIO-UV has grown from a small business to an international company with its own US subsidiary. "In 2000, we started from nothing," said Gillmann. "There were just three of us. Today we have 49 employees in France and 20 in the US." He retains a majority stake in the business, with the remaining 46 percent owned by three investment funds. The last two entered the company's capital in 2010 and 2014 respectively, specifically attracted by its growth prospects in the emerging market for ballast water treatment. BIO-UV forecasts its revenues to rise from €12 million today to €30 million by the end of 2018.

But it hasn't all been plain sailing. "Treating the world's ballast water is a huge challenge in itself, but running a business in France today is an even greater one," said Gillmann. "We don't have the financial resources of the big groups and the regulatory environment gets more complicated by the year."





## SPECIAL CLIMATE CHANGE REPORT

# When money grows on trees

Once viewed as worthless, the humble croton nut of East Africa has proven to be a valuable source of biofuel, fertilizer and even chicken feed

BY HANNAH MCNEISH FOR SPARKNEWS

The nuts from the croton trees used to fade back into the earth in northern Kenya, while their slim, silvery branches were the favored firewood for small farming communities.

But in 2013, when people in villages like Gachika learned that a company was paying money for the nuts to turn them into fuel, hundreds of struggling subsistence farming families took to the forests.

"I didn't know that these trees or seeds were useful for anything," said the farmer Martin Ndirango, who is now the second-largest supplier for the company, called EFK Group. He pays collectors around US\$0.50 per kilogram of croton nut and sells them to the company for \$1 to make organic fertilizer, animal feed, fuel and briquettes sold at roughly three times the price.

EFK Group's 62-year-old chairman Alan Paul, grew up in Zimbabwe and now lives in the town of Nanyuki, northwest of Mount Kenya. He said that he set up his "one man band" company in 2012 after being "inspired by the concept of the social enterprise that involves the community."

Bounding down a compost hill, sending mice



fleeing ahead of him, this self-described serial entrepreneur held up handfuls of croton husks to show that they ferment at around 20 °C. Paul originally realized the potential of the nut when he worked as a development consultant, researching biofuels. When the project was dropped, he singlehandedly founded a small backyard operation based on this natural product he said was "literally lying on the ground." He grew it into a business with a factory, 12 staff and an annual turnover of \$100,000.

"I took the concept and in six months had bought a factory and machines", then employed sales and marketing people to build a network of 2,000 collectors and a client base from scratch.

For the first year, the company made biofuel from the squeezed nut, quickly selling out of this diesel substitute to clients such as a paint factory in Nairobi (which uses it as an ingredient) and a tannery (which uses it in place of palm oil). The unprocessed oil can also go into any diesel machine as an alternative fuel.

To avoid wasting the croton husk, EFK Group created Kenya's first certified organic fertilizer and persuaded businesses growing flowers and vegetables bound for Europe that its product would be better than the chemicals they used. The company now credits itself with having inspired many organic copycats.

A high-protein seedcake for poultry followed after

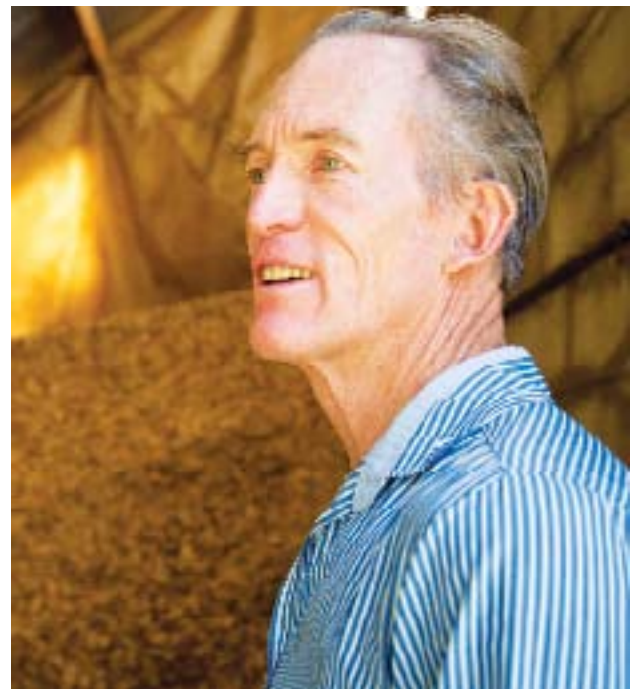
Paul noticed the birds pecking around the factory after hours. He hopes that one day his poultry feed will replace 5,000 of the 30,000 tonnes of protein cakes imported annually to Kenya.

A briquette to replace charcoal will be on the market soon. Paul's next plans are to get biofuel into the area's many generators and water pumps, and crack the cosmetics market, too.

Growing at a rate of 40 percent per year, EFK Group can't keep up with demand for its products and the 500 tonnes of nuts it harvests annually is "only a tenth of what we want to be doing," Paul said.

He hopes to extend to neighboring countries where underdeveloped agriculture means abundant croton (the nut grows in eight African countries) and he said the environmental and community benefits make EFK Group more than just a business. "We are seeing the results of our initial operation far greater and far wider than a company producing a product from a factory."

As for Ndirango, he originally doubted the friend who told him that a local company would pay for the nuts, but spent a day collecting some anyway. He returned home to discover sackloads more standing outside his front door. "I don't know who told these



kids, but that evening, I found a line of small kids waiting for me." Two weeks later, he called the company to come and pick up five tonnes of nuts.

"Most of the people around this area are unemployed, so when they got an opportunity, they grabbed it," said Ndirango, who like other cash croppers now earns more from croton than coffee. "Everyone was so happy and celebrating" when the money started rolling in.

With \$40,000 of EFK Group's revenues going back into the local community, he said nobody is cutting down the trees anymore.

"Before, we would cut down these trees in a very bad way, as everyone would say that these croton trees had the best charcoal. But now, we see the advantage of them. We can collect the

seeds, get cash and buy food, and the trees stay."

Trees are vital to stop strong winds from sweeping across farms and removing fertile top soils, and farmers have found that staple crops like maize grown under croton trees fare better thanks to the falling leaves that replenish the soil.

"We've already seen several thousand trees being planted by the communities around their shambas (smallholdings), and those trees in five years time will yield a harvest," Paul said. "For the next 50 years, their children and grandchildren will be living off the harvest from a tree that was planted because the factory sprang up next to the community."

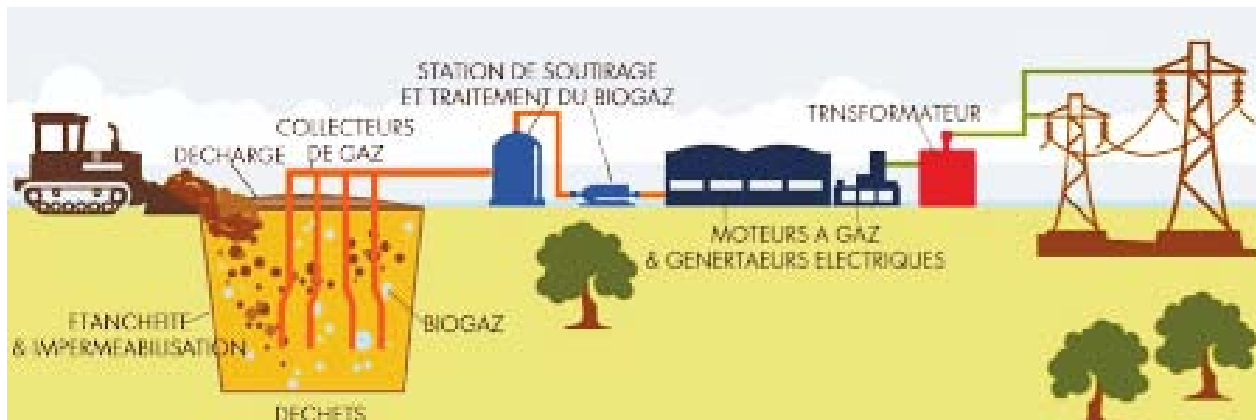
For more information  
Website: <http://www.efk-group.co.ke/>  
Video: <http://www.sparknews.com/en/video/eco-fuels-kenya>

# Fez lights up, thanks to its household waste

BY JAMES FREDRICK FOR SPARKNEWS

First for Morocco and Africa. The city of Fez is 30% lit up, thanks to its household waste. Initiated by the American solid waste management company, Ecomed, under contract to the Fez-controlled landfill site and the City Council, this project has effectively contributed to improving the management and operation of the landfill site, by converting biogas into electricity via a 1 Megawatt power plant. This technology was installed and maintained by Clarke Energy, the world leader in cogeneration projects and the recovery of biogas, using GE's Jenbacher gas engine technology. This project was implemented in the city of Fez, a pioneer of sustainable development in Morocco and Africa that uses clean, renewable energy from its

- A brand new project for public lighting in Africa
- The bioelectric plant can generate 5 MW, the equivalent of a park of 11 wind turbines
- Any excess could be sold to "green" businesses



Youness SAAD ALAMI - L'Economiste, @SAADYalami

waste to power public lighting.

For its managers, the Fez landfill site represents a successful model for recovering energy from waste, and contributing to the production of electricity from renewable energy sources.

"The total capacity of the bioelectric plant can reach 5 Mw, and produce 40,000 Mwh/year, the equivalent of a park of 11 wind turbines (according to the French Union of Renewable Energies, wind energy in France, 2012), and can recover the

equivalent of 26 million m3 of methane (biogas) per year," explain managers at Clarke Energy. According to them, "Biogas is a 100% renewable energy, derived from the fermentation of waste, to produce methane (CH4), which is 20 times

more polluting than CO2." Mouhami Hassan, CEO of Ecomed, tells the same story: "The Fez landfill site, which went into operation in 2004, processes 750-1000 metric tons of solid waste daily." Besides the processing of solid waste, his com-

pany has installed two biogas collection systems, a 500 Nm3/h step-down station, flares, and other equipment, in order to launch the anaerobic digestion process which, through the biological degradation of organic matter, recovers the biogas resulting from this operation, and converts it into electrical energy.

"Our collection system totals some 12.7 km of HDPE (High Density Polyethylene) pipes, and 25 wellheads for measurement and control," explains Mouhami, and adds: "These facilities are extremely expensive. For example, one metre of HDPE piping costs DH 500 (about 44 euros). To recover the biogas from this 110-hectare landfill site, we installed 12,777 meters of this type of pipe." This was before the commissioning of the first one-megawatt unit for

*Continues on page 15*



## SPECIAL CLIMATE CHANGE REPORT

# Cooking oil in engines

- Wager made seven years ago by Kilimanjaro Environnement
- 10 metric tons will be processed as of 2016
- Most of the production on the European market



before the operation is extended. As well as going door to door, awareness campaigns are also carried out in the streets, schools, etc. The message is clear: the recovery of used oil not only reduces its negative effects on the environment, but also protects users' health. Sheryn Ziani notes that a proportion of the waste oil is fed back into the informal circuit and ends up in pubs or snack bars that are unconcerned about the risks to the consumer.

"If it becomes mainstream across Morocco, this project will create 2,000 job positions over 5 years, with a fixed monthly income of between 3500 and 6500 dirhams (the equivalent of 330 to 630 euros)" proclaims Ziani. Young entrepreneurs will be encouraged to start their own project as part of a self-entrepreneurship system. For its part, Kilimanjaro will provide monitoring, training or even logistics.

But the company is thinking bigger. It has just signed a partnership agreement with the Moroccan Ministry of Environment to roll out the used cooking oils and fats recovery chain nationwide.

Negotiations are also underway with the city of Casablanca to



Aziza EL AFFAS-L'Economiste

conclude a public-private partnership (PPP), which "will contribute to structure and develop the sector, the collection, the creation of employment, while reducing CO2 emissions" points out the marketing manager. Eventually, the PPP could result in an annual reduction in CO2 emissions of 280,000 tons, or 1% of the target expressed in the commitments made by Morocco as part of the COP21. Other advantages include: preventing the pollution of groundwater and the clogging of sewerage networks within the city.

The establishment of a processing unit (capable of processing the used cooking oil waste for the entire area of Greater Casablanca) will require an investment of about 440 million dirhams (40 million euros). As for the export potential, this amounts to more than 1 billion dirhams (110 million euros).

In addition to creating thousands of jobs, the partnership is expected to have a significant economic impact. The company, which exports most of its production to Europe, hopes to sell a large share on the local market.

Youssef Chaqor, founder and CEO of Kilimanjaro, also dreams of running the buses of Casablanca on biofuel. And the environmental benefits of such fuels are well established. Indeed, 2nd generation Biodiesel is a biodegradable, non-toxic, fuel produced from renewable resources such as recycled used cooking oils or animal fat, which do not contain any petroleum products. It can be used to replace petrochemical diesel as an alternative fuel, or be mixed with diesel in concentrations ranging from 2% to 10% without changing the engine block.

According to Kilimanjaro's managers, the trade must be regulated, but legislation should also be introduced to ban the dumping of highly polluting waste oils in drains. This traceability of the oil recovery circuit will combat fraud (including resale for food preparation).

For more information, visit: <http://ekogeste.com/>

Sidebar:

Eco balance sheet

The use of used cooking oil in the production of biofuel provides several advantages from an eco-balance viewpoint:



- It does not require additional cultivation
- It reduces CO2 emissions (one ton of biodiesel can reduce CO2 emissions by 2.6 tons on average)
- It diversify the sources of energy production and decreases dependency on oil producers

**M**uch has been accomplished since the creation of Kilimanjaro Environnement in 2008.

The company, which specialises in the collection and recycling of used cooking oil (UCO), aims to process as much as 10 metric tons by Q1 2016 (compared to 1.5 tons today). This increase in capacity of its unit in Casablanca, which has been in operation for three years, has also doubled its workforce (to reach 150 employees over the same time period).

The Kilimanjaro Environnement network, headquartered in Casablanca, already has 2,500 collection points and 8 regional offices in a number of cities (Rabat, Marrakech, Fez, Agadir, Tangier, Oujda, etc.).

Its agents crisscross the country to collect used cooking oil from catering professionals, local authorities and food manufacturers. The oils

are then transported to a regional storage centre and transferred to the recovery unit, to be integrated into the processing line and turned into biodiesel.

But the company, which mainly targets CHRs (cafés, hotels and restaurants) and counts McDonald's, Burger King, KFC, la Grillardière, Newrest, Accor, Afriquia and Total among its clients, also wants to tackle households.

"A pilot operation is now being conducted in three cities: Casablanca, Khouribga and Ben Guerir" states Sheryn Ziani, Marketing and Key Accounts Manager at Kilimanjaro Environnement. With a monthly average consumption of 7 litres of oil, households represent a significant market in a metropolis like Casablanca. Maarif, 2 Mars and Sidi Maarouf are the three Casablancon neighbourhoods that are being targeted initially (55,000 households),

# Micro-grids to power grassroots

**M Ramesh**

**I**n India's vast hinterland, life still rises and sets with the Sun. If solar power can be made to do what grid power has not been able to, the advantages are obvious and many --- children can study well, women can organise their work better, people need not choke on kerosene fumes. There are, other less realised but critical advantages too --- people can see, and avoid, scorpions and snakes or a small refrigerator can store life-saving drugs, especially antidotes for snake-bites. After all, snake bites claim a staggering 50,000 lives every year, mainly in India's hinterland.

The solar power revolution is shining bright in India thanks to the vigorous push it has received from the Federal and state governments, and the enthusiastic response of the private sector.

Nikhil Jaisinghania, a US-born

entrepreneur who was among the earliest to spot the "30 per cent return" business opportunity, began solar-powering villages in Uttar Pradesh, India's largest province,

in August 2010. His model was simple: rig-up solar panels in a village, run wires into houses, charge households a weekly fee not much more than what they would have

paid for kerosene to burn lamps, and pocket a reasonable surplus. The model was easily replicable, but that did not worry Nikhil; there are some 300 million people in the



country still without access to even this basic electricity. No wonder, he told The Guardian that he hoped to bring solar power to a hundred thousand homes by 2016.

Nikhil is making progress but it is slow. As of this September, his company, Mera Gao Power (which translates to 'My village electricity'), had covered 20,000 households across 1,500 villages in northern India. The gap between Nikhil's ambitious target and achievement is the cost of doing business in India. From identifying, recruiting and retaining quality talent, holding costs on a tight leash, keeping a variety of local officials in good humour, to managing weekly collections, Mera Gao Power has had to do quite a bit of learning, on the run.

No doubt US-raised Nikhil underestimated the difficulty of the business terrain he was entering, but the idea itself is robust and, now in the post-learning-the-rope phase, Mera Gao Power should start to make money.

