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# Strategic communication

## A catalyst for brand reputation

By Deborah Asantewaah SARFO

In today's competitive landscape, mastering the art of strategic communication has become important for any company that wants to excel and a must-have skill for that company that aspires to be the "go-to" and most trusted brand in any industry.

Strategic Communication (StratCom) involves delivering the right message to the right audience at the right time. It goes beyond disseminating messages to crafting them to resonate with your audience and amplify your brand's values, mission, and credibility.

It is about telling the story of your brand that connects with your objectives and your audience as well. What defines strategic communications is careful planning, execution, and evaluation, allowing it to effectively reach and engage stakeholders, support decision-making, and achieve desired outcomes.

Brand reputation is the perception that customers, employees and partners have about a company. This can change over some time hence an incessant dissemination of a well-crafted message through an accessible channel at a given time is crucial to cementing the company's reputation in the minds of people.

Moreover, in business where consumer perception can make or break a company, strategic communication has become an

imperative in brand reputation. Now, leveraging the power of strategic communication for an effective and strong brand reputation begins with having a clear understanding of the brand's identity; core values, mission and vision of the brand.

With this strong background information and defining what the brand stands for, companies can craft tailored messages that align with their identity and respond to the needs of their target audience. Strategic communication is, therefore, a game-changer and cornerstone to brand reputation. When communication is consistently aligned with these values, it reinforces the brand's identity and fosters trust among its audience.

For instance, if a company brands itself as customer service-oriented, it must put in place measures to ensure that customer satisfaction is always prioritised. This alignment between values and communication means one thing; the brand's message is authentic and credible. Misalignment between a brand's goal and behaviour can damage its reputation. Therefore, strategic communication should not end with conveying the right message but supporting it with real action. To build a strong and lasting reputation, businesses must always combine transparency and consistency when crafting messages.

### Elements of strategic communication

Just as it requires some calculated

steps to move from the ground floor of a storey building to the first floor, so it is significant to adopt specific approaches in delivering a message that will elevate the brand to a higher pedestal everyone would want to reckon with.

- ◆ **Audience Understanding** – the best way to get the eyeballs of your audience is to understand their tastes, preferences, and values
- ◆ **Message Development** – is crafting communications that are precise, succinct, and in line with the desired outcomes. Messages must inspire action, evoke the right emotions, and deliver the intended information.
- ◆ **Consistent messaging** – a company whose image is seen differently in different channels will never be taken seriously. Remaining consistent in what the company is and stands for on all social media platforms solidifies a business reputation in the public.
- ◆ **Channel Selection** – one key factor to consider when choosing a communication channel is the audience. The various platforms such as social media, websites, press releases, newsletters, events, and more. Each channel has its strengths and weaknesses, and selecting the right mix ensures maximum reach and impact.
- ◆ **Feedback** – quick response

to customer's enquiries and complaints from customers demonstrates a brand's adaptability and respect for customer service.

### Develop a strategic communication plan

Having a respected and highly-recognised brand does not take place in a vacuum, rather it thrives on developing a compelling strategic communication plan.

- ◆ **Objective of the plan** – It is important to have a specific or well-defined objective for the communication plan. To achieve your expected outcome these objectives must be Specific, Measurable, Achievable, Relevant and Time-bound (SMART).
- ◆ **Situational analysis** – conduct research to know the communication challenges in your industry and also analyse the internal and external factors that can negatively impact the communication plan.
- ◆ **Audience analysis** – Segment your audience into customers, employees, partners, stakeholders and others to craft a tailored message for each targeted audience.
- ◆ **Specific message** – After targeting and segmenting your audience, the next thing on the plan is to craft a specific message that will resonate with your audience. However, ensure that every message aligns with the company's vision and prioritise engaging

messages or content.

- ◆ **Multi-channel approach** – Based on the demographic and needs of your audience, select an effective mix of channels you will adopt in sending your message to them. When choosing, consider the strengths and weaknesses of each of the channels; emails, social media, press releases, events).
- ◆ **Media relations** – Build strong relationships with journalists to secure strong and positive news coverage of your company or business.
- ◆ **Budget** – Have an estimated cost you will incur in executing the plan and allocate a budget for every item on the plan.
- ◆ **Evaluation and adaptation** – While implementing the plan, continue to evaluate its effectiveness through metrics such as social media engagement, media mentions, and website analysis and surveys. Consider how best you will implement all the outcomes of the plan.

In addition to the above, complement them with the right strategic communication tools and software such as Asana, a project management software, for effective execution of the communication plan, email marketing software to reach the external audience, social media to engage with the audience, Google Analytics to provide insights into audience engagement and intranet platform to boost communication with employees.

Consumers have a perception for every industry to counter the negative ones and tag yourself as a trusted brand, you've got to leverage strategic communication to tell the company's story in a unique and compelling way.

# Why building brand equity for long-term success

By Wisdom JONNY-NUEKPE

Building brand equity can help to increase awareness and boost recognition to grow sales and profits long-term. Focusing on customers and how they perceive your brand can allow you to develop lifetime recognition.

Brand's equity enables brand owners to determine whether the brand is at the top of consumers' minds when shopping. For instance in Ghana, when someone needs to clean their teeth, they grab a Pepsodent, a brand whose name has become synonymous with toothpastes.

Similarly, when someone needs to wash their cloth, they gravitate toward Omo. Even if it's a completely different washing powder brand, many call these items by the brand name that holds the most equity in the market.

But what exactly is brand equity, and why should brands strive for it? Building this type of equity gives the brand name sway among consumers and means the brand is identifiable, recognizable, and credible. By creating good experiences and encouraging

consumers to continue using a brand, a brand owner can start to build equity that attracts new clients, retains old customers, and boosts sales.

### What is brand equity?

Understanding the brand equity meaning can be confusing because it's not defined by a single metric. Brand equity is the added value of brand recognition—the perceived quality and superiority of a brand from awareness and reputation.

When we discuss building brand equity, we're talking about positive brand equity. In our example, positive brand equity results from brand awareness and reputation for being the best tissue brand in the industry with the most market share. For instance, Pepsodent attained positive brand equity among consumers. Often, brands like these come at a higher price point, but customers are willing to pay a premium for them because they have a positive brand association.

There's also something called negative brand equity. If you have negative brand equity, you'll get the opposite result. Therefore, if positive brand equity increases profits and demonstrates your good reputation,

negative brand equity indicates a poor reputation and decreases profits. So what is brand equity in marketing? It's the same concept. Marketing is more than just promoting your products and services; it's how you elevate your brand by improving brand awareness, building a reputation, and attaining brand equity.

Every company wants customers to recognize it, but brand equity means clients can identify your brand and your products are perceived as high quality or better than the competition. Building positive brand equity is crucial for businesses because it allows to offer your products at higher price. However, one cannot build brand equity overnight. Businesses should strive for positive brand equity, but it is crucial to understand the components that go into it. Building a recognizable, quality brand that consumers trust takes time and hard work.

### The four essential components of brand equity:

- ◆ **Brand awareness:** No

business can have a strong brand equity without brand awareness. If you want to become a household name, customers must know about the brand and identify it while shopping. Branding should be cohesive, with similar messaging and visual elements recognizable across channels.

- ◆ **Brand attributes:** Brand association is how your customers perceive your brand. What words come to mind when customers think of your business? Your brand attributes are characteristics customers might use to describe your products and services, including personality traits; they're part of your overall brand identity. For instance, a clothing brand might be inclusive because it offers a wide range of sizes, while a linen brand might be sustainable because its fabrics are made from bamboo or organic cotton. Whatever the case, every business has attributes, and you should know what customers see or think when looking at your brand.
- ◆ **Perceived quality:** Any brand can say it sells quality products, but consumers know not to believe everything they read or hear. Your perceived quality is what customers think about your offerings. You might have a quality product, but you can't build positive

brand equity if your customer doesn't think it's high quality or of value. Instead, you want your customers to respond to your brand positively; you have to be the best.

- ◆ **Brand loyalty:** Building loyalty takes time because it's the sum of past experiences with a brand. The more positive experiences your customers have, the more loyal they'll feel to you. Building brand loyalty can increase profit margins because it's much more cost-effective to maintain customers than advertise to new ones.

### Conclusion

In Ghana, Brand equity is similarly perceived as the value and positive associations that a brand holds on the market, determined by factors like brand awareness, customer loyalty, perceived quality, and positive brand associations, essentially signifying how much added value a brand has in the eyes of Ghanaian consumers compared to its competitors.

With companies like GCB Bank recently being recognized as having the highest brand equity within the Ghanaian banking sector, this recognition goes a long way to emphasise the Bank as the most visible banking brand on the market including other benefits that translate into profit for the GCB brand.