A solar-powered micro-grid

*Continues on page 17*



## SPECIAL CLIMATE CHANGE REPORT

## Husk Power

If all your growing up years your world would plunge into darkness every evening, it is not a memory you easily forget. For Gyanesh Pandey and Ratnesh Yadav every meeting would at some point converge on their childhood days in the early 1990s spent without electricity in the rural areas of India's eastern State of Bihar.

Now university qualified, they vowed to bring light at the flick of a switch to the areas that were still not connected to the grid. To come up with an environment friendly and a viable venture, they roped in Manoj Sinha who had studied business management. This was in 2007, when still a third of the country's population had no access to electricity.

After an unsuccessful attempt to use Jatropha seeds to create biodiesel fuel, the friends zeroed in on rice husk, a waste product generated when rice, a staple food, is processed in the mill to remove the chaff from the grain. They found that in paddy growing Bihar alone an estimated 1.8 billion kilograms of husk was generated every year but put to no productive use.

Launching their start-up company Husk Power Systems (HPS) in 2008 and beginning their operations in West Champaran district, the entrepreneurs focused on developing a circuitry that turned the biomass into power. With subsidy from the Central government's Ministry of New and Renewable Energy, they designed a rice husk based power plant with a capacity of 30-35 kW that would provide electricity for 5-7 hours every evening to 400 homes in a 3-km radius.

Customers had to pay Rs 150-160 per month for two CFL bulbs and a mobile charging unit. Smart pre-paid meters enabled them to pay more if they used TVs, refrigerators or ran commercial operations. "Earlier, as night came on we had to use kerosene lanterns or candles. Now, our children can study after dark and I can also keep my shop open," says Ranjit, a butcher in Dahwa village.

HPS soon spread its wings to



eight districts including West and East Champaran, Samastipur, Motihari, Siwan, Muzaffarpur and Gopalganj. By 2011, there were around 70 mini biomass plants providing power to over one lakh people. The investment was small and in three months each plant would generate Rs 50,000 as revenue.

They also trained local youth who would operate and maintain the plant and look into distribution and collections. "I was picked up for training and now earn Rs 6,500 per month," says Ajit Kumar.

Happily for HPS, funding came in several forms. Prize money from the Darden's Annual Business Plan Competition at University of Virginia, Social Innovation Competition at University of Texas and the Ignite Clean Energy Competition at the Massachusetts Institute of Technology was ploughed into the business. The 1,20,000 pound International Ashden Award in 2011 proved to be the icing on the cake. UNFCCC also certified that the company's 40 kVA biomass plant reduces 215 tonnes CO2 annually when it runs 5-6 hours a

day, making it eligible for carbon credit transactions. It also received grants from the Shell Foundation and equity investments from social venture capital firms like Bamboo Finance, Acumen Fund and LGT Venture Philanthropy.

On the ground, however, the company had its own complaints. It found it had left out several hamlets from its energy map as they were too far or sparsely populated. "We addressed the essential needs of this last rung through solar PV based DC micro-grids," explains CEO Manoj Sinha.

By 2014, the scenario changed once again. HPS found its customers no longer satisfied with eight hours of electricity. They wanted on-demand power (24x7). So, the start-up began looking for a partner to bundle biomass and solar in one hybrid synchronising unit for customers, so that solar-based electricity would serve them during the day and husk-based power after dusk.

For its proprietary technology it found a partner in American photovoltaic manufacturer First Solar. "As a strategic investor First Solar picked up equity and is providing solar panels at preferential pricing," says Sinha, not revealing the exact equity ratio.

In September, HPS set up its first hybrid unit at Manjhariya, Motihari, where along with the mini biomass plant 25-50 kW of solar panels provide seamless electricity 24x7. By December, three more such units will be put up.

Though HPS innovated the technology in India, it now finds that it is easier to implement such projects in countries like Uganda and Tanzania. "They have clearer policies for small energy producers and provide exclusive rights for 8 to 10 years, while we commit on the tariff. There is no such assurance in India, making investors wary," says Sinha. He fears that the State Electricity Board will expand in the districts where HPS is present creating challenges for their assets.

For more information: <http://www.huskpowersystems.com/>



## Fez lights up, thanks to its household waste

Continued from page 13

generating electrical energy from biogas, in November 2013. This unit remained in the trial stage until early June 2015.

Recently, the landfill site was equipped with a delivery station and a 20,000-volt transformer; these installations were funded by Ecomed whose overall investment in the landfill site is 100 million dirhams (approximately 8.9 million euros), of which 26 million dirhams (approximately EUR 2.3 million) was spent on the bioelectrical equipment alone. For its part, the Fez Autonomous Water and Electricity Authority Fez (RADEEF) funded the construction of a medium-voltage line, as well as linking the bioelectrical station to the city network.

Moreover, the return on investment was immediate. For this first year of operations (2015), the renewable energy production at the landfill site is estimated at 8660 MWh/year, or nearly 7 million DH in revenue. Note that the power supplied is 1 megawatt. Nevertheless, the total capacity of the landfill site from this year is 26,000 MWh/year, for a power

supply of 3 megawatts. This capacity will ultimately grow to 43,300 MWh/year – or a power supply of 5 megawatts – while 3.5 megawatts is required to illuminate the whole city. "The rest of the energy produced could be sold at preferential prices to other green businesses, i.e. transportation or cement companies," say the project managers. In order to do this, a law will have to be passed in parliament, which would prevent the National Water and Electricity Office (ONEE) would no longer have a monopoly on this market.

#### Sidebar Landfilling

Between April and June 2015, the garbage taken to the Fez landfill site totalled some 2.7 million tonnes – equivalent to 44m3 of buried waste. This mass encourages the proliferation of bacteria, and produces biogas that is recovered as energy. In terms of revenue, thanks to the 2.7 million metric tons of waste processed, the contractor has paid more than 110 million dirhams (approximately 9.7 million euros) into the city's coffers. This provides the sector with 40.33 DH/metric ton of waste.







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## SPECIAL CLIMATE CHANGE REPORT

## Replacing diesel with dinner and dung

Livestock—mainly cattle—take the blame for nearly 15 percent of the world's greenhouse gas emissions, according to the UN Food and Agriculture Organization. On a quiet industrial estate in Southampton, on England's south coast, a husband-and-wife team may soon offer the unwitting ungulates a means to repair some of their environmental vandalism.

After five years in development, their company, SEaB Energy, is about to put two different models of self-contained anaerobic digesters into production. (Prototypes have already been tested at the Southampton Science Park, the Lancaster Brewery and a farm in Hampshire.)

These micro, mobile power plants use a natural process to transform waste into renewable energy. Anaerobic bacteria digest organic matter such as manure or food waste to produce biogas, a mixture which is primarily methane and carbon dioxide. The fuel serves as heat and electricity, while the leftover organic matter can be used as agricultural fertiliser.

The idea was the brainchild of CEO Sandra Sassow, an American-born entrepreneur with a background in hi-tech and coding. The inspiration came from her husband, who also invented the technology. A founding partner of the alternative energy practice at PricewaterhouseCoopers, Nick Sassow had spent much of his career helping the world's largest energy producers negotiate the vanguard of the alternative energy revolution since it began two decades ago.

Talking to her husband, Sandra noticed that the limiting factor in all the projects that Nick and his clients were working on was the question of distribution. "They kept asking 'how can we get the power into the grid,'" she recalled.

If distribution was such an obstacle, Sandra reasoned, why not remove the grid entirely, and generate energy where it will be consumed, on site in a small-scale local power plant.

Armed with this insight, the two set out to decide what energy source the plant would use. Scalable solar technology was already too advanced for a small new entrant. While marine and wind power both showed promise

A husband-and-wife team in England have come up with a portable solution for turning animal manure and kitchen scraps into energy



(wind might be the pair's next venture), they settled on anaerobic digestion.

The Muckbuster specializes in manure but also treats crop residue and certain types of food waste. The company's second unit, the Flexibuster, is designed to handle mainly food and other organic waste, since it turns out that anaerobic digestion works even better on food waste—which is easier to find, especially in cities, and in huge supply. The UN reckons that about a third of the food produced in the world for human consumption every year—approximately 1.3 billion tonnes—gets lost or thrown away.

The great availability of food waste also makes this system a powerful tool to deliver power to millions

in the developing world with little or no access to the electricity grid. In Nigeria, for example, Sandra would like to put Flexibuster units on gasoline station forecourts, so that locals can trade their food waste for biogas to refill the gas containers they use to cook.

Both digester units are portable, turnkey systems fitting into six-meter-long shipping containers that make them easy to move and install.

They are conceived for sites generating between 200 and 1,000 tonnes of waste per year, such as villages, office buildings and military sites. Each one should eventually pay for itself in savings on energy costs, and even generate income for its owners through the electricity it

creates.

Across Africa, Sandra believes that the units could replace diesel generators with more cost-effective and carbon-friendly solutions. She hopes they can transform electricity generation for rural communities in the way that mobile telephones have transformed communication. In many African countries, the widespread adoption of cell phones leapfrogged entirely the establishment of a fixed line network for which there is now no need. In the same way, effective local power plants could remove the need for national electricity grids.

It's an enthralling prospect. But bringing electricity to millions of the world's poorest using livestock

manure and kitchen scraps sounds like something of a moonshot idea to investors. This, and the timing of the business' inception, have made it tough to find financing.

In 2009, asking investors to sink serious money into an alternative energy project that would take more than five years to come to market was, Sandra conceded, "a big ask." So the £4 million (US\$6.3m) she and Nick have raised to date has come from friends and family. But earlier this year the Novia platform started marketing a fully secured TTC Green Energy Bond for deploying SEaB Energy's Flexibuster units, from which it aims to raise £10 million from institutional investors at a hefty 11 percent yield.

In the past few years SEaB Energy has won numerous awards and accolades, including recognition by LAUNCH: Beyond Waste as a "game-changing" initiative. Meanwhile Sandra is making promising noises about her order book. She's reticent to disclose the number of units sold so far, but two Flexibusters were being delivered this fall to Southampton General Hospital and a developer in Northern Ireland.

The company also won the opportunity to pilot a unit at London's Canary Wharf, which it anticipates doing later this year. Sandra promises more "exciting news" to come, and investors assume this is more than hot air.

For more information  
Website: <http://seabenergy.com/>

Video: <http://www.sparknews.com/en/video/seab-energy-power-box>

## Micro-grids to power grassroots

Continued from page 14

is clearly a smart business solution to a climate-cum-economic problem. Every year, rural India spends billions of dollars (an estimate puts it at \$60 billion) to burn carbon-dioxide emitting kerosene, causing disease and death — a point that is not lost on villagers. A few months back, a Delhi-based green think-tank The Council for Energy, Environment and Water, studied 'access to electricity' in six Indian states and came up with a startling insight. Asked if they would want 'regular' (state-owned) grids or micro-grids, assuming both cost the same, 34 per cent of the respondents preferred the latter. "This is a promising find for the proponents of renewables," says the report.

This, and the government's renewables, push have spawned a number of start-ups like Mera Gao Power. Some have refined the idea to make the model viable --- crucial to sustaining the interest of entrepreneurs. For instance, a company OMC has spotted a segment of the market which it believes is more paying — mini-grids with capacities ranging from 100 kW to 1 MW in contrast to the typical plant size of under 100 kW. In the four years of its launch, OMC has put up 60 solar plants covering 1,800 villages, or 100,000 persons. Operating in somewhat bigger villages that are grid-connected but with unreliable supplies, OMC sells the bulk of its power to an anchor customer, typically a telecom tower, charging the customer a fee that ensures a 20 per cent saving on his present costs. OMC sells the 'surplus' electricity to village households for a monthly fee that can be as low as Rs 110.

What can the government do to help? There are several expectations. For one, it could earmark certain areas for solar micro-grids so that entrepreneurs and financiers won't have to worry about what if of the government reaching cheaper electricity to that village some day. It could set up loan guarantee schemes to make it easier for banks to lend to micro-grid companies. The great thing is, no company is asking for subsidies. "Make it easier for us to do business," is all they are asking for. They are ready to ensure that every village gets the light to study and cook by, and of course, avoid snakes and scorpions.

For more information:  
<http://meragaopower.com/>





## SPECIAL CLIMATE CHANGE REPORT

# Building a climate friendly city

David Thomas

In 2010, the world reached an important milestone, with the number of people living in urban spaces exceeding the global rural population for the first time. Cities, which cover less than 2% of the earth's surface, consume almost 80% of energy worldwide, and account for more than 50% of emissions.

In the fight against climate change, the urban space constitutes a key battleground. Nowhere is the need for sustainable urban development more acute than sub-Saharan Africa - one of the world's most rapidly urbanising regions. Despite accounting for less than 10% of global emissions, the continent looks set to bear the brunt of the effects of climate change.

With cities across Africa already struggling to accommodate the continent's fast growing urban population, some are turning to innovative architecture for solutions.

Kigali, the capital of Rwanda, is one such city. In its suburbs, imagine four-story apartment blocks rising up amid tree-lined boulevards, spacious courtyards and well-tended allotments. Across town, earthwork steps provide spectators with a view of a cricket oval hosting some of the world's best teams.

This depiction of the city may feel more like a vision of utopian living than a bustling East African capital. But as Rwanda grapples with the highest rates of urbanisation on the continent, foreign and local architects are being enlisted to work on ambitious projects that could provide a model of sustainable living in Africa.

The need for such a trailblazer cannot be overstated. According to a new report by the Global Commission on the Economy and Climate, 22 million people are being added to African cities every year. As a result, planners and architects will play a key role in building cities - which account for the bulk of emissions and energy use glob-

Rwanda's capital, Kigali, is turning to architects for sustainable urbanisation



ally - that avoid the pitfalls of slum expansion, decrepit infrastructure and climate-altering pollution.

"The ongoing issues that cities like Lagos and Nairobi currently face are the results of early plans that took no account for an urban African future, as well as decades of planning regimes incapable of managing rapid urban growth," says Kelly Doran, manager of East African programs at US architects MASS Design Group.

"The incredible opportunity facing Kigali and other smaller emerging urban centres is to plan and develop in totally novel ways."

That opportunity is being seized by architects attracted to the Rwandan government's ambitious green agenda, concrete urban plans and reputation for strong policy execution.

Boston-based MASS Design Group was founded in 2008 during the design process for Butaro Hospital in Burera District, and

has since branched out into primary schools, doctors' housing and neonatal units. Light Earth Designs, a firm with British and South African roots, has been in the country for over 5 years and is behind the housing and Rwanda Cricket Stadium plans.

What the practices have in common, aside from their Kigali outposts, is a growing expertise in drafting sustainable solutions to Africa's rapidly growing urban spaces. In particular, both firms stress the importance of using local construction materials to reduce landlocked Rwanda's dependence on environmentally costly imports.

"They've realised the home-grown approach is really important, otherwise they're completely reliant on high-carbon, imported materials" says Tim Hall, founding partner of Light Earth Designs.

Despite earlier resistance to local building materials often seen as regressive, Hall says that the

government are now fully behind the drive to encourage a domestic construction industry.

The impact of this locally fabricated - "lo-fab" - philosophy is already evident in Kigali's expanding cityscape. At Umubano Primary School, a MASS Design project, local brick and papyrus reeds replace foreign-made materials in a structure designed to reduce energy consumption.

Yet trading foreign materials for local alternatives is only a part of Rwanda's grand vision. With a population projected to more than double to 26 million by 2050, environmentally considerate housing solutions will be at the forefront of efforts to avoid unrestrained sprawl and environmental degradation.

Light Earth Design's pilot project intends to show that high-density living need not replicate the conditions experienced by people living in slums across the world, but can incorporate gardens, water

retention technology and active energy production.

"We're addressing the issue of the densest population in Africa per kilometre with limited land, most of it sloping, and how you condition the first generation urban population to live at a higher density in excess of 100 units per hectare instead of your own dwelling," says founding partner Peter Rich.

Such ambitious developments will require more than the commitment of prize-winning architects to really take off. Hall concedes that the sector is "tough to make money" in, while MASS Design relies on largely philanthropic funding from a range of sources.

And with Sub-Saharan Africa's infrastructure needs estimates at some \$93bn per year over the next decade, funds for transformative urban development are likely to be keenly fought over. The question remains whether such schemes are viable on a mass scale.

Alex Mulisa, coordinator at FONERWA, Rwanda's fund for the environment and climate change, says that much will depend on the success of the pilot projects. If Kigali's green neighbourhood proves a workable model, it could be rolled out in six other urban areas.

"I believe if we have the right kinds of plans that are convincing, we can go to the World Bank and other sources. Its more to do with the extent to which we are committed to achieving our goals," he says.

For Light Earth's Hall, that ambition in the face of limited resources provides reasons to be optimistic about Rwanda's urban future - and the role of this small African city in the fight against climate change.

"There's a masterplan which is not flawless - like anywhere - but there's a series of incredibly committed and talented people in a planning office that's probably the size of a small borough in England grappling and dealing with huge issues. Show me (another) African country where they're doing this," he says.

## Chasing gold for a lost world - the threat of climate change

LAWRENCE SEGBEFIA

Mining has been a major contributor of foreign earnings to Ghana's economy. In 2014, Ghana produced 3.1 million ounces of gold. This resulted in export revenues of over US\$3billion. Small scale miners contributed 28 percent of the total gold production.

Even though the sector has contributed greatly to improve the economy, the time has come for a true assessment as we lose our natural environment forever. With the issue of climate change coming up strongly, we cannot continue to behave like we are an island.

The River Pra, which hitherto served as fresh water for humans and bush animals is now filled with cyanide and other dangerous chemicals

Mining makes climate change direr because it is a water-intensive industry. When mining operations expand, the world is bound to be a desert in no time.

Investors must look to good practice by multinational mining firms whether they conform to environmentally friendly requirements before funds are voted for mining firms.

To stop galamsey governments must enforce the law when people are caught engaging in it. Climate change is catching on fast and we in Africa must help to fight the canker.





## SPECIAL CLIMATE CHANGE REPORT

# Quality coffee, zero carbon

BY LAURO VEIGA FILHO, @LAUROVEIGAFILHO

**G**rupo Dpaschoal deals mostly in the automotive industry, but in 1980 it branched out into agriculture when Daterra was born, with the express goal of offering efficient production while preserving the environment. It was a time when concepts like environmental sustainability and emissions mitigation were virtually ignored in the business world, and even in the media. “In the beginning, we had cattle, eucalyptus and other products. We only began producing coffee in 1994, when we made the modest purchase of a farm in the Franca region,” recalls Isabela Pascoal Becker, who today is in charge of governance and sustainability at the company.

The idea, stresses Becker, was to produce coffee without harming nature. It was a long road before reaching zero carbon coffee, but today Daterra has actually pushed the limits further, mitigating all of its emissions and still accumulating carbon credits. More recently, the company contracted the services of DeltaCO2 Sustentabilidade Ambiental; with its team made up of academics and researchers from the ESALQ (the Luiz de Queiroz School of Agriculture) in Piracicaba, to carry out a thorough study on the carbon footprint of the production, processing, and sale of its coffee.

The study concluded that the company more than compensates for its emissions; thanks to the preservation or restoration of areas of native forest, the coffea plants and the harvested coffee itself.

The entire process was accounted for, from farming all the way to the warehouses of importers in Japan—Daterra’s biggest client. The calculations also factored in emissions produced by the composting of waste from production, the application of chemical fertilizers, the activities of machinery and trucks on the farm, the transport of coffee to the port, loading and export by ship. “The final score is a green credit of 7,280 tons of CO<sub>2</sub> equivalent, or 90 kilos of positive credit per 60-kilo bag,” sums up Becker.

Back in the 1980s, Brazil’s image as a coffee producer wasn’t very good on the international market because some exporters hadn’t followed through on their promises. “We wanted Brazil to be seen in a different way, showing that we could deliver large volumes of quality coffee,” says Becker.

To meet its goal, Daterra decided to focus on the special, high-quality coffee market, using only selected arabica beans and taking advantage of its initial experience in Franca. The



company sought out specialists from ESALQ and contacted illycaffè, the giant of the Italian coffee sector.

“We had to learn how to produce quality coffee,” tells Becker. On a visit to Daterra at the time, Ernesto Lilly, son of the brand’s Hungarian founder, Francesco Illy, said he believed that the future of the coffee industry in Brazil would be in the Cerrado region of Minas Gerais State—a region with altitudes between 1,200 and 1,300 meters above sea level, cooler weather at night, dry days and flat terrain that would help favor harvesting machinery. Leaving Franca in 1994 in search of more propitious land, the company set up its new 6,800-hectare farm in Patrocínio, located in the “Triângulo” region of Minas Gerais State.

But the first ten years were

dedicated to the restoration of the land in a project that Becker calls, “reconstruction of the Cerrado’s natural state”. All the flora needed to be restored, springs and riverheads repaired, and fauna had to be reintroduced, once again in a collaboration with ESALQ for the preservation of vegetation and water resources, and with the Agronomy Institute (IAC), which Becker says helped to select the most recommended varieties of coffea plants.

“In truth, both institutions are our partners and still help us today,” she adds. In 1999, Daterra was able to certify its environmental management system based on ISO 14001, its first certification. And others were yet to come.

But the project only began to turn into a business, explains Becker, around 2001 or 2002

when exports gained strength and the company became a supplier for illycaffè itself.

“We began to gain confidence in our capacity to produce quality coffee and, most importantly, with consistency, which means not only maintaining quality, but preserving the coffee’s attributes over time, thereby gaining the customer’s trust.”

Today, nearly two thirds of the farm’s total area (about 4,200 hectares) are reserved for the preservation of restored forests, vegetation that was present when Daterra arrived and for eucalyptus farming; to produce the wood that powers the furnaces used in the final coffee drying process.

The plantation, with a total of 15 million coffea plants, occupies the remaining 2,600 hectares and produces on average about 80,000 bags of cof-



fee, depending on the harvest. Nearly all—99%—is exported, mostly to Japan.

The partnership with ESALQ led to an environmental compliance seal in 2001, developed exclusively for the farm as the result of the work carried out to preserve its flora, fauna and water. Based on the experience already accumulated up until that time, the next step was the obtention of certification in 2003 from the Rainforest Alliance; an international non-profit organization dedicated to the preservation of tropical forests around the world.

Daterra became Brazil’s first coffee farm to gain the certification; based on acknowledgment of the company’s good production practices, environmental protection initiatives, sustainable production management, its correct use of chemical products and fair relationships with employees and the community. Later, Rainforest Alliance broadened the scope of its certificate; including the Climate Friendly seal in its portfolio, which Becker and her team renamed “Climate Friendly Farm” for Daterra employees, to give them a clearer idea of the new certificate, awarded in 2011.

Aside from these certifications, Daterra boasts recognition from Utz Kapeh (more recently renamed Utz Certified); an initiative with origins in Guatemala and which today is headquartered in Holland. Its objective is to assure that coffee was produced according to high quality standards, with respect for the environment and worker safety. The company also holds a Biodynamic Institute (IBD) label, because a small part of its production is organic; using fertilizer made of composted residue from coffee production.

Becker explains that Daterra invested some US\$ 20 million over two decades and sets aside approximately US\$ 1 million every year exclusively for research and development. “I think that 50% of our business is research,” she comments.

For more information: <http://www.daterracoffee.com.br/>





## SPECIAL CLIMATE CHANGE REPORT

## Small sustainable businesses get a push for growth

**B**orn in the technical business incubator of the University of Sao Paulo (USP), a small Brazilian business, Brazil Ozônio, took advantage of the potential of oxygen enriched with filtered water to develop small, portable and low cost devices in different applications. The known high germicidal power of the gas and its use was considered safe in the United States and European countries, but there still weren't any devices available for different uses on a small scale.

With access to laboratories and minds from the university, the businessman Samy Menasce, founder of the company, used the federal and state development programs which fund scientific and technological investigations to that end.

As such, he developed devices that capture air from the environment and break down the oxygen molecule (O<sub>2</sub>) with an electrical charge, which is converted into ozone by adding an atom (O<sub>3</sub>). The gas is applied to water or the material to be treated, in the same way as chlorine, commonly used in the past in these cases, but 100 times more powerful with the advantage of not harming the environment.

Ten years later, and after funding of nearly R\$ 5 million, the company is producing 6th generation devices, with more than 3 thousand modular systems installed for uses as varied as cigarette smoke neutralization in hotels to sterilization of surgical materials and treatment of industrial odors and artesian wells. The technology applied to the cleaning of water contaminated with heavy metals around the uranium mine in Poços de Caldas which fuels the reactors of nuclear plants in Angra 1 and 2, now renders Brazil Ozônio more than R\$ 9.6 million in funding from the National Bank of Economic and Social Development (BNDES), administered by the Maritime National Foundation of Brazil.

"Without these development funds, we wouldn't have gotten to where we are", stated Menasce. Brazil Ozônio now has 14 employees and R\$ 2.4 million in sales in 2014. "For a company like ours, which had only a good idea, being inside the university brought credibility." Another advantage was the development a product that doesn't harm the environment. "Our technology is one of the few that is totally clean because our raw material is air and the residue is oxygen," the businessman said.

Brazil Ozônio is a good example of how the growing demand of the society for products and services connected to the environment draws the attention not only of the clients, but of also of the agencies interested in supporting small innovative businesses that



Martha San Juan França, @marthasanjuanfr

stand out in this area. Starting with the Brazilian Small and Medium Business Support Service (Sebrae), one of the supporters of the Center for Technology and Innovative Entrepreneurship (Cietec), an incubator located within the USP.

"The topic of sustainability is strategic for us, not only as a practice, but as a condition for competitiveness", says Alexandre Ambrosini, sustainability manager at Sebrae National. It is no

coincidence that nearly a third of the companies under Cietec develop solutions in the area of environmental technology.

A similar trajectory to Brazil Ozônio is being followed by Umwelt Environmental Biotechnology, a company in Blumenau, in the state of Santa Catarina, southern Brazil, with 30 employees. Umwelt's specialty (a word meaning environment in German) is the monitoring of the quality of water, waste, sediment

and chemical product analysis to determine eco-toxicity. The company uses as indicators organisms that have a reduced ecological tolerance and show some alteration when exposed to certain pollutants. Among those, a marine bacteria, *Vibrio fischeri*, which becomes luminescent when in contact with toxic substances. Another one of their innovations is a process of color removal in textile wastewater, which reduces the application of chemical products by as much as 50%. They are currently working on a project to break down grease derived from the refrigeration industry.

Umwelt began in 1996 as a result of research in environmental biotechnology and their motivation was the possibility of using natural resources in the production processes and in the adaptation of industrial operations to more sustainable practices. "Our products are innovative because there is no benchmarking for them in the national market, and sustainable because they guarantee the reduction of production costs and an improvement in environmental control", said the managing partner Gerson Zimmer, who also coordinates the area of sustainability in the Catarinense Association of Technological Companies (Acate).

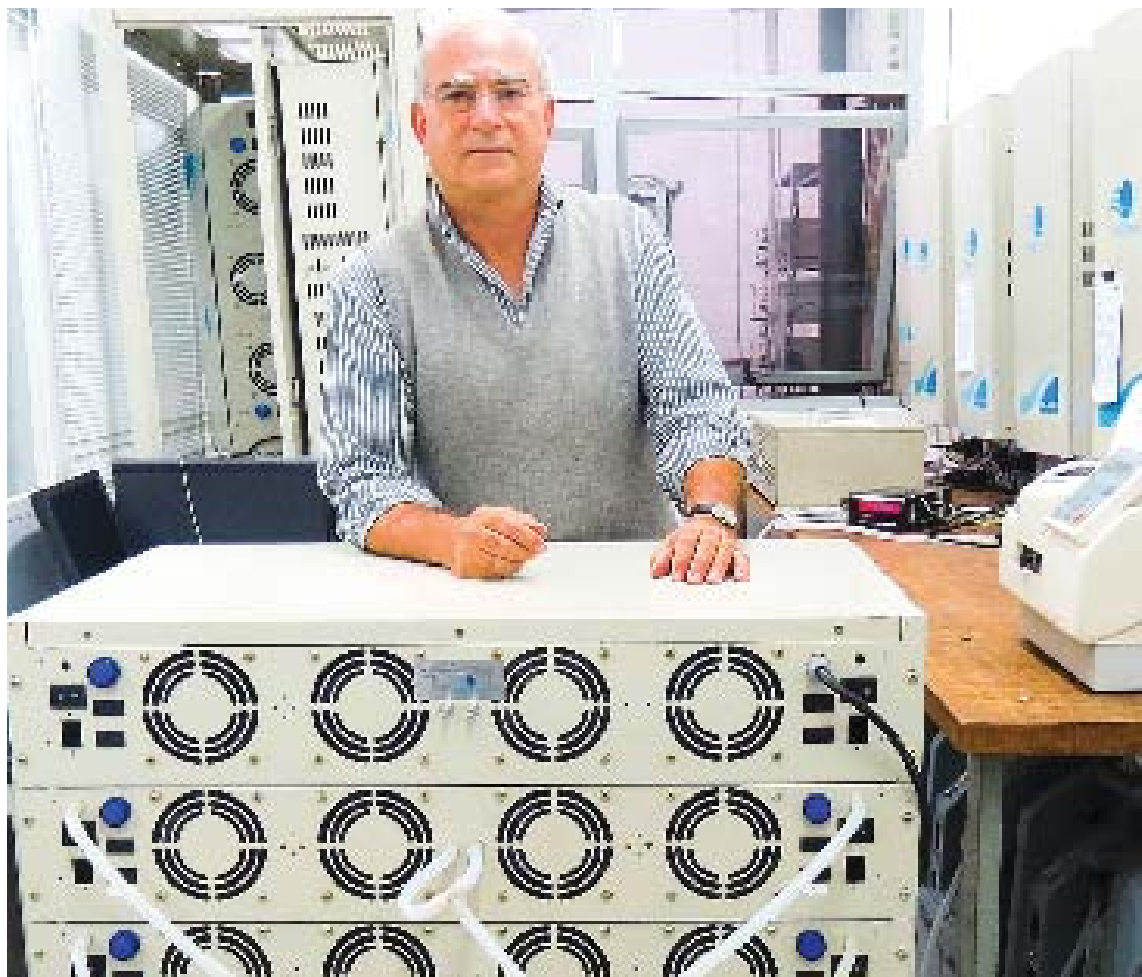
Umwelt has many awards for excellence from the state and federal government in the area of technology and respect for biodiversity and invests around 5% of their sales - numbers which they prefer not to reveal - in research and innovation, a part of which is self-funded and another from grants for

researchers and development projects, like the Small Business Support Program, known as Pappe Innovation, funded by the financing body for scientific and technological research of Santa Catarina (Fapesc), and the Ministry of Science and Technology (Finep). They have clients from Paraguay and Argentina, as well as from the Southern and South Eastern regions of the country, mainly in the textile, paper and cellulose and sanitary landfill industries.

An award was the boost Ambievo needed to take off. The soil decontamination company was created four years ago by the businessman Fernando Pecoraro. The company working in the region of Jundiá, in the state of São Paulo, develops a line of degreasing products, tested in oil, gas, petroleum, using the oil of orange peels, which passes through a chemical process in order to become a super-solvent. Its main function is soil decontamination through a moving process. The automated plant is placed on a truck dolly to be taken to the contaminated area. One of the advantages is that the solvent doesn't just restore the soil, it separates the oil so that it can be re-used. "Other than being environmentally friendly, the technology costs a lot less than the traditional method", says Pecoraro.

With a pipeline of potential projects of around R\$ 400 million and 8 employees, the businessman, who does not reveal their sales figures, got the support of Santander Bank, who purchased a 23% stake in the startup through their portfolio focused on sustainable companies; and he attracted a partnership with Haver & Boecker for the manufacturing of equipment. This year, Ambievo was selected by Launch, an innovation platform signed between the Department of State of the United States, NASA, Nike, and the Agency for International Development (USAID) to identify and promote advanced solutions for a more sustainable world. Pecoraro received the award for the best performance in the advancement of green chemicals.

With the interest awakened in the United States, the businessman sought out Apex-Brazil, the Brazilian Agency of Promotion of Export and Investments, an entity that promotes action to increase competitiveness of Brazilian companies in the international market starting with the development of sustainable and innovative characteristics. "We analyse these practices that can still be improved and we help them stand out as competitive differences," says Adriana Rodrigues, responsible for Sustainability Management for the agency. Ambievo should begin their process of internationalization in 2016 when they open a subsidiary in Miami.







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## SPECIAL CLIMATE CHANGE REPORT

# Organic agriculture, a stop to climate change

Stories by LAWRENCE SEGBEFIA

**O**pportunities in organic agriculture are fast spreading among farmers in Ghana, particularly, in the Northern sector where support from the World Bank, European Union and other international organizations are yielding a positive result and a paradigm shift.

Ghana is doing well in discouraging practices such as bush burning and use of harmful pesticides and herbicides. Farmers have been educated on the harmful nature of chemicals and bush burning to the environment, and its danger to healthy food production. Even though some considerable feat have been attained, the need to nib harmful practices in the bud is more pressing now as the debate on genetically modified (GM) foods was recently a topical issue in Ghana.

The Coalition for the Advancement of Organic Farming (CAOF) some years back presented an overview of organic farming in Ghana, specifically in the Northern Sector. The verdict, which was given to the government of Ghana pointed out that organic farming is a possible alternative to negative agricultural practices that remain with us.