# The power of ungoogleable brands

## ... the silent influencers who shape industries

By Bernard Kelvin CLIVE

This week we continue our series on the 'Rise of the Silent Brands. This is the thing; not all the powerful brands are visible. Some of the most influential individuals and businesses operate quietly, pulling the strings behind the scenes while remaining virtually unknown.

I call them "ungoogleable brands." They don't flood search engines, nor do they chase online fame, yet they hold the real power—making decisions that shape industries, politics, and businesses without the public even realizing it.

These individuals include quiet influencers, global shapers, and industry movers who operate under the radar. They may not have a social media presence, but they command significant influence in politics, business, and various industries. Their impact is felt, but their identities remain concealed from the public eye.

### The Power of Invisible Influence

A while ago, there was a local political contest in Ghana in one of the municipalities. Among the candidates, one was a well-known, capable, and likable figure in the community. The other was relatively unknown, yet he somehow managed to garner substantial support. During the campaigning period, both candidates actively engaged the electorate, but as the elections drew closer, an interesting dynamic unfolded.

While the popular candidate

seemed to have a strong chance of winning, the real power resided in a group of unknown decision-makers. These were the silent influencers who could tilt the vote in favor of a particular candidate.

The lesser-known candidate, despite his lack of widespread recognition, strategically sought the endorsement of these key figures. Eventually, he secured their support, won the election, and went on to make significant changes in the community. This example illustrates how unseen power structures shape outcomes, not just in politics but in business and other fields as well.

### The Role of Silent Investors and Venture Capitalists

Beyond politics, there are also ungoogleable individuals who wield financial power—silent investors, venture capitalists, and funders who operate outside the public eye. These are individuals with substantial wealth who choose to remain unknown. They do not seek public recognition but are accessible only through exclusive networks.

These investors provide funding for startups and major business ventures, but their names are rarely mentioned in mainstream media. To access their resources, one must be part of the right circles or offline networks. They prefer anonymity, not out of secrecy, but as a strategic choice to maintain privacy, control, and focus.

### Why Do Some People Choose to Remain Ungoogleable?

#### 1. Privacy and Security

If you are in the public domain, you are likely the public's. You lose your privacy. But not everyone wants that. Are you part of such? A reason many people choose to stay ungoogleable is to safeguard their privacy and security.

In a world where every move is under surveillance, some individuals prefer to remain off the radar. Mark Zuckerberg, despite being at the helm of the biggest social media empire, has struggled with keeping his personal life private.

Visibility attracts scrutiny, unwanted opinions, and sometimes, serious security threats. The truly powerful know this: staying unseen grants them the freedom to move, decide, and influence without unnecessary interference.



Bernard Kelvin CLIVE

*Bernard is a leading authority on personal branding and digital book publishing in Africa. With over a decade of experience in digital publishing, he has been a trusted consultant for entrepreneurs, pastors, and individuals looking to build their brands and write their books. To learn more about Bernard and his work, visit [www.BKC.name](http://www.BKC.name)*



The capability to articulate vision, motivate teams, and guide projects to fruition is a prized asset in any organization. Those who can communicate effectively are often seen as potential leaders and are more likely to be given responsibilities that can lead to promotions and career advancement.

#### 2. Focus and Clarity

Being in the public eye can be distracting. When the masses celebrate you, it's easy to become swayed by external expectations

rather than focusing on what truly matters.

Many high achievers choose to operate behind the scenes to avoid the noise of social media and public scrutiny. This helps them remain sharp, dedicated, and undistracted in

their pursuits.

#### 3. Letting Work Speak for Itself

It's easier to sell quality and excellent work than something merely embellished to look good. Build something that speaks volumes—let your craft do more of the talking.

Ungoogleable brands don't rely on personal branding gimmicks or social media hype; they let the undeniable quality of their work do the heavy lifting. Their reputation spreads through word-of-mouth, backed by consistent, exceptional value that speaks louder than any online presence ever could.

For example, there was once a skilled carpenter in a community who had no signage, no advertisements, and no online presence. Yet, he was widely regarded as the best in his field. His reputation spread solely through client recommendations. This principle applies to many successful businesses that choose to stay low-key while delivering high-quality services.

#### 4. Exclusivity and Increased Demand

Scarcity creates value. By maintaining a low profile, certain individuals and businesses command higher demand and exclusivity. When something is not

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# The power of ungoogleable brands

## ... the silent influencers who shape industries

Continued from page 3

easily accessible, people naturally perceive it as more valuable.

A consultant or service provider who is not widely advertised but has a strong reputation often attracts premium clients willing to pay top dollar. Their unavailability creates an aura of exclusivity, positioning them as high-value experts in their niche.

### 5. Serving a Niche Effectively

Some ungoogleable brands choose to remain silent to serve their niche market more effectively. There was a woman in one community who ran a grocery store with an unconventional business model—she sold products at near-wholesale prices to benefit the community.

She never sought expansion or mass publicity but remained committed to serving her local clientele. As a result, she gained a loyal customer base that traveled far and wide just to patronize her store. Her business thrived, not because of aggressive marketing, but because of trust, value, and consistency.

### How to Build a Silent, Ungoogleable Brand

For those who wish to create influence without being in the limelight, here are some key

strategies:

#### Master Your Craft

The foundation of a strong, ungoogleable brand is expertise. Invest in refining your skills, knowledge, and services so that your work speaks for itself. High demand follows mastery, and those who consistently deliver exceptional results will always be sought after.

#### Offer Premium, Exclusive Services

Position yourself as a high-value individual by ensuring your work speaks volumes. Offer top-notch services and build a reputation that attracts premium clientele.

Exclusivity breeds demand, and when people recognize the value you bring, they will seek you out without the need for excessive

#### Build Private, Offline Networks

To access the world of ungoogleable influencers, you must cultivate solid relationships offline. Attend industry events, engage in private business circles, and establish meaningful connections with key players. Relationships built on trust and discretion often lead to opportunities that public networking cannot provide.

#### Be Selective About What You Share

Not everything needs to be publicized. Protect your privacy by keeping certain relationships and dealings confidential. Avoid unnecessary publicity that could expose you to unwanted scrutiny.

marketing.

#### Solve Real Problems and Create Impact

Ultimately, your influence should be rooted in the value you provide. Identify a problem, create a solution, and focus on making a real impact. Whether in business, politics, or industry, those who deliver tangible results will always hold power—whether they are publicly recognized or not.

#### Final Thoughts

Branding is not visibility. The biggest myth in personal and business branding is that being seen equals being influential. But true influence isn't about chasing the spotlight—it's about being the force that moves things, even when no one sees you.

The world of ungoogleable brands is where real power thrives. These individuals don't flood search engines or scream for attention, yet they control vast networks, fund major ventures, and shape entire industries without needing applause. Want to build a brand that commands respect, not just recognition? Let's dive into the art of becoming ungoogleable.

True power is not always in being seen—it's in being indispensable.

Let me know how this perspective resonates with you. The best is yours!



**Daniel Asiedu**  
Managing Director

OmniBSIC Bank

Dear *Cherished Partner*,

On behalf of the Board, Management, and Staff of the Bank, I wish to extend our sincerest gratitude to you for choosing OmniBSIC Bank.

At OmniBSIC Bank, this new year marks the beginning of a transformational journey with the introduction of our new tagline *"...Not Just Another Bank"*, which is a reflection of our commitment to making you the happiest customer. It also reinforces our resolve to be the Bank of choice, where continuous innovation drives exceptional customer experience 24/7.

We invite you to evolve with us on this transformational journey as we continue to innovate and deliver extraordinary products and services tailored to meet your financial needs. Together, let's create a future of lasting partnerships and mutual growth.

*Yours faithfully,*

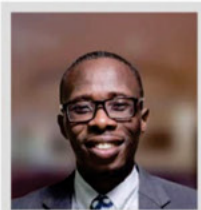
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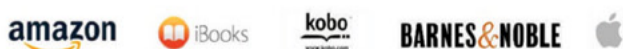
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# GTBank

## A Brand That Exudes Excellence and Brings Smiles to Customers

In today's fast-paced, technology-driven world, Guaranty Trust Bank (Ghana) Ltd (GTBank) dares to be different. From its inception, the Bank recognized that a brand is more than just a name or a logo; it is a strategic tool that showcases identity, values, and commitment to customers and the community it arbores.

At GTBank, branding is not just about the visual appeal of the brand physical assets, it's a culture! We focus on the creation of lasting experiences that makes banking effortless, enjoyable, rewarding and memorable.