Indeed, the issue of Climate Change and good environmental practices have led to the establishment of many greenhouse agricultural farms with a specialization in organic farming. There are currently many such farms which include Contellmall Green Farms in Cantonment, Karat



Wells Ghana in North Accra, Corporate Bureau Ltd in Spintex, Ghana Farming Network Ltd in Mamprobi, and Thomsula Limited on the Kasoa-Mallam Road

Over the years, many more farms have specialized in the production and export of organic greenhouse vegetables like Roma tomatoes, Chili pepper, and Sweet pepper. To ensure a comprehensive result, we must insist on such farms to employ the latest humane and environmentally friendly methods in the production of their vegetables to meet both local and international standards or face a ban.

The Ghana Farming Network Ltd (GHAFAN) for instance, has provided expert support in the

areas of building fish farm cages and other farming infrastructure, including technical support.

The farm is into the production of tilapia, rabbits, guinea fowls and grasscutters among others for both the local and international (African) markets. The farm grows fingerlings in ponds. The fish are then transferred to cages in the Volta River and other streams and rivers to grow to market size.

Recently, an improved variety of maize known as "Obantapa" was introduced to a farmer group in Yua under the SEISUD FFRP programme. This new variety, according to researchers has little protein component in it. The farmers preferred this variety

because it is a medium variety and can improve poultry feed as well. Most of the farmers in the area were also taken through the agronomical practices.

To succeed in the fight against Climate Change, we must make farmers in Ghana aware that organic agriculture can increase agricultural productivity while stabilizing returns, as well as incomes. We must encourage the usage of local technologies which do not harm the environment.

We must further point out that a high demand for organic produce will economically drive local investors into the sector.

This could lead to increased income and improved living

conditions for the producers and exporters of organic produce.

Farmers must be alerted that the benefits include maintenance and building of soil fertility on land that is often threatened by degradation and erosion, as well as enhancing their socio-economic wellbeing through the purchase of their products.

In addition to these benefits for the environment and farmers, we must encourage consumers that organic produce limits exposure to synthetic insecticides, fungicides and herbicides.

A study by Yaw Bonsi Osei-Asare conducted in 2009 concluded that "consumers are willing to pay a maximum of 20% premium on organic products."

The government of Ghana must make sure that the processes leading to organic certification are simplified so that organic produce can attract premium prices on the market.

The government needs to increase extension services to train and share information about organic farming, its positive effect on the environment, and the fact that it results in healthier foods and farming practices.

Organic agriculture is crucial for environmental sustainability, as well as improving the health of consumers. Other benefits include contributing to employment creation, food security, poverty reduction and health.

We believe that the government, the private sector and development partners can all promote the benefits of organic agriculture to encourage its consumption for the farmer to continue.

## The CIC... a step in the fight against climate change

**T**he Climate Innovation Center in Ghana, with support from the World Bank and other international organizations, has shown commitment to the green growth agenda, and the fight against climate change.

Recent research from the World Bank and others increasingly shows that strong economic growth can be combined with sustainable management of natural resources, in order to promote shared prosperity and reduce poverty.

The activities of the center are crucial to fighting against climate change, hence, it must be incorporated into the national agenda to create the awareness.

Ghana now has an opportunity to use technology and innovation to steer future economic gains towards a greener growth. It is clear that new technologies and innovation will be essential to reduce the long-term cost of climate change and support competitiveness in Ghana.



The worldwide attention to climate change and advances in clean technology offer an opportunity to attract significant investments in clean technology and to build up the capacity of local businesses to participate in these high value sectors.

By seeking to capitalize on these advances, Ghana can strengthen its resilience to climate change, while also building its competitiveness in clean technology markets and industries.

The Climate Innovation Center (CIC) over the years has provided

support for domestic climate technology industries by addressing locally relevant barriers to climate technology transfer, development and deployment by the private sector development.

In addition to incubating promising start-ups, the CIC has

provided access to finance, access to product testing facilities, market information, policy advocacy and technical assistance.

Some promising areas which potentially benefit from the CIC include climate smart agriculture, off-grid renewable energy, waste water treatment technology, climate-resistant infrastructure and energy-efficient manufacturing.

As part of the benefits, the Ghana CIC has linked the country to a growing global network of these centers in a number of countries including Ethiopia, India, Kenya, South Africa, the Caribbean and Vietnam.

One of the strengths of the centers is the application of the best technologies from around the world, made relevant and available to the local context.

It is important that the CIC is tailored to meet the needs of local industry, investors, technology and skills, and strengthen the capacity of these groups.

For more information: <http://www.ghanacic.org/>



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## Sunset Hotel...home away from home

LAWRENCE SEGBEFIA

**K**nown as one of the best hotels in the Garden City of Kumasi, Ashanti region, Sunset Hotel is recognized to have hosted very important personalities and dignitaries. Sunset is a luxurious comfortable Three-Star hotel located in the blissful and serene environment of Danyame, suburb - a suburb of Kumasi.

Here, you are assured of genuine comfort and ample rest as well as relaxation in a tranquil location, yet less than ten minutes' drive from the bustling Central Business districts of Kumasi.

The hotel is recognized for providing the tightest in guest security, privacy, personalized services, and guarantee's convenience in doing business from the comfort of one's room.

With a number of VIP clientele that include diplomats, corporate chief executives and celebrities in both sports and entertainment, the hotel has created an enviable name for itself as the best in the city. Besides the gallery of personalities hosted, the hotel's ranking status in hosting of conferences, high profile banquets, receptions, and private events like honeymooning is second to none.

Sunset Hotel exhibits the essence of contemporary style and luxury when it comes to rooms. Each spacious, individually decorated guestroom and suite offers a rewarding union of timeless elegance and up-to-the-moment convenience; luxurious, comfort and classic sophistication. There are a total of fifty-six guestrooms designed into a unique concept of guest privacy with physical designs and layouts to inspire guest confidence.

Whatever your preference, Sunset has a variety of rooms which include



Singles though with standard double bed, Doubles with queen-size bed, Twin Bedded Rooms and Executive suites. The rest are Executive doubles.

As an exclusive business hotel, Sunset offers guests a soft ambience appropriate for business and private lunches, dinner, quick bites and dining with a seating capacity of 80.

The restaurant and bar are situated at various sections of the hotel to make you feel at home. At Sunset Hotel, the dishes include continental and local, with buffet restaurant that gives you the chance to choose

from a wide range of dishes. The restaurant defines quality, serving a dynamic range of cuisine, cutting across everything from local Ghanaian to exotic continental dishes, not to mention the finest quality assorted wines and spirits

Guests are accorded even greater flexibility with the "Terrace Bar", where they can wine and dine out in the open, whilst enjoying the warmth and serenity of the hotel's impressive façade.

Available for conferences Sunset has auditorium big enough to take over 300 people for a conference.

Apart from the hosting of events in the hotel's conference and banquet halls, Sunset has a fleet of vehicles that provide transfer services.

Whether on a business trip or holidaying, you need not worry about your business and family, the hotel boasts of a business center fully equipped with all the most current office machineries and stationary to cater for your needs.

So, whenever you visit Ghana, make a trip to the Ghana's Garden City of Kumasi and have a treat of a lifetime Sunset Hotel.



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# Homes & Properties

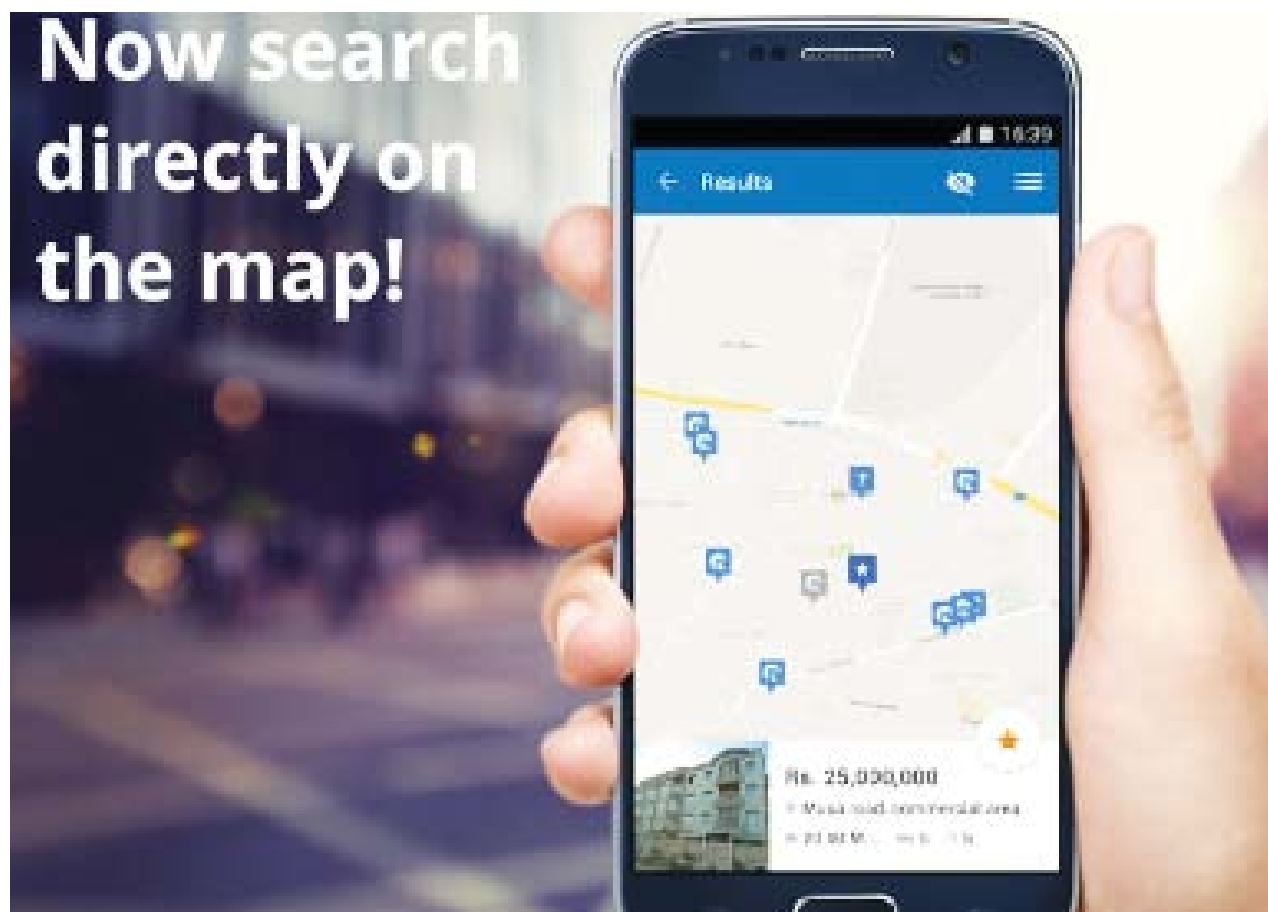
## Lamudi maps are back with updated APP

**G**lobal property portal Lamudi has released an updated version of its innovative Android app. The update features extensive improvements to its user interface with a major focus on the map experience.

The addition of maps means increased usability and functionality, where users can quickly and easily add and remove properties to their favorites list directly from the map. They can also change search criteria without leaving the map screen.

Additionally, properties without images or pricing information can be excluded from search results. When users return to the map from a particular listing, the improved map feature retains its previous view settings, such as the user's position and properties viewed.

The latest update also includes other useful features, such as retaining previously viewed maps offline after having visited a listing, as well as special markers for favorite and



already-seen properties.

Co-Founder and Managing Director of Lamudi Global, Kian Moini, said: "Over the past two years,

we have shifted our focus to our apps in response to growing demand from house-hunters using mobile devices. This latest

version of the Android app is a great improvement on its predecessor but we are just at the beginning. As our clients, customers

and markets change, we will continue to tailor our mobile product to their needs."

In 2014, Lamudi

launched its Android app with the intention of making it easy to browse real estate listings from the comfort of a mobile device. The app has been through several versions, many of which included a map feature. The latest update is an indication of the forward direction of both the app and the company itself.

Since its inception, the Android app has been downloaded more than 630,000 times. The majority of downloads come from Asia and the Middle East.

With this latest update, the map feature works best when users are registered and logged in to a Lamudi account. However, users can still browse listings without one.

The increased functionality of the Android mobile app and its user-friendly interface make it easier for property hunters to find what they are looking for in 34 countries across Africa, Asia, Latin America and the Middle East. Download Lamudi's updated Android app in Google Play.

## The startups revolutionizing Real Estate

**B**efore the real estate industry shifted online, the process of buying and selling a home looked radically different. Sellers and buyers heavily relied on real estate agents, as they were the only people that understood the ins and outs of the industry.

With the development of online property portals, real estate became more accessible. Nowadays, the process of buying, selling and renting a home has become more transparent, where customers have become more educated and informed than ever before, allowing them to make better decisions in the long run.

In this digital era, young start-up companies have helped revolutionize the industry and move real estate into the future. Here are the main ways that tech startups have helped transform property industries around the globe.



Streamlining property management

Startups like Hightower help building owners to manage workflow by allowing owners to determine their valuable agents, as well as keep track of tenant interac-

tions. Building owners also have the freedom to centralize their marketing materials and budgets. This makes it easy for various departments to log-in and access requested information. Users are also able to manage their work

on the go with mobile devices via updates and notifications.

**Eliminating boundaries**

No longer are property-seekers restricted by local or national borders when it comes to looking for real estate. Companies like

the number one property portal Lamudi Ghana, operates in a similar way to more established players like Zillow or Right Move, Lamudi gives house-hunters, investors and developers access to residential and commercial proper-

ties across Ghana.

**Cutting out the middle man**

Could a world without real estate agents be the way of the future? Startups such as Faira aim to link buyers with available homes directly so that sellers do not need to go through real estate agents. Faira handles the purchasing contract from beginning to end, by taking care of the contracts and certified appraisals.

**Supporting investors**

Institutional investors, real estate investment trusts, hedge funds and private equity firms also need a helping hand when making wise investment decisions. This is where Compstak comes in, a startup that provides information to these institutions to allow them to easily analyze comparables. Compstak is free for real estate agents. When they require access to a specific comparable, the agents must provide information about their own business deals.



# Express Maintenance (EM) Service introduced in Tarkwa

In pursuit of its commitment to delight customers in the mining community even more, Toyota Ghana has launched the Express Maintenance (EM) service in its Tarkwa branch. The EM is part of Toyota Customer Service Workshop Management (TSM) Advanced program that was introduced globally in 2001. The objective of the EM Programme is to improve Customer Satisfaction.

The launch brought together lots of dignitaries such as the Omanhene of Wassa Fiase Traditional Area, Osagyefo Dr. Kwamina Enimil VI, The District Chief Executive of Prestea Huni Valley District Assembly, Honorable Robert Cudjoe, the Field Operations Manager, Toyota Motor Corporation, Mr. Ryota Tokunaga and many distinguished captains in the mining industry.

Launching the EM Service, the Managing Director of Toyota Ghana, Mr. Tetsuya Suematsu, explained that “EM is known globally to enhance customer satisfaction significantly by guaranteeing superior service quality at a reduced service lead-time to 60 minutes from the reception of vehicle to



The MD of Toyota Ghana, Mr. Tetsuya Suematsu and Osagyefo Dr. Kwamina Enimil VI, Omanhene of Wassa Fiase Traditional Area unveiling the plaque for the EM launch.

delivery.”

He revealed that Toyota Ghana has successfully been running the EM program in its Accra, Tema and Kumasi branches and has so far been very well appreciated by customers, as it provides them with speedy, efficient, reliable and high quality service. Mr. Tetsuya Suematsu took the opportunity to encourage everyone to patronize this specialized service.

The Field Operations Manager, Bahrain representative office, Toyota

Motor Corporation -Mr. Ryota Tokunaga, added that the EM service is a Toyota Production System which makes possible the production of high quality products via an efficient production line. He continued “Currently, there are eight EM certified workshops in the whole Africa. Four out of the total eight are in Ghana, including this Tarkwa. This means Ghana has 50% of the certified workshops and that is very impressive”.

He applauded the staff

of Toyota Ghana for their dedication and zeal to acquire the skills necessary for the successful implementation of the EM programme.

The guest speaker for the occasion, Osagyefo Dr. Kwamina Enimil VI, Omanhene of Wassa Fiase Traditional Area, commended Toyota Ghana for the giant step taken to come out with such innovative package which is unique and exemplary in the automobile industry in Ghana.



## Unleashing Ghana's E-commerce potential

...the role of industry players

The internet which is now the single most addictive and expanding positive endemic was introduced a few decades ago and has undoubtedly become the world's 8th wonder. Can you envisage the world without internet now? Almost every business entity in the world uses the internet in various capacities and ways that may even blow your mind. Some European and American countries have improved technologies that go as far as opening doors to their offices and homes.