Every time a customer sees the vibrant orange, engages with our digital services, or walks into a branch, they encounter a brand built on trust, excellence and simplicity: strong features and qualities that bring a smile to their face.

The Bank's daily operations revolves round its Vision and Mission of being Africa's leading financial services institution by

making end-to-end financial services easily accessible to every African by leveraging on technology and strategic partnerships.

### A strategic brand that builds loyalty

At GTBank, every product, solution, service or advertisement tells a story of excellence, simplicity and innovation. While many banks offer similar services, GTBank's distinctive branding ensures it is always top-of-mind and the preferred in the industry.

As part of its desire to offer the utmost in customer experience, measures have been put in place to ensure that all engagements in physical branches and on all electronic banking platforms remain seamless.

Whenever customers interact with the Bank across all touch points, they feel a sense of ease, reliability, and satisfaction as the entire customer

experience journey is specially designed to leave a lasting impression.

### The heart of the GTBank brand

A brand is only as strong as the people behind it. At GTBank, employees are the driving force that brings the brand to life. At every branch, on every call and through every digital platform, employees go over and beyond to create moments of joy for customers.

Whether it's offering financial advice, resolving a complaint swiftly, securing financial data or ensuring that customer requests are deftly discharged, employees' dedication to excellence and reliability strengthens the GTBank brand every day and leaves the customer satisfied.

### TOGETHER we are at Our Best

At the heart of GTBank's brand is a set of guiding principles known as The Culture Code. These are not just corporate slogans; they are the DNA of the bank, shaping its interactions, innovations and the identity of its employees and systems.

- ◆ **T – Trust:** Trust is the foundation of our success. Our customers trust us every single day and at every interaction. We trust in ourselves and in one another.
- ◆ **O – Openness:** Empower our people to express themselves and welcoming all constructive views, no matter how contrary.
- ◆ **G – Guidance:** Continuously leveraging our wealth of talent, experience, and expertise to guide our people and shorten the learning curve.
- ◆ **E – Exceptionality:** Working, and delivering at a standard that is way above normal and better than what anyone else has imagined.
- ◆ **T - Think Critically:** Never settling for the obvious and having an inextinguishable passion for exploring new ideas and creating new solutions.
- ◆ **H - Hard work:** Understanding that we are best when everyone does their best, and empowering our people to take



Thomas Attah John, CEO, GT Bank

responsibility.

- ◆ **E – Ethics:** Doing what we say we will do and having the courage to always do the right thing.
- ◆ **R – Respect:** Treating one another with dignity, kindness, and empathy; creating a healthy and safe working environment.

Each of these principles reinforces the brand's mission: to showcase GTBank as a leader in banking while ensuring that customers always leave with a smile.

### Innovation that Transforms Banking:

GTBank is widely known in the Ghanaian banking industry and beyond as the most technologically savvy financial institution, with the introduction of ground-breaking digital banking solutions such as its banking App, GTWorld; the USSD service, \*737#; the payments platform, Myghpay, and the web-based banking platform, Internet Banking.

These are carefully crafted to offer customers and non-customers convenience of carrying out day-to-day transactions such as airtime purchase, utility bill payments, bank and mobile money transfers and many others.

### A Workplace That Reflects the Brand:

GTBank employees don't just serve customers; they live the brand themselves. The bank's work environment is built on teamwork, continuous learning and personal growth, ensuring that employees are always motivated and empowered.

A happy, engaged workforce naturally translates into happy customers. At the core of the bank's success is a dedicated team that ensures technology remains human-centered. Employees from financial advisors to tech specialists work tirelessly behind the scenes to maintain secure, efficient, and customer-friendly banking

experiences.

### A Bank That Gives Back

Beyond its traditional banking duties, GTBank believes in creating impact. Through a range of strategic Corporate Social Responsibility (CSR) initiatives, GTBank is committed to empowering future generations through technology and fostering inclusivity.

The bank actively promotes quality and practical education by refurbishing computer laboratories in public basic schools, ensuring that young students have access to modern learning tools.

Additionally, GTBank's biggest CSR initiative, the Annual Autism Workshop and Consultations provides valuable support, awareness, and resources for individuals and people living with autism, their families and caregivers.

Beyond education, the bank sponsors various community development projects, reinforcing its role as a catalyst for positive change. The message is clear: GTBank is more than a financial institution; it is a driving force for education, inclusion and community empowerment. It is, indeed, a partner in national and community development.

### A Brand That Lives In the Hearts of Customers

A successful brand is not measured only by its market share but by the loyalty and trust it earns from customers. At GTBank, the brand is more than a corporate identity—it is a promise. A promise of reliability, simplicity and innovation. A promise that every interaction, whether digital or human will be seamless, efficient and satisfying.

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# Empowering Growth

## Republic Bank's SME Unit driving business success

In recognition of the significant role and impact of Small and Medium-Scale Enterprises (SMEs) on the national economic agenda, Republic Bank (Ghana) PLC, a financial intermediary, offers both financial and non-financial interventions that empower SMEs' growth.

By nurturing these vital enterprises through its dedicated SME Unit, Republic Bank reaffirms its commitment to supporting economic growth while building stronger communities.

Designed to empower businesses with tailored financial solutions and drive sustainable growth from micro to corporate levels, the Bank's portfolio of products and services provides the launchpad for SMEs to elevate their business.

### Partnership for Progress (SME Products and Services):

Republic Bank's SME Unit acts as a trusted partner for entrepreneurs and business owners navigating the complexities of running and growing their ventures.

The Bank's blend of product and service offerings includes financing options for Working Capital, Capital Expenditure (CAPEX), and Infrastructure, all with relevant features and flexible requirements.

Given the broad spectrum of the SME sector, the uniqueness of each

segment, and the distinct nature of every enterprise, the SME Unit is designed to develop practical and suitable credit solutions (i.e., lending structures) that meet the individual needs of customers.

### Republic Bank's general products and services include the following:

**Vendor Finance Facility** – involves pre-financing or discounting contracts receivable awarded by partner organizations in FMCG, Mining, international multilateral agencies, and NGOs.

**Working Capital Finance** – provides Overdrafts and Short-Term Loans for stock purchases, clearing goods at the port, debt refinancing, etc., to boost your business's working capital.

**Capex/Project Term Finance** – offers medium to long-term loans for capital expenditure needs, such as purchasing vehicles and machinery, office improvements, warehouse construction, rental payments for office space, and any other infrastructure and logistics needs that will enhance your business operations.

**Contract Finance** – supports financing to facilitate the execution of contracts awarded by reputable counterparties.

As a leader in the mortgage

sector, Republic Bank assists its SME partners in acquiring homes to provide them with the peace of mind necessary to run their businesses.

### Beyond Financial Support:

At Republic Bank, our SME Unit goes beyond just financial assistance. We understand that true success for SMEs requires capacity building, market access, and expert guidance.

To this end, the Bank's series of SME clinics, seminars, foreign trade visits, financial literacy training programs, and networking opportunities aim to equip business owners with essential skills in financial management, strategic planning, and digital transformation. By fostering knowledge and resilience, Republic Bank ensures that its SME clients are better equipped to seize opportunities, overcome challenges, and sustain their ventures in the long term.

### Innovative Digital Solutions (Republic Digital Suite):

In an era of rapid digitalization, Republic Bank's SME Unit utilizes cutting-edge technology to enhance accessibility and convenience for customers.

Through its user-friendly Digital Banking Suite, featuring the Republic Mobile App, Republic Internet Banking platform, and USSD (\*414#), SMEs can manage transactions, monitor accounts, and access financial services seamlessly. This focus on digital innovation underscores the Bank's commitment to ensuring that SMEs are prepared for

the evolving needs of their customers.

### 24-Hour Customer Support:

Our dedicated 24-hour customer support service provides real-time assistance, ensuring prompt responses to queries, transactions, and account-related issues to facilitate quick business operations.

Skilled and friendly personnel are on hand to offer expert guidance in accessing additional Bank services that align with your business goals.

For seamless communication, a dedicated number 055-676-0383 and Toll-Free 0800-414-414 are available for the timely resolution of challenges, ensuring minimal disruption to your business activities.

### A Vision for the Future:

In a world filled with opportunities, Republic Bank's SME Unit is more than just a financial service provider; it is a catalyst for progress, empowering businesses to dream big and achieve more.

Dear Entrepreneur seeking a reliable partner to support your journey, Republic Bank (Ghana) PLC is prepared to deliver exceptional service tailored to your business growth.

Discover how Republic Bank can be your partner in growth and success. Visit Republic Bank (Ghana) PLC or contact our SME Unit today.