The evolution of the internet has come to involve a new aspect which is quite popular. E-commerce, also referred to as online business is the newest and most beneficial facet of the internet phenomenon in the 21st century. Every business entity now craves online visibility. The benefits of transacting business online

is usually understated.

In Ghana, many businesses have transformed from the traditional mode of doing business to e-commerce which has proven to be faster, reliable and efficient. With virtually everyone online these days, social media platforms like Facebook, Twitter, Instagram and LinkedIn amongst others represent over 40% of the online presence with a combined figure of over 10 million users daily. This has the power to grow any business faster than any known marketing module or strategy.

Speaking at the 2nd edition of the Ghana E-commerce Expo in Accra, the country manager of Jovago.com in Ghana - Claire Staal stated “today, nearly every business entity is online in one way or the other and not having your business online is like opening a shop in an isolated place and not telling anyone about it.”



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# Executive Motoring

## Essential Discovery Sport Accessories for family road trips

Stories by  
MIKE OCHONMA

**A**uthorities at Jaguar Land Rover is always thinking ahead when it comes to automotive technology. This time around, the automaker has done it with the Discovery Sport. With class-leading approach-departure-and breakover angles, as well as Land Rover's Terrain Response, the Land Rover Discovery Sport gives drivers the ability to easily get to their destinations - no matter the terrain.

The Land Rover Discovery Sport is the perfect road trip vehicle for families. While cruising on open roads or traversing demanding terrain, it is engineered to offer comfort, refinement and capability. And with the right accessories, families can enhance their holiday driving experience even more.

With configurable 5+2 seating, the Discovery Sport has plenty of room for passengers. There's also a lot of room for luggage, with more than 980 litres of cargo volume when seats are folded down. When packing the car for the long haul, you want to ensure that everything is snug and won't move around.

For this, a Land Rover luggage net will keep your suitcases from shifting and sliding as you tackle the trails. Furthermore,



Land Rover offers a centre armrest cooler for rear passengers. Finished in premium leather, this stylish refrigerator will keep your drinks and snacks pleasingly chilled on your travels. Let's face it: a five-hour drive to the coast is a lot more pleasant when you can watch movies or play games on your iPad. And that same activity is even better when you have a

handy holster for your nifty gadget. Land Rover offers an iPad holder that clips into the headrests of the front seats, allowing rear-seat passengers to enjoy some hands-free entertainment, while sipping on some cool refreshments.

For protection against harsh weather conditions, climate control and advanced sensors keep the cabin at the perfect tempera-

ture. However, sitting in the sun for a few hours before you reach your destination can be unpleasant especially for toddlers and babies. However, a handy set of side window sunshades, for rear passengers, will help to greatly reduce heat and glare from the sun.

For most families, keeping things organised in the car, while on holiday, can be a challenge at

the best of times. The Discovery Sport already boasts nearly 35 litres of stowage compartments for small items - and that can be greatly augmented with the addition of a seat-back organiser. Made the same Windsor leather used for the seats, this stowage system adds a number of new compartments to help keep drinks, cables, plugs and toys organised in the rear.

## Toyota shifting goals to quality, not quantity

**T**oyota, returnee automaker to the global tops spot has declared that it was shifting its goals to quality not quantity after being dented by a series of huge recalls in recent years, including one linked to a deadly accelerator defect.

While offering some advice to Volkswagen as it wrestles with a huge emissions scandal, Akio Toyoda, chairman of Toyota Motor Corporation (TMC) advised Volkswagen, its arch rival not to focus on being number one. Toyota boss Akio Toyoda says success comes from quality rather than quantity.

Akio Toyoda's comments at the Tokyo Motor show come as the carmakers are locked in a neck-and-neck race for the title of world's biggest car company this year, with the Japanese giant running slightly ahead.

But Toyoda has said "Toyota had quality issues in the past, and because of these problems, we have been able to restructure and reform. In that regard, we are

strongly committed not to repeat the same mistakes."

"Toyota is not indifferent to volume, we have a clear target to raise volume, but I want eve-



rybody in the world to see our company as the greatest car manufacturer, rather than the biggest". The member of Toyota's founding family added that Volkswagen's admission it had fitted 11 million diesel vehicles worldwide with sophisticated software to skew

emissions tests should not undo progress in making cars cleaner. "The wrongdoing of one company should not dampen the efforts of other automakers on environmental issues," Toyoda said.

VW's new chief executive apologised for the crisis at the Tokyo, as the firm booked its first quarterly loss in more than 15 years in the wake of the global pollution-cheating scandal, which also forced it to

lower its full-year forecasts.

Only recently, scandal-hit Volkswagen lost the global car sales crown to Toyota. The Japanese carmaker regained its place as the world's biggest car company, in terms of sales, by selling 7.49 million cars in the nine months to September.

Toyota took back pole position from its German rival, which sold 7.43m in the period, having been top for the first half of 2015. VW is battling the aftermath of its diesel emission scandal. It admitted last month that it had installed software in diesel vehicles to deceive US regulators about the true level of pollution the cars emitted.

The crisis is the largest in its 78-year history and it is facing court cases and is under investigation in the US and elsewhere. It is recalling 8.5m affected vehicles in the European Union and will recall up to 11m globally.



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# Executive Motoring



## New 7 BMW Series raises technological bar

Stories by  
MIKE OCHONMA

..With dash of class found in S-Class, A8 league

**N**owhere is automotive craftsmanship have been more prevalent than in the BMW 7 Series. BMW's sixth-generation 7 Series has just been launched overseas and is a technological tour de force.

This is the big boys' playground, where luxury German limousines like the 7 Series, Mercedes-Benz S-Class and Audi A8 compete feverishly to be at the apex of luxury and technical innovation, in an all-out war to entice mega-money clients into their plush double-glazed cabins.

In a market segment where excellence is a starting point, rising above the herd takes more than a few trinkets and gadgets. Semi-autonomous driving fea-

tures are becoming the norm in this segment, and like its great rival, the Mercedes S-Class, the new 7 Series is able to partially drive itself by keeping a safe following distance in traffic and using a self-steering aid to stay in its lane.

It also has active air suspension with stiffness modes that alternatively transform it from a plush-riding limo to a sports sedan. But the sixth-generation Seven has added some clever new tech to the convenience menu, starting with a self-parking feature that lets the driver stand outside the car and lets it drive itself into a narrow bay using the remote-control keyring.

Laser lights, which made their world premiere in the BMW i8 and with a range of 600 metres, are double that of LED headlamps, are available as an option.

Also new in the 7 Series is a

gesture control system that allows certain infotainment functions to be controlled without touching a button. With the aid of a ceiling-mounted sensor that tracks hand movements, twirling your finger clockwise in the air raises the audio volume and counter-clockwise reduces it; and swiping your hand left or right answers or rejects an incoming phone call.

Along with a central screen which is now touch-operated, the new luxury has an enhanced user interface which offers several ways to access the various infotainment functions including voice activation and the traditional iDrive knob. Also as a new feature, a smartphone holder in the centre console allows a mobile phone to be charged wirelessly for the first time in a BMW.

The rear seats, where many chauffeur-driven executives will spend most of their time, also lay

on the luxury and high-tech. In the long-wheelbase 7 Series with the executive lounge option pack fitted, rear passengers can fully stretch their legs and perch them on a footrest built into the front passenger seat, getting the full lazyboy experience.

With the executive lounge pack, the ventilated rear seats have adjustable backrests and offer several massage programmes, and it's all controlled by a tablet device mounted in a smart-looking brushed-metal console between the two rear seats. The tablet, which is detachable, also controls the window shades, sunroof, and entertainment system.

Perceived quality in the cabin of BMW's new flagship sedan has moved a couple of steps up the luxury ladder, with new metal-finish buttons and speaker covers that add a dash of class to the car's sober opulence.

## Next VW Golf coming 2017

**V**olkswagen is planning significant changes to its best-selling Golf hatchback which will debut as the Golf VIII earlier than expected in 2017, Germany's Auto Motor und Sport magazine reports.

The familiar shape with five or three doors is set to get a little lower and wider and the re-vamped model will feature new drive-trains and diesel engines, including an innovative 48-volt petrol-hybrid system.

These units were on the drawing board long before the current emissions-rigging scandal rocked Europe's largest carmaker.

Both petrol and diesel engines will be even more frugal than the current offerings and will comply with stricter EU regulations which peg permissible carbon dioxide emissions at 95 grams per kilometre. VW hopes to achieve these figures through weight-saving measures.

The Golf VIII will come packed with electronic gadgetry such as driving and parking assistants, head-up displays and a sophisticated infotainment system. Most of these features are already available as options in the larger Passat saloon.

The current Golf VII was introduced in 2012 and was originally due for replacement in 2018 and the debut had been brought forward, but no reason for the move was given and Volkswagen has not commented on the report.



## Mercedes bullish on Chinese market, elsewhere

**M**ercedes-Benz, Daimler's high-end brand, registered a significant boost in its Chinese sales, with a net increase of 13% and a number of 165,706 units sold in October only (combined figure for Mercedes and Smart).

Out of the total number, 155,189 vehicles were Mercedes (a record 10% growth), while the sales for Smart was more than double, with 10,517 units and a whopping 103% rise. Smart's success was also prompted by the introduction of two new models,



the ForTwo and the ForFour.

The German automaker's achievements extend to its mid-size SUV, the GLK. In China, the automaker has already surpassed its unit sales of 2014 in October. With the SUV very popular there, above all the GLK; half of all those cars sold this year have gone to customers in China. Mercedes expects even stronger growth from that model's successor, the GLC.

The company is also doing well in the rest of the world. There were 659,106 units sold in Europe in the first 10 months of 2015, a boost supported partially by the

launch of the GLC. Its premium markets on the continent are Germany (24,227 vehicles delivered to customers last month, increase of +1.9%), Spain (a strong growth of +29.4%), Russia and Switzerland.

Sales in Italy have also increased significantly: +25.0%. In the North-American region, 320,186 units were sold from January to October (7.9% increase), with 278,842 vehicles going to the US only. Mercedes is doing extremely well in the Asia-Pacific region, with 497,914 cars in the first 10 months. Apart from the Chinese overwhelming success, the company is a market leader among the premium manufacturers in Japan, South Korea and Taiwan.





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## Ghana hosts first clean cooking forum

Stories by LAWRENCE SEGBEFIA

**G**hana has successfully hosted the Clean Cooking Forum aimed at encouraging safe and hygienic way of preparing food in order to promote healthy living among women.

More than 500 leaders and experts from 50 countries participated in the three-day programme held in Accra.

The biennial event, being held for the first time in West Africa, is also part of a global effort to create a thriving global market for clean and efficient cookstoves and fuels.

Organized by the Global Alliance for Clean Cookstoves and the Ghana Alliance for Clean Cookstoves, the Forum featured panel discussions and cultural events, as well as showcased Ghana's own progress on the clean cooking issue.

It further provided an opportunity to raise awareness, highlight progress, and outline solutions for Ghana and other countries being impacted by improper preparation of food.

Minister for Petroleum, Mr Emmanuel Armah-Kofi Buah, in an opening remarks said "Ghana has made large strides toward increasing access to cleaner-burning cooking fuels."

"The Clean Cooking Forum will serve as a great opportunity to showcase Ghana's work on increasing energy access and improving the lives of all Ghanaians through the broader use of clean and efficient cookstoves and fuels," he added.

He said it was estimated that about 13,700 deaths occur each year in Ghana as a result of exposure to household air pollution (HAP) from cooking, and more than 21 million people are impacted by exposure to HAP each year.

In addition, more than 80 per cent of Ghana's population use solid fuels for cooking, which has widespread impact on human health and the environment.

Ms Hanna Tetteh, Minister of Foreign Affairs and Regional Integration, in a statement read on her behalf by Mr John Ackon, Deputy Gender, Children and Social Protection Minister, said that "Ghana is proud to host 2015 Clean

Cooking Forum."

"Ghana's commitment to clean cooking is strong and our government, private sector, and civil society partners are working collaboratively to spur a thriving local market for clean cookstoves and fuels," Ms Tetteh said.

"Ghana has taken significant steps to increase access to cleaner, more efficient cookstoves and fuels, making it a fitting place to celebrate the growing momentum in the sector," said Radha Muthiah, Chief Executive Officer of the Global Alliance for Clean Cookstoves, which is co-hosting the Forum.

"We're excited to join our many partners in Ghana who have shown how the comprehensive approach supported by the Alliance and enhanced by a wide variety of in-country stakeholders can deliver on its full potential and help us ensure that cooking no longer kills," she added.

Ms Muthiah said the Ghana Alliance for Clean Cookstoves (GHACCO), a co-host of the Clean Cooking Forum 2015, is one of the many local partners helping to drive Ghana's clean cookstoves sector forward.

## Ecobank constructs borehole for Tafo gov't hospital

DAVID AFUM, KUMASI

**E**cobank Ghana has constructed a borehole and donated cleaning equipment to the Tafo Government Hospital.

The donation forms part of the third Ecobank Day, a Community action day, during which the bank's staffs across Africa devote the day to serving communities in which the bank operates. This year's Ecobank Day programme was under the theme "Every Child in Africa Deserves a Better Future."

Making the presentation, Miss Adobea Addo who is the Head of Branches and Channels said corporate social responsibility in Ecobank is considered a critical activity as it constitutes one of the main pillars of the bank's vision of contributing to the socio-economic development of Africa and Ghana.

"As a Pan-African banking institution, we are passionate about the development of Africa and African people and for this reason, Ecobank Ghana has over the years made substantial contributions towards the socio-economic development of Ghana by giving various support to individuals, institutions and communities across the country," Ms. Addo added.

She disclosed that Ecobank Ghana as part of its Day has handed over projects worth GH¢600,000.00 to public institutions and communities across the country.

The major projects include the provision of eight quality boreholes in various schools and hospitals, treated mosquito nets, hospital mattresses, 20 computers and an incubator, among others.

According to her, the

projects were identified by engaging the various beneficiaries to ensure that the project addressed specific needs for schools and hospitals identified.

She reiterated that millions of children across Africa are still unable to reach their full potential or make choices about their future. Some of the beneficiary institutions and communities are Komfo Anokye Teaching Hospital (KATH), Princess Marie Louis Hospital, Psychiatric Hospital, Tarkwa Government Hospital, Ketu and South Municipal Hospital. Others include Zongo Community in Sunyani, Dworwulu Special School, La Nkwantanang School, Kpintariga Community in the Northern Region and Abenaso Community.

"The projects will bring improvement in the lives of school children, the communities in which they are sited and facilitate develop-

ment of our future leaders," she added.

She urged the beneficiary institutions to take good care of the items presented. Ecobank currently operates in 36 African countries.

In Ghana the Ecobank Day was held simultaneously in eight different locations by the four Ecobank affiliate companies namely Ecobank Ghana Limited, eprocess International, Ecobank Development Corporation (EDC) and the Pan-African Savings and Loans Company limited.

On their parts Dr. Annie Opoku who is the Medical Superintendent at the Hospital and Mr. Alex Abugri, the Administrator thanked Ecobank Ghana for their gesture and assured that the facility will be well catered for.

They appealed to other corporate institutions to assist them in extending electricity to other parts of the hospital.



Photo: Ms. Adobea Addo (right) handing over the project to Dr. Annie Opoku

## Fifth CSR Excellence Awards held in Accra

LAWRENCE SEGBEFIA

**T**he fifth edition of the Ghana CSR Excellence Awards targeted at rewarding companies with active Corporate Social Responsibility programmes have been held in Accra.

The awards which was organized by the Centre for CSR, West Africa, the sub-region's leading CSR strategy development, policy and advocacy centre honored seventeen companies for showing exemplary deeds in impacting their communities.

Some of the companies that won the awards included IPMC Ghana, for CSR Re-

tail Business of the year, Vodafone for best CSR Awards for Health, Airtel for best CSR Awards for Education, Wire Weaving industries for best CSR Awards for Safety and Industrial Certification; and MTN for Best Awards, Sustainability, Environment and Social Impact.

Other awards went to New Crystal Hospital for the CSR Medical Facility of the Year, Huawei Technologies for CSR ICT Company of the year, Unilever for CSR Manufacturing Company of the year, Melcom Group for CSR FMCG of the year, and Access Bank for CSR bank of the year. The rest are Millicom Ghana which won the CSR Telecom of the year, MTN which won the

CSR Company of the year; while Special Recognition Awards were given to Plan International, Japan International Cooperation Agency, University of Applied Management, Germany; and Theovision International.

The event was supported by the Association of Ghana Industries, AGI, Ghana Chamber of Commerce and Industry, GCCI, Plan International, Japan International Cooperation Agency, Multimedia Group, Business Day, Daily Graphic, Inquisitor and more than 30 media organizations.

The Awards this year has been the most competitive since 2011 and it is modeled after the European CSR Excellence Awards.

The multi-stakeholder jury drawn from academia, regulatory agencies, civil society organizations, business association and the media, after exercising due diligence, verification and evaluation, had a hard time deciding on winners for the various categories. It promises to be even more competitive next year.

The Ghana CSR Diary (magazine) which contains a summary of most of the CSR activities of winners was also launched on the night.

Copies are usually distributed free of charge to members of AGI, GCCI, universities, airlines, partner organizations in Europe, Asia and the US, and civil society organizations.

## NHIS must benefit the poor—SEND Ghana

NEWS DESK REPORT

**A**n international non-governmental organisation, SEND-Ghana has revealed in its latest report that the National Health Insurance Scheme benefits the rich rather than the poor.

The survey which was done between 2012 and 2013 says a lot of people who have been registered under the scheme are not considered as poor by the definition of the Ghana Statistical Service.

The report was titled "Is the National Health Insurance Scheme Pro-Poor?"

Programmes Officer at the NGO, Adamu Mukaila is call-

ing for a change in the trend to prevent unnecessary deaths.

"Our research shows that in the Upper West region, 45 percent of the population is poor and this means that even feeding is a problem but 14 percent has been registered on the NHIS scheme. This means that 31 percent of those who cannot feed themselves have not been registered," he said.

He said the premium payment which was paid according to one's economic status has changed and the poor is being robbed for the rich.

"We are now made to pay the same premium no matter your economic conditions and we are subsidizing for the rich, those who can pay more are forced to pay less because there is a flat rate for all of them to pay."



# Tourism

## KOMFO ANOKYE SWORD

Complained by VINCENT BAFFOUR-ACHEAMPONG

# Hidden treasures of the Gold Coast

## ...a look at Ghana's untapped resources

"You must always know the past, for there is no real Was, there is only is". - William Faulkner

This week, Hidden Treasures once again takes a trip to the Ashanti region of Ghana. A region full of culture and history.

It is the third largest of 10 administrative regions, occupying a total land surface of 24,389 km<sup>2</sup> (9,417 sq. mi) or 10.2 per cent of the total land area of Ghana. In terms of population, however, it is the most populated region with a population of 3,612,950 in 2000, accounting for 19.1 per cent of Ghana's total population.

The Ashanti region and Kingdom of Ashanti and Ashantiland is known for its major gold bar and cocoa production and also harbors the capital city of Kumasi. Welcome.

### Komfo Anokye Sword

Located in Bantama, popularly known among the dwellers of Kumasi as "Gee" is the Okomfo Anokye Sword Site. The term Okomfo is a twi terminology meaning the 'traditional priest,' who has been the greatest priest in the Ashanti tradition. The legendary traditional or fetish priest, Okomfo Anokye, is accredited to be the man who conjured from the skies, the much revered Golden stool of the Asante, which is said to have happened on a Friday. The Stool is supposed to "contain" the soul of the Asante nation. Okomfo Anokye was a very close confidante of the Asante mon-

arch, King Osei Tutu. Historical accounts have it that Okomfo Anokye one day "planted" a sword in the ground, and told those present at the event that the day the sword would be uprooted, the Asante Kingdom would collapse. Numerous people over the years have tried to uproot the sword but all in vain.

In the early 1960s, the then World Heavy weight Boxing Champion Cassius Clay (Mohammed Ali), visited Ghana. While in Kumasi, he also tried unsuccessfully to uproot the sword and later gave up after several failed attempts. Another unsuccessful attempt was made later to uproot Okomfo Anokye's Sword using bulldozers. This was



also not successful. Visitors to this sword site would have the rare opportunity of trying their hands on this legendary sword which seems to demonstrate supernatural powers.

Nevertheless much of the sword has been shrunk by the weather and other corrosive compounds; at least, the relic still remains. This is where the renowned Komfo Anokye Teach-

ing Hospital (KATH) representing a monumental facility is located. From traditional Ashanti folks, the Ashanti kingdom was united under one king and strengthened, with the help of Komfo Anokye. As a fetish priest, he interceded on behalf of the people and was the mouthpiece of the gods. History holds it that Okomfo Anokye helped his friend Osei Tutu I in establishing a capital for the

Ashanti kingdom. He asked his friend to plant two "Kum" trees in different locations. The tree that survives would be the capital of the Ashanti Kingdom. With this in mind and already prophesized, one tree died leaving one surviving, which was called Kumasi meaning "under Kum" or "living Kum". The other tree that died was called Kumawu meaning the "dead Kum."





Do not forget to visit the amazing Military Museum, Kumasi zoo, and the Center for National Culture. As the heartbeat of the rich culture of Ghana.

Kumasi is endowed with numerous cultural activities and festivals including the famous Adaye Kese festival which is a Kente festival celebrated in July/August in Bonwire (Ejisu-Juaben District). The Manhyia Palace (previously covered by Hidden Treasures) is not far from KATH.

#### Visitor account

A few weekends ago, our group took a trip to Kumasi. Kumasi is in the Ashanti region of Ghana and north of Cape Coast. Kumasi is probably my favorite part of Ghana that I have seen so far. I am not exactly sure why. It was beautiful for one, so green and fresh. The city was exciting and fast paced but nothing like the traffic, over-packed Accra. We left at about six in the morning on Friday.

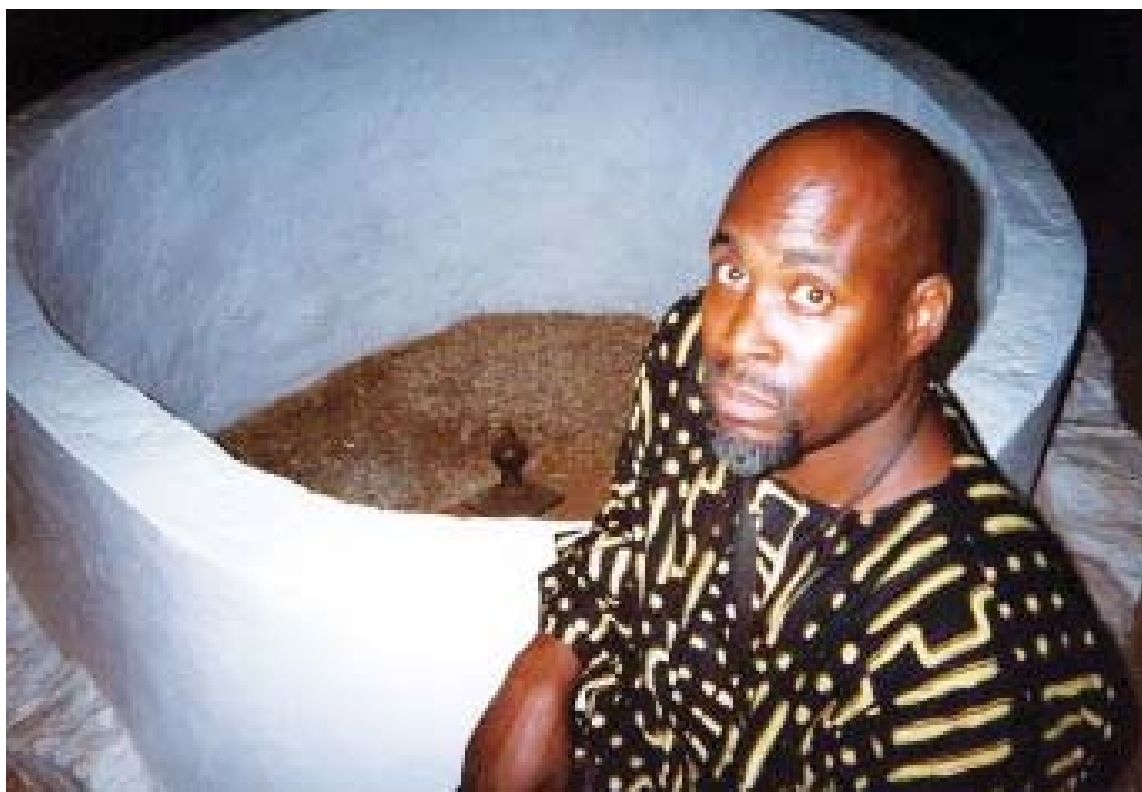
Our group was on a schedule and we did not get to completely explore the village of Bonwire, but we did learn how to weave kente and explore the central kente market of the village. Emma and I did get to explore Bonwire again this Easter weekend, however most everything was closed because of Easter.

After visiting Bonwire, we headed to the carving village where we got to watch wood being carved.

That night Emma and I went out with our advisor, Ebenezer, who took us to an outdoor hang-out spot near a sports stadium. It was cool because we got to see a live band playing Ghanaian highlife music, which is kind of like jazz music.

The next day our group explored the Manhyia Palace museum, which is the home of some of the Asanti kings.

After that our group went to



visit the Komfo Anokye sword site. The sword site is where a priest in the 17th century drove his sword into the ground so hard that it is unmovable. If the sword is ever moved it is said to be the end of the Ashanti kingdom... even Muhammad Ali has tried and failed.

#### How to Get There

Locating the sword site in Kumasi is like locating the mouth in the dark. Once you arrive at Kumasi, almost everybody can direct you to the Komfo Anokye Teaching Hospital (KATH). Arriving at Kejetia, a metro mass transit to either Sofoline or Bantama can be boarded and the visitor can alight at the Komfo Anokye Teaching Hospital (KATH).

Also, a trotro can also be boarded which will get you right in front of KATH, where the sword site is located.

#### Accommodation

Finding a place to stay it not a headache for visitors. Kumasi is well developed, holding a large number of hotels and restaurants. Accessible hotels include Rainbow Garden Village Guest House, Golden Tulip, Remax hotel, Sambra among a wide range of other hotels in the metropolis. These hotels provide a wide range of customer products ranging from swimming pools, stylish architectural designs, with welcoming ambiance to meet the needs of family travelers, business travelers, leisure trippers, pleasure seekers and others.

The prices of these hotels range from the pockets of the lower class to the high class customers. For example, Golden Tulip has prices ranging US\$ 119 to the presidential suite. Restaurants in the place include fast food joint to well-developed in-house restaurants.

Rainbow Garden Village Guest House offer a much lower price charges above US\$ 13.50. Accessible food joints include Chinese restaurants and local establishment focusing on the varied need for all visitors from different backgrounds.

These establishments provide a wide range of continental (fried rice, pizza, etc) and local dishes (fufu, banku, tuo-zaafi, rice balls).

Proximate to the Komfo Anokye Teaching Hospital (KATH) are a number of drinking bars and entertainment. Bars offer a wide range of both alcoholic and non-alcoholic beverages, both local and continental. Are you a fun of night life? Kumasi offers a mix of activities to make your night life an unforgettable one.

#### CREDITS

Dearghana

Visitor Account: emw1522.wordpress.com



## TOGO

## Youth employability and integration in growth sectors

The Board of Directors of the Africa Development Bank Group (AfDB) on Wednesday, approved combined funding in support of youth employability and integration in growth sectors project in Togo.

The funding approved for Togo comprises of US \$9.38-million African Development Fund grant, US \$1.87 million Transition Support Facility grant and US \$9.12-million Nigeria Trust fund loan.

The project aims to create the conditions for more inclusive economic growth by improving youth employability and promoting entrepreneurship in growth sectors.

As an integrated project which has involved the participation of several Bank departments (hu-

man development, agriculture, fragile states, inclusive financing and research), it aims to provide a contextual response to youth integration needs. This will be achieved through support to entrepreneurship in the agricultural value chain. It will also provide solutions to youth underemployment by developing prospecting tools that will adapt the vocational training system to labour market requirements.

The project will specifically target 12 key established SMEs, 1,200 young entrepreneurs (30% of whom are women), 14,200 producers/stockbreeders (40% of whom are women) and 200 women from vulnerable rural villages, 1,000 young people trained in vocational training (VT) centres



supported by the project, 40% of whom are women.

The other project targets are four microfinance institutions, one financial institution (FI) and five training centres in the same

regions in order to train young people in trades with good prospects.

It is expected to reduce the incidence of poverty from 58.7% (2011) to 49% (2025) as well as

reduce the combined unemployment and underemployment rate for young men from 22% (2011) to 16% (2025) and young women from 31.9% (2011) to 26% (2025).

In the medium term, about 19,600 direct jobs (40% of which will be for women) will be created. The beneficiaries' incomes are expected to rise by 25% by 2020.

The project incorporates an impact analysis of entrepreneurship support which consists in supporting all the agricultural value chain actors who will be empirically evaluated in order to assess the chain's impact in terms of job and income creation.

This would help to guide public action in widely disseminating the approach.

Source: Togonews

## CAMEROON

## 25,000 youths recruited

In order to reduce the number of young people leaving university and other tertiary institutions in the country every year without jobs, President Paul Biya on February 10, 2011, ordered a special recruitment of 25,000 youths into the Civil Service.

According to Angouin Ange Michel, the Minister of Public Service and Administrative Reforms, the operation went on well and has been concluded with the publication of further lists to replace those who were selected, but failed to turn up.

Except for 419 workers whose salaries have been suspended for various reasons such as abandoning work or succeeding in other recruitment tests, the whole exercise was a huge success. In all, 25,074 youths were recruited into the Public Service and the committee that was set up by the Prime Minister, Head of Government, Philemon Yang, to oversee the exercise, has since been dissolved - having concluded its work.

Source: Cameroon Tribune



## BURKINA FASO

## Yoghurt benefitting students and producers

As part of its school meals project in Burkina Faso, WFP uses locally-produced yoghurt to enrich children's school meals and provide a market for vulnerable small-scale producers to earn an extra income.

Students in fourteen schools have been benefitting from this initiative since May, when WFP introduced yoghurt into its school meals. In the 2015-2016 school year, the yoghurt initiative will expand to 20 schools, reaching 2,500 students.

This school year, the overall school meals program will reach over 120,000 students in 955 schools in the Sahel region where food insecurity is high, and school

enrollment rates are low. Not only have the students, however, benefited from this initiative.

Small-scale women producers Women-led milk processing units are taking the lead in producing the yoghurt for the schools. In Dori, the capital of the Sahel region, WFP works with Do Kassam Bodeji Ai (KNB), a group of thirty women who purchase milk from small producers and turn it into yoghurt for the students.

When the group began in 2010, they were only working with 22 liters of milk per day. Now, the partnership with WFP allows them to transform 200 liters daily.

Hadiatou Ba Koita, a 36-year-old mother of five (second left in

photo above), is the group's president. She says that the beginning was not easy.

"We had many difficulties at first. Even our husbands did not believe in our adventure. But now, KNB allows us to be autonomous, to meet our needs and those of our families. Every day I had to rely on my husband for my needs and those of my children. Since our group has been working with WFP, I'm basically financially independent. My husband respects me more, and consults with me before making decisions. We now have more value in the eyes of our families and societies - more respect."

Thanks to WFP's expertise, she says, their production and food

quality have improved.

Hadiatou is hoping to further expand so that within a year, KNB can have its own herd of dairy cows, and one day, a factory. They set aside a portion of their profits each month for future investments like these.

"With the example of our groups' success, more and more women in the region are coming to us for advice."

**Teachers**

in a context where families struggle to provide two daily meals to their children, and malnutrition rates are some of the highest in the country, the school meals encourage parents to send

Continues on page 35

## LIBERIA

## World Bank Project Targets Ebola-Affected Households

The World Bank Board of Executive Directors has approved a new US\$10 million International Development Association credit for the Government of Liberia to improve access to income generation opportunities for targeted youth. This financing will also provide support for strengthening the government's capacity to implement its cash transfer program.

The Liberia Youth Opportunities Project (YOP) directly targets about 15,000 youth aged 15-35 years, 50 percent of whom are vulnerable female youth who will benefit from the household enterprise and productive public works components in urban and rural areas. The project also benefits extremely poor and Ebola-affected households by supporting the development of a safety net system, including the development of management information, electronic

registration, and payment systems to complement the Emergency Ebola Response Project.

"This project supports the basic building blocks of a social protection system that increases resilience of the poorest and most vulnerable households and groups to cope with future shocks by engaging in productive employment," said Inguna Dobraja, World Bank Liberia Country Manager for Liberia. "This is entrenched in Liberia's Agenda for Transformation Human Development Pillar which emphasizes the promotion of shared and equitable economic growth in Liberia."

The project will provide apprenticeships to vulnerable youth in urban areas and support agricultural transformation and value chain addition using productive public works and Community-Driven Development approaches particularly for youth in rural areas. To mitigate the impact of future shocks, the

project will also improve efficiency in the delivery of cash transfers to targeted households, including to youth. The YOP activities will be implemented in close cooperation with the private sector.