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# To deliver or not to deliver?

*...the dilemma of food delivery services*

If I were to compile a list of things I hate with a passion, I would be sure queuing for food would be in my Top 3. I hate standing in line to buy food. In the first place, I have a big problem with the amount of time it takes to prepare food. I believe even fast food takes too long. Yes. There is nothing fast about it. It is only fast because compared to our local dishes, fast food is supersonic fast.

Take the process it takes to prepare fufu, waakye, banku or beans and fried plantain, and you would accept that fast food is only fast when compared to these meals. Therefore, if after all the stress of preparing it, one also has to stand in a long queue to get it, I feel right in hating queuing for food.

This is why I am all for food delivery services. If there is one thing I can confidently vouch for in Ghana's evolving business landscape, it has to be how food delivery services have transformed our dining habits.

From our local waakye joints to high-end restaurants, the sight of delivery riders has become as common as the traditional "take-away" orders we grew up with. More and more food businesses are having to add delivery services to their businesses.

What has even made this a lot easier for eateries is the advent of technology, mainly in the form of apps, to enable customers to place their orders online. When one adds, the consequences of the COVID-19 pandemic, it seems food delivery services are here to stay.

However, if the results of a fascinating study published in the February 2022 edition of Management Science journal are anything to go by, then those in the

food businesses must take a second look at the delivery addition. Titled "Food Delivery Service and Restaurant: Friend or Foe?", the study revealed that food delivery might not be the win-win situation many restaurant owners believe it to be.

The researchers behind the study took a deep dive into the relationship between restaurants and food delivery platforms, particularly taking into consideration the complexity of the relationship between the three main partners—the eatery, the delivery platform, and the customers.

Someone has likened the relationship between these three to a complex dance, with each partner having his or her own moves, but the three not always moving in harmony.

Let me share a scenario that many of us have witnessed. Remember that popular Kenkey spot that always had a queue of walk-in customers? Now, you might notice delivery riders taking up much of that queue. The restaurant owner might be feeling good about all this "increased" business, but according to this research, they might be merely exchanging one type of customer for another—and possibly at a lower profit margin.

The researchers discovered something quite intriguing. When a restaurant already has a solid base of traditional customers (think about our local chop bars with their loyal clientele), introducing a delivery service does not necessarily bring in more customers overall. Instead, it often just changes who is buying the food. It is like pouring water from one calabash into another—the amount of water does not increase, it just changes containers.

The study divided customers

into two groups: the tech-savvy ones who use delivery apps and traditional walk-in customers. This division is particularly relevant in our context, where we have a mix of smartphone-wielding youth who order everything online and our traditional customers who prefer the personal touch of walking in to buy their food.

But here is where it gets even more interesting. The researchers found that as more customers gain access to delivery services, restaurants might actually be tempted to become delivery-only kitchens and raise their prices.

Think about it—some of our local restaurants are already converting their dining spaces into purely kitchen areas, focusing solely on delivery orders. While this might seem progressive, the study suggests it could hurt both the delivery platform and society as a whole.

Why? Let's break it down with a practical example. Imagine your favorite jollof spot. Initially, they served both walk-in customers and delivery orders. Their jollof rice was priced at 30 cedis per portion. When they noticed more delivery orders coming in, they gradually increased their prices to 45 cedis, knowing that delivery customers might be less price-sensitive. The walk-in customers gradually stopped coming, but the restaurant did not mind because they were making more money per order through delivery.

However, this creates several problems:

1. Traditional customers lose access to affordable food options
2. The delivery platform makes less money because the restaurant's



higher prices leave little room for delivery fees

3. The overall social welfare decreases as fewer people can afford to buy from the restaurant

The researchers propose some solutions to this dilemma. One interesting suggestion is implementing revenue-sharing contracts between restaurants and delivery platforms. It is like our traditional market system where some shop owners share profits with their landlords based on sales. This arrangement could help align the interests of both parties.

Another surprising finding is that limiting the number of delivery workers might actually benefit everyone. This seems counterintuitive. Isn't more delivery capacity better? Not necessarily. When there are too many delivery workers, restaurants might be tempted to rely entirely on delivery orders and raise prices, as we discussed earlier.

Let me share a personal observation that illustrates this point. Recently, I noticed a small restaurant that used to serve mostly office workers during lunch hours. When they joined multiple delivery platforms, their small kitchen became overwhelmed with delivery orders. The quality of food started declining, prices went up, and their loyal walk-in customers began looking for alternatives. The owner thought technology would solve their capacity problems, but instead, it created new ones.

For restaurant owners reading this, here are some practical takeaways:

1. Do not assume that joining a delivery platform will automatically increase your overall business. Look carefully at your existing customer base and how delivery might affect them.
2. Consider negotiating revenue-sharing agreements with delivery platforms rather than paying flat commission rates.
3. Maintain a balance between walk-in and delivery customers. Do not let the convenience of delivery orders tempt you into neglecting your traditional customer base.

For delivery platforms, the research suggests that:

1. Having too many delivery workers is not always beneficial
2. Working more collaboratively with restaurants through revenue-sharing models could create better long-term outcomes
3. Setting price ceilings might help prevent restaurants from raising prices too high

Looking ahead, this research raises important questions about the future of our food service industry. As more Ghanaians gain access to smartphones and delivery apps, restaurants and delivery platforms need to find sustainable ways to work together without pricing out traditional customers.

The solution might lie in our cultural approach to business relationships. Just as we have maintained a balance between traditional markets and modern supermarkets, perhaps we need to find a similar equilibrium between walk-in service and delivery options. This is why every business must have a very good understanding of its customer base.

It pays to know which percentage of the customer base would prefer to come in and those who prefer to place their orders over the phone or via an app. A good understanding and segmentation of the customer will go a long way to help the eatery decide on whether to go delivery only, fully walk-in or a combination of both.

After all, technology should enhance our existing business models, not replace them entirely. The goal should be to create a system where traditional customers, tech-savvy users, restaurants, and delivery platforms can all thrive together.

The dance between restaurants and delivery platforms continues to evolve. But as this research shows, sometimes taking a step back and moving more slowly might lead to better outcomes for everyone involved. In the end, it would come down to one question—to deliver or not to deliver?

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# Olam Agri and the agenda of cultivating a more sustainable, food-secure future through enhanced food safety

**B**read has evolved into one of the most desirable staples in Ghanaian cuisine; In many households, bread has become far more than just a food option – it is a comfort food, a convenience, and even a symbol of hospitality.

The increasing popularity of bread as a staple food in Ghanaian homes explains how dynamic the population's changing tastes, traditions and lifestyles have become.

From the streets of the regional and metropolitan centres of Ghana, down to the smallest villages in the countryside, bread is being baked, sold, and devoured in unprecedented quantities. This provides a solid argument for the importance of bakers in our communities. Much more than simply producing food, these hardworking individuals have become the pillars of our communities, providing nutritional support for bread consumers nationwide.

It is in recognition of the profound impact of the role of the baker in food security that Olam Agri, a leading global player in the food, feed, and fibre supply chain has embarked on a mission to elevate standards in the local baking industry, promoting both the safety and well-being of bakers and the consumers they serve.

Olam Agri's grain business is one of the leading manufacturers of fortified flours in West Africa. Commissioned in 2012, the business sources wheat grains from around the world to produce different types of flour products for a variety of baking purposes. With focus on food safety and a continuing commitment to quality, the business has invested in advanced infrastructure and human resources to produce quality products that meet local demands and international standards.

The company's grain business demonstrates its commitment to enhancing food safety through two well-thought-out engagement programmes: the "My Healthy Baker" initiative and the "Grains Hygiene Standard Management" (GHSM) program.

The "Healthy Baker" programme focuses on the health



concerns of bakers, using scheduled health screening and hygiene education to ensure that bakers operating within the communities are medically fit to handle food.

The free medical screening provides bakers with essential information for the early diagnosis of any ailing conditions and the benefit of timely medical attention. This ensures that active bakers are better equipped to maintain optimal personal health and hygiene in their workplaces.

In 2024, over 3,000 bakers from bakeries across the country benefited from these initiatives. The primary objective has been to promote good hygiene practices among bakers, while monitoring hygiene standards and compliance protocols at selected bakeries nationwide.

Health screening under the programme includes conditions such as hepatitis B, typhoid, and high blood pressure. Notably, the programme addresses the

mandatory requirement for all food vendors to provide an annual medical health certificate, a statutory obligation to which all bakers and their workers are expected to comply.

"My Healthy Baker" is an initiative by Olam Agri in the prevention of foodborne illnesses through proper hygiene education. The company believes that the initiative goes a long way to ensure that food is handled and prepared in clean environments, hence increasing confidence in locally made bakery

foods among consumers.

The "Grains Hygiene Standard Management" (GHSM) program is another significant initiative introduced by the company to ensure sustainability in the improvement of the health and hygiene standards of bakers.

This program aims to upgrade the general standards of hygiene in the bakery industry. It incorporates an in-depth assessment process and rates bakeries based on various parameters of hygiene over a period of time.

At the end of the program, the scores are collated, and the final results are used to determine and acknowledge bakeries that follow good hygiene practices and produce the finest baked goods. The program involves an accreditation system based on the critical evaluation of all bakeries.

In its maiden edition in 2023, over 800 bakeries from Accra, Kumasi, and Takoradi engaged in the GHSM programme, out of which 171 bakeries were selected and honoured for performing exceptionally well in adhering to standard hygiene management in their respective operations.

The "My Healthy Baker" initiative and the GHSM programme have made a significant impact in the baking industry. With these projects, Olam Agri has made significant contributions to public health through the promotion of hygiene and safety in the baking industry. Fewer cases of foodborne illnesses result in a healthier population leading naturally to a much stronger community. Ultimately, these initiatives will continue to help bakers in the country to conduct good business and promote public safety.

Beyond the direct benefits, these programmes create a sense of community among bakers. Knowledge and best practices shared translate into a collaborative environment whereby bakers can learn from each other in ways that improve the quality and safety of their overall products.

Olam Agri's efforts at improving food safety and community empowerment are a good example of its commitment to a more sustainable and healthy future for Ghana. With such investment in the welfare of bakers and the continued efforts to improve hygiene standards in the industry, the company is contributing to public health and strengthening the backbone of the Ghanaian food system.

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We pride ourselves on our independent perspective: one that balances local and global, business and society, in a different way. We provide insights on the future of our profession and its role in building a fair and prosperous world. Through our publications, we highlight and share our views on the major changes that will impact the lives and business models of our clients, as well as on the megatrends that will reshape our world.



**Ernest Toah Akonor Jnr**  
(Managing Partner)



Dr. Alexander Asmah, CEO

**A**menfiman Rural Bank Plc, head quartered –at Wassa Akropong in the Amenfi East Municipality in the Western Region of Ghana, has been operational since 1980 providing banking services for the past 45 years offering essential banking solutions to individuals, businesses, and communities.

Its long-standing presence underscores its commitment to financial inclusion, stability, and growth, continually evolving to meet the changing needs of customers while adhering to regulatory requirements.

Under prudent management and visionary leadership, it has expanded to 18 branches and 6 mobilization centers, spread across four regions within Ghana namely; Western, Western North, Central and Ashanti with direct employment of over 600 employees.

Over the past decade the Amenfiman Rural Bank has experienced tremendous growth under the dedicated, visionary and a vibrant leadership of its Board of Directors chaired by Dr. Anthony Kwesi Aubynn.

Management and Administration is under the direction

of a strong and competent management team led by Dr Alexander Kwadwo Asmah who has demonstrated exceptional leadership in sustaining the gains of the bank over the years.

Driven by the vision to become Ghana's preferred bank for excellence, the Bank has a mission to provide exceptional financial services through skilled talent and advanced technology, exceeding customer expectations and creating lasting value for stakeholders.

At Amenfiman, "We make money by serving. We recognize the individual needs of our customers and insulate them with a suite of optimized services. People are golden and they will pay for your efforts if you focus on serving them what they need and want with respect".

"Creating a winning business model around economically marginalized individuals is not an easy task. However, regarding their socioeconomic situations and consistently empowering their lives is the most rewarding business".

Amenfiman Rural Bank Plc is very progressive Bank and has consistently demonstrated exponential growth in key financial performance indicators. Over the last

# Amenfiman

## The most impactful and leading brand in rural banking

decade (2014 to 2024) the Bank has increased its total assets from 73million to 1.8billion cedis which is a growth of over 1000%.

The remarkable growth of the past decade is the result of a substantial investment in expansion and development, which is clearly reflected in the 1,224% increase in Property, Plant, and Equipment (PPE) utilized for the bank's operations over the period. This significant rise in PPE underscores the bank's commitment to strengthening its infrastructure, enhancing operational efficiency, and improving service delivery.

By channeling resources into state-of-the-art facilities, technological advancements, and strategic asset acquisitions, the bank has been positioned for sustained growth and long-term success in the financial sector.

Deposits held by the Bank has increased from 59million to 1.55billion cedis over the period with the Bank achieving a significant milestone of a billion cedis in deposits in June 2024, which makes it the first Rural Bank to reach that threshold in both deposits and assets.

The performance presented above leaves quite a number of questions to be answered in terms of what fueled such tremendous growth and what has been the impact of the Bank within this time. It is important to note that the Bank has achieved these performance indicators in a time that the business environment has been described as volatile, complex and risky.

At a time when many businesses are focused on safeguarding their deposits, Amenfiman Rural Bank Plc has taken a bold step by investing over 500 million cedis to support the growth and development of micro, Small and medium-scale

enterprises (MSMEs).

This strategic financial commitment demonstrates the bank's dedication to empowering local entrepreneurs, enhancing economic opportunities, and fostering financial inclusion. By providing critical funding to these businesses, the bank not only stimulated job creation and economic resilience but also reinforced its role as a catalyst for sustainable development within the communities it serves.

Net worth of the Bank has increased from 9million to 190million in the last 10 years a growth of 640%. Return to shareholders is important to the Bank, however, ensuring that the business continues to thrive in a sustainable environment is also critical and so the Bank continues to invest significantly in Corporate Social Responsibility areas such as health, education and sanitation.

Amenfiman Rural Bank provides loans to support individuals, organizations and businesses with a loan portfolio which currently holds over 500million cedis with focus on Medium Small and Micro Enterprises (SMEs) as well as agricultural economic units. Over the years, the Bank has been the farmers friend and has now become a household name in granting credit support to farmers especially cocoa farmers within its catchment.

As part of efforts to improve the livelihood of Ghanaians, Amenfiman Rural Bank PLC has partnered with the Development Bank of Ghana (DBG) to facilitate long term financing to business startups with focus on women and youth. Amenfiman Rural Bank PLC has further established short term funding programs with one of the most competitive rates within the country geared towards women and youth led businesses for their short-term lending needs.

Amenfiman Rural Bank is contributing tremendously to the

growth and development of individuals and businesses across the country and this has led to the bank receiving awards and recognitions from Local and International organizations during the year 2024. Some of the recognition includes:

- ◆ Chartered Institute of Marketing (CIMG) Rural Bank of the Year Award 2023
- ◆ Chartered Institute of Credit Management (CICM) Bank of the Year Award 2023
- ◆ World Confederation of Businesses (World COB) Bizz Victorious Awards 2024.
- ◆ Financial Inclusion Rural Bank of the Year from Financial Advocacy Center – UK
- ◆ Ghana Accountancy and Finance Awards 2024 – Brand of the year
- ◆ ARB Apex Bank - Overall Best Rural Bank 2024
- ◆ Ghana West-Africa Business Excellence Awards – Rural Bank of the Year
- ◆ Ghana Credit Excellence Awards – CEO of the Year 2023
- ◆ Stellar Awards 2024 – Rural Banking CEO of the Year

The CEO of the Bank, Dr. Alexander Asmah has been named the Most Respected CEO of in the Rural Banking sector multiple times winning this and other awards in the current year 2024. The story of Amenfiman Rural Bank shows a clear indication that to every successful business there is also a successful leadership.

Amenfiman Rural Bank has distinguished itself in the Rural Banking sector of Ghana through its excellent service quality, exceptional customer experience, trust and achievement of sound financial growth over the years with 2024 being an improvement over the Bank's historical performance.

As the Bank grows in products, services and size, the Board, Management and staff of the Bank are committed to continuously meeting and exceeding demands of customers and the public.

# Influencer Marketing

## The new lucrative industry

By Henry Mensah BOSSAH

**T**he consistent growth in digital penetration has presented a huge opportunity for Ghanaians to earn. The current internet penetration is 68%, 90.1% of the total population use smartphones.

A new entrepreneurial wave is sweeping the nation, offering youths the opportunity to become their own bosses. Influencer marketing, once

reserved for high-profile campaigns and celebrity endorsements, has evolved into a platform where ordinary Ghanaians can tap into and earn millions.

With increasing internet penetration, brands are shifting their focus to social media to boost visibility and recruit new customers. Influencer marketing has proven to be a successful strategy, as seen in Hisense's "YatitiSu Promo" campaign, which gained widespread

visibility and increased sales. These lead to an increase in usage of influencer by other electronic and Beauty brands in Ghana.