Suleiman Namara, Task Team Leader for the YOP said, "We recognize that rural and urban youth have different employment constraints and therefore the project is designed to address specific needs of different cohorts of youth, with a focus on pre-employment and life skills activities to strengthen youth participation in the labor market."

As part of measures to ensure that results are achieved, the project emphasizes corruption prevention and grievance redress mechanisms. The project will therefore engage independent anti-corruption institutions and civil society in third-party monitoring of project implementation and benchmarks. The World Bank Group will continue to work closely with Liberia

and its development partners to support the global Ebola response and post-Ebola recovery efforts in the country.

The World Bank's International Development Association (IDA), established in 1960, and helps the world's poorest countries by providing grants and low to zero-interest loans for projects and programs that boost economic growth, reduce poverty, and improve poor people's lives. IDA is one of the largest sources of assistance for the world's 77 poorest countries, 39 of which are in Africa.

Resources from IDA bring positive change for 2.8 billion people, the majority of whom live on less than \$2 a day. Since 1960, IDA has supported development work in 112 countries. Annual commitments have averaged about \$18 billion over the last three years, with about 50 percent going to Africa.

Source: Front Page Africa



## GAMBIA

# Bank officials trained in supervision

The West African Institute for Financial and Economic Management (WAIFEM), in collaboration with the Central Bank of The Gambia has commenced a ten-day regional course on advanced banking supervision and financial stability, at the Jerma Beach Hotel.

In declaring the training course open, the second deputy Governor of The Central Bank of The Gambia, Oumie Savage Samba, said there had been a profound change in the size and structure of the world financial markets over the past thirty years.

The trend, which emerged in a few countries during the 1970s, subsequently gathered momentum and spread globally owing to the confluence of the liberation of financial markets, technology innovation, and favorable macro-economic environment, she said.

More importantly, she added, the development also gave rise to a more efficient and competitive financial industry, but not without certain costs and strain, including greater risk of potential disruption.

She said most central banks are responsible for the regulation and supervision of banks, with a view to providing substantial, though not

absolute, protection for depositors and for ensuring stability of the financial system.

The ultimate goal of macro-prudential supervision and regulation is to minimise the risk of financial disruptions that inflict significant damage to the broader economy, she added.

According to her, a stable financial system is one in which financial intermediaries, market and market infrastructure facilitate the smooth flow of funds between savers and investors and, by doing so, help promote economic growth.

She said a resilient financial system is one in which there are well developed crisis management arrangements for handling distressed financial institutions, in such a way that public confidence in the financial system would not be undermined.

"The art of banking is the management of risk. As supervisors, we must, therefore, be vigilant in ensuring that banks operate in a responsible and moral manner."

Mrs Savage-Samba said supervisors must insist that banks put in place the necessary structures to ensure appropriate behavior, because "ultimately, no bank should be a burden to taxpayers."



All of these could not happen without the resolute commitment of the young and aspiring regulators of the sub-region, she said.

In his speech, WAIFEM Director General, Prof. Akpan H. Ekpo, said WAIFEM was established in July 1996 by the central banks of The Gambia, Ghana, Liberia, Nigeria and Sierra Leone, with the mandate

to build sustainable capacity for improved macroeconomic and financial sector management in the member countries.

The institute commenced training activities in April 1997, and had since then organised over 537 training and capacity building programmes in the form of national and regional courses or workshops.

The institute had since inception enhanced the knowledge of over 14,650 middle/senior/executive level officials, legislators and journalists, predominantly from WAIFEM constituent countries and a sizeable number from other sub-regions in Africa and Latin America.

WAIFEM had also built collaboration arrangements with a number of reputable institutions to ensure high standards in its programme, Prof. Ekpo continued.

The ongoing course is the last of the three module examinable course on banking supervision offered by the institute, he said, adding that the first two modules on foundation and intermediate levels were executed in March and July 2015.

He said the principal objective of the course is to assist participants to appreciate the need for financial stability and enhance their ability to limit the risk of systemic failure through various reform measures.

The course would also assist participants to understand contingency planning, risk-based supervision and the mechanics of assessing financial sector vulnerability, he announced.

Source: The Point

## Yoghurt benefitting students...

Continued from age 34

their children to school.

Estelle Bambara, a 27-year-old teacher in Kampiti (photo below), says that school meals have helped to improve attendance.

Typically, during the harvest season, about a third of students (17 out of 47) skip school in order to help their parents in the field. But with the addition of the yoghurt to the school meals, she has seen attendance grow.

Estelle says that parents of students in the region are beginning to understand the importance of schooling for both girls and boys. The school has enrolled the largest number of students this year - a hundred students.

"Without programmes like these, it would be difficult to get children to attend school in the Sahel region," she concludes.

Students The importance of school meal programmes in a country like Burkina Faso is well established. In the Sahel region, WFP's school meals programme encourages enrollment and attendance, especially that of girls. Some schools now enroll more girls than boys - proof that programmes like these contribute to gradually closing the gender gap.

One of these girls is Djeneba Hamadou Diallo, a bright 12-year-old (photo below), who is one of nine children. She works hard in school, and is one of the top five students in her class. Her

favorite subjects are math and science.

Like all 955 schools in the Sahel region, her school, in Kampiti, receives WFP food in school canteens, with breakfast at recess and lunch at noon.

"I like going to school - I get to read, write, and eat good food! The midday meal is good, but I like the yoghurt especially because it's sweet," she says with a big smile.

At home, Djeneba's family usually eats tô (corn flour dough or millet with vegetable sauce), millet porridge, beans, and occasionally rice and milk. But the milk she has at home is not as fresh as the yoghurt at school.

Djeneba also receives take-home food rations for her and her family. WFP distributes food rations for girls so that they can take 10 kg of grains home each month, another aspect that encourages parents to enroll their daughters in school and keep them there.

"My parents appreciate the food - they know that when I work hard at school, the family benefits." Djeneba wants to do well in the entrance exams for high school next year and become a teacher rather than marry young, like many other girls in her community.

"My dream is to one day become a teacher to teach children in my village to read, write, and count," she says.

Source: United Nations World Food Programme

## LIBERIA

# Land rights to cement Sirleaf's legacy

In Liberia, many rural communities are on edge as encroaching economic development projects that force families off their land continue to worry the countryside.

However, this could pave the way for the West African country to address the emotive land tenure issue and empower its people.

Palm oil plantations, mines, and timber concessions are expanding across Liberia on land that communities have managed and lived on for generations. These concerns, however, have been heard by President Ellen Johnson Sirleaf, who is pushing for passage of a Land Rights Act that would help reverse this impoverishing trend.

The 'right' choice could strengthen Liberia in a region where weak land rights have been tied to violence and armed conflict.

Recognizing the long-standing use of land by local peoples, Liberia's Land Rights Act would establish local communities as the rightful owners of the country's forests and rural lands.

By extension, the legislation would protect the forests, as well as the communities who serve as their guardians, from powerful commercial interests that would level the trees and their homes. It would also establish the nation as an international leader in the global quest for sustainable and equitable development.

The Land Rights Act was a product of consultation among Liberia's rural people, civil society, and government

agencies, a process that concluded in 2014. While many strongly support the legislation and expect its passage, they cannot wait forever.

Experts estimate that 71 percent of Liberia's land area is held under customary tenure, but commercial concessions cover as much as 75 percent of the country's land. Conflict often results where these two categories overlap.

Norway has pledged up to \$150 million to halt deforestation in Liberia, with the condition that Liberia give a portion of the money directly to communities to help them protect the forests. The international community as a whole must follow suit and stand with Liberia's people. Future support should be conditional on passing the Act and securing the rights of communities.

Until now, the Liberian Parliament has instead bowed to the interests of the country's elite. It has proposed actions that would gut the rights legislation, or postpone it, or completely reverse its original intent. And in October, Parliament failed to review and pass the Land Rights Act before it went on recess.

President Sirleaf can still take action to reconvene Parliament in November and continue to urge passage of the Land Rights Act. If she does not, the Act waits until at least January.

Enacting the full Land Rights Act will take even greater moral courage from Parliament than what was needed to combat the Ebola crisis, but this courage is reinforced by President Sirleaf's efforts. Liberia's

government has led the nation and its people over massive hurdles, and they have made historic progress for which they have received global recognition.

The Land Rights Act promises to stand as another of these historic achievements. Based on the work of Liberia's National Land Commission, the private sector, Liberia's development partners, the country's rural communities, civil society, and relevant government agencies, the bill would establish a clear path to stability, food security, and sustainable development for all of Liberia.

If the legislation never passes, Parliament would dash the hopes of people who have suffered far too much already. And future investments in the country—whether from multinational corporations looking to tap Liberia's natural resources, or international institutions looking to improve the economic standing of Liberia's people—would essentially lock in Liberia's current levels of poverty and conflict.

This is far from a uniquely African problem. Across the Atlantic, Latin America offers two opposing futures for Liberia. In Nicaragua, the imbalance between the wealthy elite, who own most of the land, and the rural poor, who own little, has triggered a persistent cycle of conflict and poverty. Many rural communities work farmland as laborers, not as landowners, and struggle to regain ancestral land that was grabbed to establish commercial projects or national parks.



# A buoyant banking industry for a healthy economy

## Industry dynamics

Ghana has Gross Domestic Product (GDP) of \$ 38.65 billion, GDP growth of 4.2% and population of about 26.97 million (World Bank, 2014). Ghana has about 29 universal banks and a myriad of rural banks and microfinance institutions. Banks play an important role in propelling the entire economy of any nation, of which there is need to properly regulate them efficiently through reform processes geared towards forestalling bank distress. The Bank of Ghana (BoG) has

increased the capital requirement of commercial banks in the country from GHC 60 million (USD 15,752,165.9) to GHC 120 million (USD 31,504,331.8) to strengthen them against risks.

By this, commercial banks in the country would be expected to raise their capital assets to a minimum amount of GHC 120 million (USD 31,504,331.8) as an insurance in times of challenges.

According to sources at the Central Bank, the move has largely been welcomed by some major banks whose capital requirement already exceed the minimum level set by the BoG.

This will ensure that lenders maintain sizable financial cushions that can absorb losses as a bank is failing, without threatening a crisis in the broader banking system. Capital requirement (also known as regulatory capital or capital adequacy) is the amount of capital a bank or other financial institution has to hold as required by its financial regulator.

This is usually expressed as a capital adequacy ratio of equity that must be held as a percentage of risk-weighted assets. These requirements are put into place to ensure that these institutions do not take on excess leverage and become insolvent. Capital requirements govern the ratio of equity to debt, recorded on the liabilities and equity side of a firm's balance sheet.

On the other hand, the reserve requirement is a central bank regulation employed by most, but not all, of the world's central banks, that sets the minimum fraction of customer deposits and notes that each commercial bank must hold as reserves (rather than lend out). These required reserves are normally in the form of deposits made with a central bank, or cash stored

physically in the bank vault.

Ghana as a sovereign state manages her own monetary and fiscal policy geared toward prudent economic management. Interest-rate targets are a vital tool of monetary policy and are taken into account when dealing with variables like investment, inflation, and unemployment. Monetary authority is an institution that manages a state's currency, money supply, and interest rates and in Ghana's case, the monetary policy committee chaired by Central Bank governor set monetary policies to control money supply, inflation, exchange rate among others. MPC also uses reserve requirement to control money supply in an economy.

### Regulatory role

The regulator of the banking industry is the Bank of Ghana. The Bank of Ghana shall have overall supervisory and regulatory authority in all matters relating to banking and non-banking financial business with the purpose to achieve a sound, efficient banking system in the interest of depositors and other customers of these institutions and the economy as a whole.

The regulatory and legal framework within which banks, non-bank financial institutions as well as forex bureaux operate in Ghana are the following:

- Bank of Ghana Act 2002, Act 612
- Banking Act, 2004 (Act 673)
- Non-Bank Financial Institutions Act, 2008 (Act 774)
- Companies Code Act 179, 1963
- Bank of Ghana Notices /Directives / Circulars / Regulations

The functions and responsibilities of the Central Bank as a regulator are defined in Act 612 and Act 673 as follows:

- To regulate, supervise and direct the banking system and

credit system to ensure the smooth operation of a safe and sound banking system

- To appoint an officer designated as the head of Banking Supervision Department, who shall be appointed by the Board

- To consider and propose reforms of the laws relating to banking business

The increase in the capital requirement is a step in the right direction. It will solidify banks' capital base to be able to finance huge investments.

### Same products and services

In Ghana, almost all the banks are offering the same products and services. From retail banking to corporate banking to electronic product services to SME banking etc. They are virtually offering same products and services. In fact, specialization and innovation is low in the industry. It is not surprising that, most banks are recording huge profits in an ailing economy. The lack of investment into the real sector of the economy has led to what I call "lazy banking". This is where banks and other financial institutions invest heavily in government treasury bills and bonds at the expense of the real sector of the economy. There is more room for improvement. Few years ago, the Bank of Ghana increased capital requirement which brought about mergers and acquisitions in Intercontinental Bank and Access Bank, The Trust Bank and Ecobank, HFC etc. Did that reform fully achieve its objectives?

### NIGERIAN EXPERIENCE

The Nigerian experience where the Central Bank (CBN) increased the minimum requirement of banks from two billion Naira (US\$14.5 million) to 25 billion Naira (about \$181million), reflecting an increment of 115.0% in 2004. The move caused ripples in the

industry with several mergers and acquisitions occurring thereby reducing the number of banks from over 70 to about 24.

### OWNERSHIP

There are critical questions we need to ask ourselves; how many of the 29 universal banks are owned wholly by Ghanaians? How many of the universal banks are party owned by Ghanaians? How many banks are owned by foreign nationals? How many of the Ghanaian banks can comfortably raise the GHC 120 million (USD 31,504,331.8)? I am not calling for nationalization but a call on policy makers (Finance Ministry and Bank of Ghana) to develop policies to aid indigenous banks grow in the interest of fair competition. I expect government to take a bold step to roll out policies that will nurture indigenous Ghanaian companies not only in banking industry but also in insurance industry, telecommunication industry, manufacturing industry, transportation industry, pharmaceutical industry, oil and gas industry among others.

In conclusion, the increase in capital requirement of banks will encourage mergers and acquisitions. Mergers and acquisitions in banking industry results in overall benefits such as improved revenue efficiency related benefits, Return on Asset (ROA) which is decomposed into Total Asset Turnover (efficiency) and profit margin (effectiveness), Return on Investment (ROI), cash flows, reserves, liquidity, etc.

Again, the increase in capital requirement should lead to specialization of banks in all sectors of the economy. From manufacturing to agriculture to oil and gas, real estate etc. Banks should be able to finance big projects to steer economic growth.



AMOAH-DARKWAH EMMANUEL

Amoah-Darkwah Emmanuel  
Chartered Economist  
Katakyliequamevigor  
@Gmail.Com  
0245-683297

## Climate-smart development to ease poverty

Climate change is already preventing people from escaping poverty, and without rapid, inclusive and climate-smart development, together with emissions-reductions efforts that protect the poor, there could be more than 100 million additional people in poverty by 2030, according to a new World Bank Group report released before the international climate conference in Paris.

The report, Shock Waves: Managing the Impacts of Climate Change on Poverty, finds that poor people are already at high risk from climate-related shocks, including crop failures from reduced rainfall, spikes in food prices after extreme weather events, and increased incidence of diseases after heat waves and floods. It says such shocks could wipe out hard-won gains, leading to irreversible losses, driving people back into poverty, particularly in Africa and South Asia.

"This report sends a clear message that ending poverty will not be possible unless we take strong action to reduce the threat of climate change on poor people and dramatically reduce harmful emissions," said World Bank Group President Jim Yong Kim. "Climate change hits

the poorest the hardest, and our challenge now is to protect tens of millions of people from falling into extreme poverty because of a changing climate."

Sub-Saharan Africa is by far the region most vulnerable to climate change. Without climate-informed development, 43 million more people - most of them in Ethiopia, Nigeria, Tanzania, Angola and Uganda - could fall into extreme poverty by 2030, largely as a result of lower crop yields and higher food prices, and the health impacts of climate change.

The report finds that the poorest people are more exposed than the average population to climate-related shocks such as floods, droughts, and heat waves, and they lose much more of their wealth when they are hit. In the 52 countries where data was available, 85 percent of the population live in countries where poor people are more exposed to drought than the average. Poor people are also more exposed to higher temperatures and live in countries where food production is expected to decrease because of climate change.

The report, released a month before negotiators gather in Paris for international climate talks, shows

how ending poverty and fighting climate change can be more effectively achieved if addressed together.