The beauty of influencer marketing lies in its accessibility. With just a smartphone, individuals can unlock their earning potential.

However, success requires more than just equipment; it demands industry knowledge, consistency, mastery of one's craft, and a unique niche.

Currently, nano-influencers earn between ₵1000 to ₵5000 per video content per social media channel, while top-tier influencers earn up to ₵10,000 per content.

Aspiring influencers can capitalize on this opportunity by

mastering their craft, finding their unique style, and attracting the attention of Ghanaian brands.

The writer is a Digital Marketing Strategist [bossh0@gmail.com](mailto:bossh0@gmail.com)

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# Fidelity Bank's journey from bold beginnings to unmatched leadership

## A legacy of bold beginnings

In 2006, at a time when banking halls were cold, transactional spaces with tellers barricaded behind cages, Fidelity Bank Ghana dared to ask: What if banking could be human? The answer came in the form of "The New Standard," a tagline that transcended marketing to become a manifesto. The bank dared to rewrite the rules, bursting onto the scene with a bold, innovative strategy that would soon redefine the very essence of banking in Ghana.

Gone were the physical and psychological barriers between customers and bankers. Fidelity's redesigned branches welcomed clients into warm, open spaces where conversations replaced transactions. No longer confined to the distant formality of bygone teller windows, customers found themselves at the heart of a dynamic and inclusive environment.

Between 2006 and 2016, Fidelity Bank not only set the stage for a new era in financial services but also rapidly ascended the ranks. Despite entering the universal banking scene as the 22nd bank, its innovative approach propelled it into the top 10 by 2012.

This meteoric rise was underpinned by pioneering initiatives, exceeding customers' expectations with excellent customer experiences, strong commitment to serving its community, and, more importantly, setting a new standard.

For instance, when Ghana grappled with financial inclusion, Fidelity didn't adapt; it pioneered. In 2013, it launched Ghana's first Agency Banking model, deploying agents to remote communities and introducing the Smart Account—a low-KYC product that democratized banking access. By 2014, the bank had shattered traditional norms, proving that inclusion and profitability could coexist.

2025  
**A Beacon of  
Resilience and  
Reinvention**

Fast-forward to 2025, the bank has evolved, but the ethos lives on in its 'Here for Your Journey' promise—a commitment to walking alongside customers as they navigate life's milestones.

After navigating the turbulence of Ghana's domestic debt restructuring program, which saw it absorb a half-billion-cedi loss, the bank emerged stronger than ever. By the close of 2023, its assets surged by 25% to GH¢17.22 billion, driven by a 28% spike in customer deposits. Today, it stands as the largest privately owned Ghanaian bank and the fifth-largest bank by assets, a testament to strategic agility.

At the core of its strategic agility is Fidelity's digital prowess, which has redefined convenience. The Fidelity Mobile App empowers users to open accounts, transfer funds globally, and pay bills seamlessly—all without stepping into a branch.

Complementing this is Kukua, the award-winning WhatsApp Banking Assistant, which turns everyday messaging into a 24/7 banking lifeline. These tools aren't just innovative; they're transformative, earning accolades like Digital Chatbot Platform of the Year and cementing Fidelity as a tech trailblazer.

## Beyond Banking Leadership in Sustainability and Social Impact

What truly sets Fidelity apart is its commitment to purpose beyond profit. Guided by three pillars: Sustainable Finance, Sustainable Operations, and Corporate Social Responsibility (CSR), the bank's leadership in environmental, social, and governance (ESG) initiatives is unparalleled, reflecting a deep understanding that true success is measured not just in financial returns but in the lives touched and communities transformed.

In the realm of sustainable finance, Fidelity has redefined what it means to empower entrepreneurs. Through its groundbreaking Bridge in Agric program, launched in partnership with the Mastercard Foundation, the bank has disbursed GH¢47.97 million to small and medium-sized enterprises (SMEs) in the agricultural sector.

This initiative has created 1,790 new jobs, sustained 3,209 existing ones, and positively impacted over

11,000 smallholder farmers—41.92% of whom are women. This initiative reflects Fidelity's promise to be here for the journey of everyone—whether a farmer's first harvest, an entrepreneur's leap of faith, or a community's fight for sustainability."

The bank's commitment to innovation in agriculture extends to its GreenTech Innovation Challenge, which in 2024 awarded GH¢1.4 million in grants to AgriTech startups. This initiative, launched in collaboration with Innohub, underscores Fidelity's belief in the transformative power of technology to drive sustainable solutions in one of Ghana's most critical sectors.

On the Sustainable Operations front, Fidelity Bank has demonstrated a keen focus on environmental stewardship.

In the first quarter of 2024 alone, the bank recycled 3.74 tonnes of paper, while its Waste-to-Cash initiative has incentivized eco-conscious practices across all branches.

From emissions tracking to staff sensitization campaigns, Fidelity's efforts to reduce its environmental footprint are

both comprehensive and impactful. These initiatives have not only earned the bank recognition as Best ESG Bank of the Year 2024 but have also set a new benchmark for corporate responsibility in the financial sector.

Fidelity's CSR initiatives, however, are where its heart truly shines. The Orange Impact program, launched as part of the bank's 15th-

anniversary celebrations, has transformed 19 schools across Ghana since 2023, benefiting over 1,800 students.

In 2024, the program expanded to include plastic waste competitions and sustainable agriculture projects, turning classrooms into hubs of environmental stewardship.

Beyond education, Fidelity's CSR efforts have touched the lives of over 26,000 Ghanaians—53% of whom are women—through initiatives in health, financial literacy, and community development.

Awards and Accolades

### A Testament to Excellence

Fidelity's 2024 trophy cabinet is a reflection of its relentless pursuit of excellence.

From being named Best SME Bank Ghana by the World Economic Magazine to earning the title of Best ESG Bank of the Year from Global Business & Finance Magazine, the bank's accolades are as diverse as they are prestigious. Add to this the recognition as Best Place to Work in Banking by Global Economics Awards, and it's clear that Fidelity's impact extends far beyond its balance sheet.

## Conclusion The Future, Built on Legacy

As Fidelity Bank strides into 2025, it carries forward a legacy of audacity. In a world where profit often overshadows purpose, Fidelity Bank Ghana stands as a bold reminder: true leadership means building a future where everyone thrives.

As Ghana charts its path forward, Fidelity Bank remains steadfast: here for your journey, today, tomorrow, and for every chapter yet to unfold."

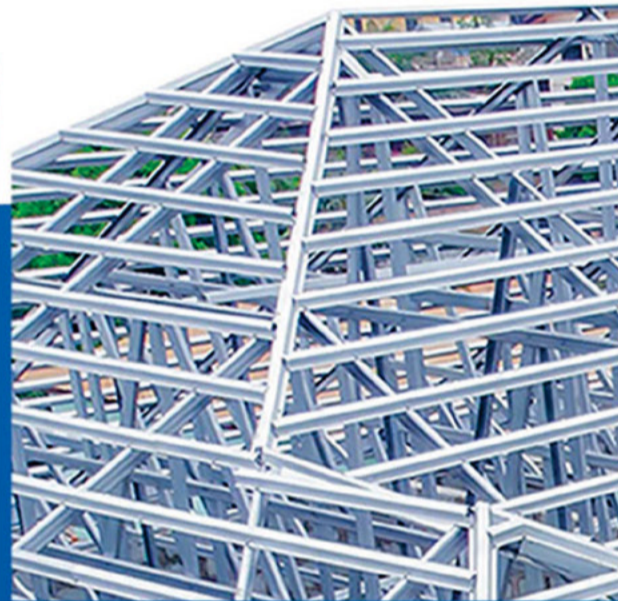


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Factory building view

If a building is unable to perform its most basic functions, then it is undoubtedly a failed project. Projects does not only represent building; they add to the foundation of the client's future. Building is a long-term investment for unknown generations.

Building a house or any physical structure in Ghana can be an extremely expensive and stressful undertaking. As though raising the money to run a building project is not enough, one has to source the best quality building materials from a

variety of sources at the most affordable prices and then transport them for use by the builders, activities that can prove extremely challenging.

A wholly Ghanaian Company; DBS Industries Limited however has and continues to carve a niche as the most trusted Roofing Sheet Manufacturer and Supplier; Steel Structure Fabrication Manufacturer, Installation & Supplier; dealers in Round and Square Pipes, Angle Iron, Metal Plates and all other Construction Steel Products; Property Developer/ Contractor and Concrete

Products Manufacturer; and has an unparalleled record for delivering quality materials and projects on time, and to budget.

The strength and the looks of the building to a greater extent depends on the use of right and quality materials with superior standard. Imagine a city filled with ugly and weak structures. These buildings will not lift people spirit or encourage them to contemplate the intended messages. Compare this with a city where buildings are aesthetically appealing, functional



Dr Daniel Boateng, CEO

and enhance life for its inhabitants. DBS Industries Limited has evolved into a solution to all building problems. They have become Ghana's most trusted and sought-after roofing and Aluzinc Trusses aimed to be the industry leader in Africa as far as high-performance roofing and construction materials for the building of better environment are concerned.

DBS combines highly qualified and well-motivated expertise with extensive local experience to provide intelligent solutions to construction management services from a perspective invaluable in the construction industry.

Our products are engineered to precise standards for superior performance and visual appeal, backed with Innovation, Technology

and Comprehensive Service Support.

## We Stand Behind Our Work

We provide a comprehensive 20-year workmanship written warranty certification on our Colourlink Plus roofing sheet and projects.

Our other products and services include gutter, insulation, and skylight installations. The length of our guarantee is virtually unheard of anywhere in the country. This shows how confident we are in the quality we bring to the table and how stable our business is established.

# Why marketing needs more introverts

By Eddie YOON

Susan Cain's book "Quiet" has provided wonderful insight to me, because I am an introvert. Cain's core premise is that western culture overvalues extroverts and under-utilizes introverts.

Introverts prefer less stimulation and quiet concentration. We listen more than we talk, think before we speak, and focus on relationships. Introverts focus on the meaning of events around us, while extroverts focus on the events themselves.

If I had to bet, the best marketers of tomorrow will likely be far more introverted than the average marketer is today. I would even argue that marketing needs more introverts—people who will spend more time listening than talking, reflecting deeply on meaning, and building fewer, deeper relationships.

Three fundamental trends will drive this.

First, as power continues to shift to the consumer, listening becomes a more valuable asset. Consumers have more products,

brands, and retailers to choose from than ever. Pricing is much more transparent. And it is far easier to complain and talk back to brands, thanks to social media. According to Nielsen, nearly half of U.S. consumers use social media for that purpose. How leaders react to feedback is now paramount.

The authors of a 2010 HBR article shared two test situations with introverted or extroverted leaders and tested how they reacted to proactive suggestions from employees. The introverted leaders performed much more strongly and yielded better business results—14% higher profits and 28% higher productivity in the two test situations. In a world where consumers are increasingly proactive, introverted marketers may have the edge.

Second, advertising will continue to shift from advertiser monologues to dialogues—and even reverse monologues—as highly engaged consumers showcase their creativity and love for certain brands. Since introverts listen more than extroverts, it makes sense that introverted marketers will be more

willing to loosen their control of their brands and listen to consumers for inspiration. As Cain recently noted, "An extrovert can quite unwittingly get so excited about things that they're putting their own stamp on things and other people's ideas may not bubble up to the surface."

Finally, superconsumers—the top 10% of highly engaged consumers who can drive 50% of category profit—will continue to increase in importance and determine which brands win and which don't.

Superconsumers have always been important, but finding them is easier than ever via traditional marketing, digital marketing, and geographic/local marketing. This creates more time to engage in a deeper conversation with a few key consumers, something that introverts by nature prefer.

Reflecting on fewer, deeper discussions increases the likelihood of uncovering emotional and life aspirational insights—the ones that create real pricing power.

Time will tell if I am right. But the more I've considered Cain's praise for introverts, the more I've realized that during my career, some of the best marketers I've worked with have been introverts.

One marketing vice president at a former client launched a new product quietly in a few select markets that came up as a result of quiet reflection as he listened to superconsumers, retailers, and his R&D staff. It grew to nearly \$100 million in sales with minimal advertising support.

This marketer eventually left the corporate world because he couldn't stand the pontificating, posturing, and politics that are sometimes required in corporate America—behaviors that are probably due to the prevalence of extroverts in that world. He's now a happy, thriving, and self-employed options trader—a profession that better suits his personality.

I also know of a crew of very talented marketers with a strong track record of success who left traditional marketing jobs for new roles within retail. They've found it to be an introvert's paradise. They spend more

time launching new brands and products than lobbying for resources. They spend more time listening and responding to their shoppers' and consumers' feedback about their new products in real time than telling them about the products in the first place.

One of the telltale signs of success is that they built a \$300 million new brand in a fraction of the time it would have taken elsewhere.

Of course, the conclusion is not that extroverts can't be great marketers or that all introvert marketers will succeed. But hopefully the marketing departments of corporate America will become increasingly introvert-friendly. Introverts have traits that will be even more valuable for success in tomorrow's world—and I, for one, am tired of seeing them leave marketing.

*Eddie Yoon is the founder of Eddie Would Grow, a partner in Greyspace, and leads strategy for Geno in the United States. His book, Superconsumers, was published by HBR Press. He is also the co-author of The 22 Laws of Category Design. Follow him on Twitter @eddiwouldgrow. His is a co-creator of the Category Pirates Newsletter.*



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# Why Ghanaians should consider the Home/Office 360 Insurance Policy

For the first time in Ghana, there's an insurance solution uniquely crafted for the average Ghanaian—one that's both affordable and comprehensive: the Home/Office 360 Insurance policy.

Developed by Priority Insurance in partnership with iRisk Management Ltd., this package brings an all-encompassing insurance plan that covers the valuable contents of your home or office with a range of benefits typically reserved for high-end policies. Here are several reasons why Ghanaians should seriously consider getting Home/Office 360 Insurance.

## 1. Affordable Coverage for Everyday Ghanaians

At only GH¢360 per year, this insurance plan fits easily into almost any budget. For just GH¢1 a day, you get coverage up to GH¢50,000, making it accessible to both low- and middle-income earners. This means you don't have to stretch your finances to have the peace of mind that comes with reliable insurance coverage for your home or office.

## 2. Comprehensive Protection: More than Just Fire Insurance

Home/Office 360 Insurance goes beyond basic fire coverage, protecting against "perils"—a term that refers to damaging events like natural disasters, storms, floods, or explosions. This policy is one of the few in Ghana to cover such a broad range of risks for home or office contents in a single, affordable plan. Additionally, you'll be protected from theft or burglary, an unfortunate reality for many Ghanaians. This means that even in case of a break-in, you'll be covered for loss or damage to your belongings.

## 3. Unique Additional Benefits That Stand Out

Unlike standard home insurance policies, Home/Office 360 comes with two distinct features that set it apart:

- ◆ **Public/Personal Liability:** Covers up to GH¢10,000 in liability if a third party (such as a guest or client) suffers an



injury or property damage in your home or office. This can cover legal costs or medical bills, which is rarely available in traditional home or office policies.

- ◆ **Personal Accident Cover:** This benefit offers financial assistance (up to GH¢10,000) in the event of an accident that results in injury to the policyholder. This can help with medical bills or any other immediate needs resulting from an accident.

## 4. Quick and Simple Claims Process

One of the biggest hurdles to insurance in Ghana is the fear of a complicated claims process. Priority Insurance has earned a reputation for fast claims processing, often within five days after submitting all required documents.

You'll need a filled claims form, police report (if applicable), a report from the Fire Service for fire-related incidents, cost estimates for replacement or repair, and photos or videos of the damaged items. This

efficient claim approach shows Priority Insurance's commitment to serving Ghanaians quickly and effectively.

## 5. Protect Your Assets from Unforeseen Expenses

Unexpected disasters can place a huge financial burden on families and small business owners. With Home/Office 360 Insurance, you can protect your hard-earned assets without breaking the bank.

Fire damage, theft, and other sudden incidents can be financially devastating without proper coverage. This policy ensures that you're not left struggling financially to replace or repair valuable items.

## 6. Flexibility for Renters and Small Business Owners

This policy is designed not only for property owners but also for renters and small businesses. So, whether you rent your home or office, you can still protect your belongings.

Many insurance policies overlook renters, leaving them with limited options to protect their belongings. With Home/Office 360, renters now have a way to secure their valuables just as effectively as homeowners.

## 7. Easy Payment and Setup Process

Acquiring Home/Office 360 Insurance is straightforward. You can sign up by visiting any Priority Insurance branch or through iRisk Management Ltd. and they will guide you through a quick and simple application process. As soon as you pay, your coverage begins immediately, making it one of the easiest insurance plans to set up in Ghana.