Agriculture will be the main driver of any increase in poverty, the report finds. Modeling studies suggest that climate change could result in global crop yield losses as large as 5 percent by 2030 and 30 percent by 2080. Health effects-higher incidence of malaria, diarrhea and stunting-and the labor productivity effects of high temperatures are the next-strongest drivers.

The impact of climate change on food prices in Africa could be as high as 12 percent in 2030 and 70 percent by 2080 - a crippling blow to those nations where food consumption of the poorest households amounts to over 60 percent of total spending.

In focusing on impacts through agriculture, natural disasters and health, the report calls for development efforts that improve the

resilience of poor people, such as strengthening social safety nets and universal health coverage, along with climate-specific measures to help cope with a changing climate, such as upgraded flood defenses, early warning systems and climate-resistant crops.

At the same time, the report says an all-out push to reduce greenhouse gas emissions is needed to remove the long-term threat that climate change poses for poverty reduction. Such mitigation efforts should be designed to ensure that they do not burden the poor. For example, the savings from elimi-

nating fossil fuel subsidies could be reinvested in assistance schemes to help poor families cope with higher fuel costs.

In poor countries, support from the international community will be essential to accomplish many of these measures, according to the report. This is particularly true for investments with high upfront costs-- such as urban transport or resilient energy infrastructure -- that are critical to prevent lock-ins into carbon-intensive patterns.

"The future is not set in stone," said Stephane Hallegatte, a senior economist at the World Bank who led the team that prepared the report. "We have a window of opportunity to achieve our poverty objectives in the face of climate change, provided we make wise policy choices now."

The report also reviews successful policy solutions to show that good development can protect the poor from shocks. For example, when droughts in Ethiopia caused food shortages in 2011, the government-run Productive Safety Net Program reduced the impact on poor people and poverty by quickly expanding coverage from 6.5 million people to 9.6 million and by increasing the duration of benefits from six to nine months per year. In Uganda, the combination of new crop varieties and extension visits has boosted household agricultural income by 16 percent.





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# Customers complain about malware tablets

Some tablets being sold on Amazon are apparently coming with pre-installed malware on them, and can delete users' apps and force them to look at unwanted adverts.

That's according to an investigation from Chinese mobile company Cheetah Mobile.

Cheetah's researchers have been looking into a particular Trojan called "Cloudsota," and say that it is frequently coming pre-installed on more than 30 different tablet brands.

These aren't iPads or Google Nexus tablets, of course — they're low-end devices from no-name manufacturers, typically built in China. The most affected, Cheetah says, are "no brand" devices that use Allwinner chips.

The company says that devices loaded with the trojan are being sold on Amazon, highlighting 10 allegedly affected listings. In total, Cheetah says that more than 17,000 infected devices have been sold, though not all through Amazon — the tablets are also available for purchase elsewhere on the web.

Cloudsota "can install adware or malware on the devices and uninstall anti-virus applications silently," according to Cheetah. "With root permission, it is able to automatically



open all installed applications. Furthermore, we found that the Trojan replaces the boot animation and wallpapers on some devices with advertisements. Cloudsota also changes the browser's homepage and redi-

rects search results to strange ad pages."

On a \$59.99 (£40) tablet currently on sale on Amazon US, a customer complains that it is "loaded with malware/adware that can't be removed. Shows

full screen pop ads all the time and suspends app you have running." Another device on Amazon US — this one on sale for \$79.99 (£53) — has a review claiming that "the tablet itself and keyboard cover are great, but it came pre-installed with Trojan.coudw.a in 2 system files ... I also had issues with advertisement pop-ups coming up on the desktop — even before I opened the browser and before I installed anything! This is another symptom that this thing came infected — and it seemed new when I got it!"

Both of these devices are sold by third-party sellers, but "fulfilled" by Amazon — meaning that Amazon holds the stock in its warehouses.

Business Insider has reached out to Amazon for comment, and will update this story when it responds. This isn't the first time something like this has happened. In June 2014, eBay banned listings of the Star N9500 smartphone after a security firm discovered that it was coming pre-loaded with a trojan that tracked unwitting users' activity. And realistically, this won't be the last time, either.

But it serves as a cautionary measure that if you're buying something extremely cheaply, then it often comes with a cost.

*Business Insider*

## Apple's iPad Pro on sale



Apple Inc's iPad Pro is available to order online and in stores.

The 12.9 inch-screen tablet, which starts at \$799 but costs more than \$1,000 if buyers also want a keyboard and an optional stylus, will be available in more than 40 countries, including the United States, the UK, China and Japan.

Sales of iPads have been falling for several quarters as big-screen iPhones appeal to more consumers. Apple sold 54.86 million iPads in the year ended Sept. 26 - a drop of 19 percent from a year earlier.

Since launching iPad with a 9.7-inch screen in 2010, Apple has released a mini version in 2012 with a 7.9-inch screen.

Apple unveiled the larger iPad Pro on Sept. 9, hoping to rival Microsoft Corp's 12-inch Surface Pro 3 in attracting business customers.

Research firm Forrester projects that sales to businesses will represent as much as 20 percent of the overall tablet market by 2018, compared to 14 percent this year, as the market grows from 218 million units to 250 million units.

*Reuters*

# Finally! Google offline maps are here

Google Maps offline version, the initial download takes place when you have a Wi-Fi connection, but after that, you'll be able to use the map anytime.

Nothing marks you like a tourist more than a giant folding map. Sure, a map is one of the best tools any traveler can have, but finding one that works offline on your phone or tablet, with enough detail to actually be useful, has long been a frustrating challenge.

Finally, Google is rolling out its offline solution for Google Maps. Just download an area of the world to your phone, and when you find yourself in, say, rural Montana without any service, you'll still be able to see the same detail as if you had an Internet connection, including directions, place information (like opening hours and ratings), and the ability to search

within the map.

The offline idea has been floating around Google for a while now. The company previewed this pending feature back in May, and even as early as 2012, you could save small areas in a map to look at offline. But until now the offline offerings weren't that useful —

it was basically like a screengrab, without interactive abilities and not much square mileage.

That's all about to change. Need to search for a place to eat near your morning walking tour? No problem. Want to find a cocktail bar close to your hotel? Done. Just download your destination while you're

connected to Wi-Fi (for instance, before you leave for your trip, or at the hotel), and then you'll be able to access it even when there's no data in sight. The only differences will be that, because of space constraints, businesses will not appear in your offline map with photos or user reviews — though they will still have names, star ratings, and phone numbers.

The new functionality update is coming to Android first, starting today, and will soon be available on iOS devices.

*YahooTech*





# Sexting 101: How to keep kids from hiding Nude Photos on their phones

**N**ews of a sexting scandal involving hundreds of students at a Colorado high school has got parents across America in a tizzy. Are their kids also sharing nude snaps of themselves? How would the parents even know?

Complicating this scandal was how the students kept these images from parents and teachers. Many apparently used mobile “photo vault” apps that make it easy to hide illicit photos.

Sexting might seem harmless to your teens, but it can have serious consequences in the real world. Laws regarding sexting vary widely from state to state, but possessing nude photos of minors is illegal virtually everywhere — regardless of whether the person in possession of the pictures is also underage, has shared them with anyone, or is the person in the photos. Yes, your child could be prosecuted for taking naked selfies.

And once a nude photo has been shared, there’s no controlling what happens to it. The pictures could be used for revenge porn or cyberbullying, or they could surface again online years later, affecting your kid’s ability to get accepted by a college or hired by an employer.

Are your kids hiding pictures on their phones they don’t want you to see? How do you find out — and make sure they stop? Read on for the skinny.

How to identify secret photo vault apps

First, you need to learn how to identify these secret apps. There are hundreds of photo vault apps in both the iTunes App Store and the Play Store that appear to be something else entirely, like a calculator, a clock, or a game. Many are free.

For example: The most common secret vault or “ghost” app appears to be an ordinary calculator. In fact, it is a working calculator — but enter a secret passcode and you unlock a vault (right) where you can store photos, notes, or browse the Web in secret.

Ghost apps can also look like simple clocks. Hold two fingers on this clock face (left) for three seconds and then enter a passcode to reveal the vault inside it.

They can also take the form of simple games, like the Tile game below. You can play the game on the left by sliding the squares around until you recreate the original image, or tap the numbered tiles corresponding to your passcode to unlock the photos inside (right).

What can parents do? The first rule of digital parenting: Always talk to your kids. Make sure they understand the consequences of storing and sharing nude pictures, legally, socially,

Showing results for “secret photo vault”



## Family Sharing

If you’re an Apple household, and you use iOS 8 or later, you can use the Family Sharing option to control what your young charges do with their iDevices, including what apps they’re allowed to install. (For instructions on how to set up Family Sharing, visit Apple’s support

site.)

Once you’ve set up Family Sharing, tap the Settings icon on your iPhone and select iCloud. Tap Family, then Add Family Member. You’ll be prompted to enter their Apple ID email address to send them an invitation. (Each iFamily can have up to five members.) Once they accept the

invitation, they’re in.

If they don’t have an Apple ID yet, tap “Create an Apple ID for a child” and follow the prompts to select their birthday, agree to the privacy policy, and enter the verification code on your credit card to verify you are an adult. (You will need to have a credit card on file with iTunes — not a debit card — or this won’t work. Because ... Apple.) Enter the name of your child, their new iCloud email handle, their password, and the answers to three security questions.

If they’re under age 18, the Ask To Buy toggle will be turned on. Leave it there. Tell Apple whether you want to share their location, and agree to the terms of service, and you’re done — finally.

The next time they try to download an app, they’ll see something like this:

You’ll get a prompt on your iPhone asking you to decline

or approve the purchase. And when in doubt, just say no.

How to Use Google’s Restricted User accounts

The Google Play store offers parental controls that can limit the types of apps, movies, books, and other media kids can access, based on their maturity ratings. You can also require users to authenticate every purchase on a device with a password. However, neither of those features can prevent your teens from downloading a free photo vault from the store.

Your best bet is to create an admin account on your child’s Android 5.x device, then create a child’s account as a restricted user. This will prevent them from accessing the Play Store at all (and really irritate them).

To do this you’ll need to have a PIN or password set up to protect the admin account. Then, from within your admin account, select the Settings icon from your home screen (it looks like a gear), then select Users. Click “Add user or profile” and then select Restricted Profile.

From there, you can select which of the apps you’ve already downloaded and are willing to let your child access by moving the toggles to the right. (All apps are turned off by default; some, like Google Docs, will not work in restricted mode.)

If they try to launch the Google Play store to install an app, they will get a message telling them they don’t have permission to use the store. If there’s a legit app they really need, however, you’ll have to install it for them on your profile, then turn on access to it using the settings above.

Is this a hassle? Yes. Is it worth it? Only you can decide that. And your tech savvy teens may find yet another way to get around these restrictions. Such is parenting in the digital age.

YahooTech

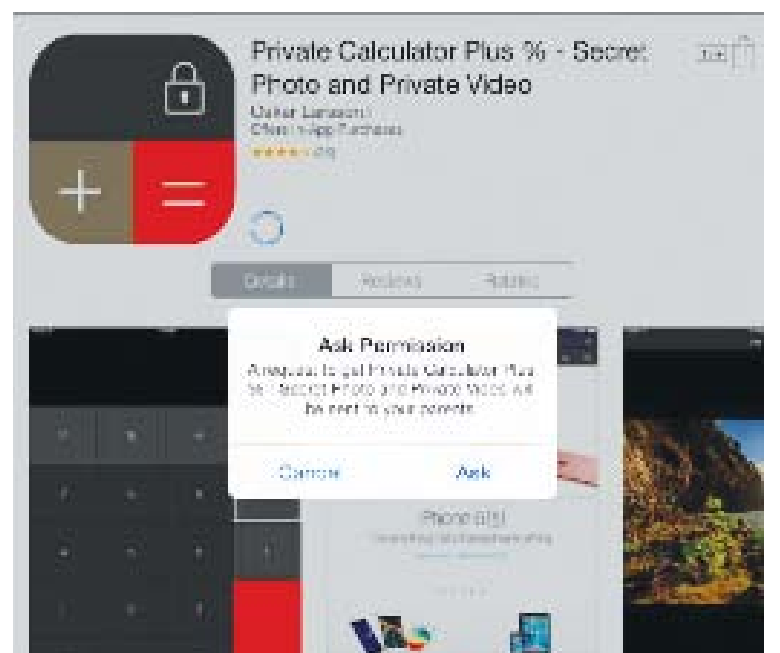


and otherwise. Try to have an open and honest conversation without immediately bringing down the hammer. You want to teach your kids the right way to do things, not force them further into hiding.

If you suspect your kids have been exchanging illicit pics, it’s time to check their phones, looking not only for racy images but odd-looking apps (like a bunch of calculators or very limited games). This will not likely make you very popular

among your teenaged offspring. If you encounter resistance or outright refusal, you may have to threaten the nuclear option: cutting off their mobile service.

The third option is to lock down their phones. This is a last resort, in part because it’s not as simple or as pain-free as it sounds. Locking down their phones means you must approve every app they want to install, from now until they’re 18. Here’s how to do it in iOS and Android. Unlocking Apple





# BDSports

## How Mourinho became 'A Little Less Special' at Chelsea - Drogba

Stories by ANTHONY NLEBEM

**F**ormer Chelsea striker Didier Drogba believes manager Jose Mourinho's influence waned during his first spell in charge of the club. Mourinho's current spell in charge has not gone according to plan and, despite winning the Premier League title last term, his position is under increasing scrutiny following an awful start to the 2015-16 season.

Chelsea have lost seven of their opening 12 league games and sit 16th in the table, a run of results which has prompted questions over the future of the Portuguese coach. Reports have suggested that Mourinho has 'lost the dress-

ing room', and Drogba, who ended his second spell at Chelsea in the summer to join Montreal Impact, suggests that this would not be the first time it has happened to Mourinho at Stamford Bridge.

"I believe things often come in three-year cycles and we had arrived at the end of such a cycle," Drogba is quoted by the Daily Mirror in his new autobiography "Commitment."

"By the start of the fourth season that Jose had been in charge, I think we had started to reach a point where it was sometimes harder for his message to get through.

"We wanted to hear it, we tried, but somehow we had lost a little bit of what made us special," Drogba added.



## How Comoros caged Black Stars

**G**hana failed to break-down a low rated Comoros side in 0-0 draw of the second qualifying round first leg tie on Friday in Moroni.

The Black Stars put up stirred up second half performance and struck the side post twice in dying minutes.

But Comoros could have carried the day after referee Norman Matemera disallowed a header who looked to be onside after television replay.

The hosts started well and could have snatched the lead under five minutes.

Midfielder Halifa Soule struck from long range and it needed a Razak Brimah fingertip save

which directed the ball to hit the side post for a corner kick in the fourth minute.

Afriyie Acquah delivered a perfect diagonal pass to Afful who had made the run into the box but the right-back was spotted in an offside position on 18 minutes

Jordan profited from a Baba Rahman run and lifted the ball to smash in a volley, which was blocked. Andre Ayew failed to prod in a powerful cross from the right in one of those slow build up plays by the visitors.

The Black Stars turned on the screws with five minutes left on the clock as Solomon Asante broke down the right and wriggle his way into the box.

The TP Mazembe man deliv-

ered a low cross but it was cleared out. Just before the break, Afful came close to opening the scoring but his effort was just some few metres high.

The Columbus Crew man played a one-two with Acquah and the wing-back raced like a hare to strike powerfully but it was rising despite goalkeeper Ben Boina completely beaten.

Ghana upped the tempo and the substitution worked to perfection as Emmanuel Agyemang Badu and David Accam changed the complexion of the match.

The return leg will be played in Kumasi on Tuesday with the winner advancing to the third qualifying round which will involve 20 teams put into five groups of four.



## Twitter fans react to Black Stars poor show against Comoros

**G**hana's Black Stars were held to a goalless draw by minnows, Comoros on Friday, in the first leg of the second round of African qualifying to the 2018 FIFA World Cup.

The Black Stars were tipped as favourites before the game, but in the end, Avram Grant will have to thank the assistant referee who ruled offside a 'goal' scored by the Islanders late in the game.

Comoros are yet to win an official game in their history but the terrific result recorded against the 4-time Africa champions is one that could be celebrated on the Island for many years to come.

Ghanaian fans though were not happy at all with the output of Avram Grant's men and took to Twitter to express their angers about the result.



**Below are a few.**

Godfred Akoto Boafo @east-sportsman

I hope people know the Black Stars only get paid for wins. Our \$10,000 should be safe.

AbdulWadudJournalist @WadudJournalist

Am very disappointed with the @ghanafaofficial performance ... common Comoros habba.

Sports Obama @SaddickAdams1

Comoros 0-0 Ghana  
SCENARIO 3: Black Stars be saying, "this is the actual \$5k performance, you like it Ghana?"





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