## 8. Misconceptions on Insurance Claims in Ghana — A Trustworthy Solution

There's a lot of skepticism about insurance claims in Ghana, with many people worried about delays or denials. Priority Insurance, however, has a proven track record of being

reliable, with a structured claims process designed to avoid these concerns. For Ghanaians, the fast and transparent claims process of Home/Office 360 is a huge advantage over many other options.

## Frequently Asked Questions (FAQ)

- ◆ **What is Home/Office 360 Insurance?**

Home/Office 360 Insurance provides coverage up to GH¢50,000 for your home or office contents, covering fire, natural disasters, burglary, and more. It's one of the first policies in Ghana designed for the low- and middle-income earners.

- ◆ **How much does it cost?**

Just GH¢360 per year, or about GH¢1 per day.

- ◆ **Can I buy this policy if I'm a tenant?**

Yes! Tenants are fully eligible to purchase Home/Office 360 Insurance for their belongings.

How do I apply for this policy? Simply visit any Priority Insurance branch or contact iRisk Management Ltd., fill out a form, and make the payment.

- ◆ **What information is needed to apply?**

Basic details about you and the contents you want to insure, and the Priority Insurance team will help you through the rest.

- ◆ **When does coverage start after paying?**

Coverage starts immediately after payment, so you're protected right away.

- ◆ **Can changes be made to the policy?**

Yes, adjustments can be made if your needs change. Contact Priority Insurance to update your coverage as needed.

- ◆ **Are there exclusions?**

Yes, certain exclusions apply. It's best to read through the policy document or talk with Priority Insurance to clarify what's covered and what isn't.

## Our Takeaway:

Home/Office 360 Insurance is a groundbreaking policy that finally brings comprehensive and affordable insurance to Ghanaians across various income levels.

With benefits tailored to protect against real-life risks, a quick claims process, and added perks like liability and personal accident coverage, this policy is an ideal way for every Ghanaian to secure their valuable assets confidently.

For anyone looking to protect their home or office without the high cost, Home/Office 360 Insurance is a practical, cost-effective solution.

For further clarification, kindly WhatsApp Priority Insurance Co. Ltd on 020-949-8922 or visit our website on [www.priorityinsuranceghana.net](http://www.priorityinsuranceghana.net).

Written by SamBoad & Priority Insurance Co. Ltd



Claud kweku hutchful CEO of KOWRI

For over 17 years, the minds behind Kowri have been shaping the fintech landscape in Africa. They were the pioneers who, in the late 2000s, introduced iWallet, one of the continent's first seamless digital payment platforms. That same team went on to develop cutting-edge banking integration solutions, enabling financial institutions to streamline their services and redefine the digital economy.

Now, that legacy fuels Kowri, a bold, transformative payment ecosystem built for the modern

digital-first customer. Launched just two years ago, Kowri is revolutionizing the way Africa moves money, eliminating friction from transactions, and creating an all-encompassing financial experience.

## A Three-Tier Digital Payment Revolution

Kowri's impact goes beyond a simple payment app. It is a three-tier financial

# Kowri

## The future of digital payments, built on a legacy of innovation

powerhouse designed to serve customers, businesses, and enterprises alike:

**For Retail Customers:** Kowri's all-in-one financial app supports users throughout their financial journey—whether it's payments, insurance, and soon, loans and investments. No more juggling multiple apps. One platform, limitless possibilities, in the most intuitive manner many have witnessed thus far.

**For Businesses:** Kowri removes the burden of revenue collection, allowing SMEs, schools, churches, and hospitals to seamlessly receive payments while unlocking benefits like insurance access and collateral-free financial solutions.

Built with forward-thinking partnerships that speak directly to Africa's evolving financial needs, Kowri empowers businesses to focus on growth rather than admin-

heavy processes.

For Enterprises: In a world where efficiency is everything, Kowri helps large-scale organizations scale and compete with next-generation technology, offering AI-powered automation and seamless process integration that safeguard their market position and future growth.

Ivory Coast), and now the SADC region through a strategic Velopay partnership in Namibia, Kowri's footprint continues to expand, proving the demand for seamless, friction-free financial solutions.

Why Kowri Demands Your Attention

Whether you are:

- A consumer tired of frustrating, bureaucratic transactions,
- A business seeking an effortless way to manage payments and financial services, or
- A large-scale enterprise looking to embrace automation and AI to future-proof your operations,

Kowri has built a solution for you that redefines how money moves in Africa.

The fintech revolution is here, and Kowri is leading the charge.

Find out more at [www.Kowri.app](http://www.Kowri.app)

## Ghana's Legacy Fintech Gains Regional Respect

While many are just beginning to grasp the magnitude of Kowri's innovation, the company has been rapidly scaling across Africa—without fanfare, but with undeniable impact.

From Zimbabwe to Francophone Africa (starting with

# My waakye experience

By Elizabeth PUNSU

All I can remember is that every single break time at Naylor S.D.A Basic School in Community Six, Tema, I found myself at Auntie Angela's table. Anytime I went there, my seniors and those who had been around longer would grumble: "Here comes Isaac's sister; she's going to be served soon!" And true to their words, after serving one or two people, Auntie Angela would ask for my bowl and serve me that sumptuous meal—rice and beans cooked in sorghum leaf water, paired with gari infused with oil from the tomato stew, macaroni, an egg and, of course, my favourite accompaniment - spicy shito. Hmm... finger-licking goodness!

This food, popularly known as waakye, is the best meal anyone can have for breakfast; and is arguably Ghana's biggest food export.

Even during my secondary school days at Apam Secondary School (Great APASS), I never missed Tuesday evening supper, which was always 'waakye' with an egg. I would wait right behind the dining hall gate, ready to rush in and grab a ladle to serve myself. Otherwise, I wouldn't have enough food, as it was loved by the majority of the students. So, you can tell—I am an ardent lover of waakye.

Let me tell you exactly how I

love it: I want my waakye to be 'mmotoo' (very soft), wrapped in 'ahaban'(leaves), with fewer beans and a deep colour from the sorghum leaves. I eat my waakye with all the condiments—eggs, fish, dry meat, wele, gari and macaroni—except the salad. But I am always surprised that some people eat waakye with chicken. Hmm! Not my thing.

With all these condiments on my waakye, please "Amelia" (a popular name for waakye sellers), do not add stew. I always say: "I want plenty of shito, no oil". And remember, the waakye must be mmotoo!

Every friend I have, every person around me—even my classmates—knows my love for waakye. I make sure my waakye comes with very hot shito. If I don't get it like that, I won't go back to that particular joint. I can stop eating waakye altogether until I find one that suits my taste—which sometimes gives me bad days.

I remember when I was pregnant with Juu, my son; I ate waakye almost every single day at work. There was this waakye joint at the Tesano Bus Stop—the lady there really understood the assignment. She gave me correct waakye with very spicy shito. But then, when my cravings went sideways, guess what? I couldn't eat her waakye anymore. I had to eat waakye from a different joint. Incredible, right? Most pregnant

women detest their favourite meals during pregnancy but for me, it has always been waakye—only from different sources at different times.

Come, let me tell you something. Guess what? Should I tell you now or later? Okay, I'll tell you now—Juu's favourite food of all time is waakye with spicy shito. Hmm!

Fast forward from my childhood and secondary school days; in mid-2022, I relocated to Kumasi due to work. I didn't know the city well, but did that mean I wouldn't eat waakye? Of course not! I tried different waakye joints, but none gave me the exact taste I wanted. If the waakye was good, the shito was bad; if the shito was good, the waakye wouldn't feel right between my fingers (I always eat waakye with my hands).

Not knowing what to do, I switched from eating waakye to settling for kenkey—which is almost like banku, my first love. I kept eating this particular kenkey for almost a year. But whenever my craving for waakye got unbearable, I would try a not-so-good one and then go back to kenkey.

Then, on a fateful day in early 2023, I made the biggest discovery. I decided to try a waakye joint near the Adum Post Office. I got myself a good amount and, as usual, took plenty of shito. Lo and behold! Hallelujah! The exact taste and feel



I had always longed for! Herh! You should have seen the joy and excitement with which I ate that food. The waakye was motoo, and the shito was on point. Herh! Since then, I have never looked back.

One thing I have realised over time is that the owner of the waakye joint, Hajia, always smiles when she sees me. She tells her girls to add more waakye to my portion, and she now calls me 'm'adamfo'—meaning 'my friend'. This always makes me happy. Her waakye is always on point, making me a loyal and regular customer of her brand.

Through this experience, I have realised that branding makes you stand out. Just as Hajia has made a conscious effort to ensure her waakye maintains a unique feel and taste that suits people like me, every business needs to own its niche and be consistent. I'm sure many other waakye lovers prefer waakye and shito

just the way I do. I seldom hear anyone say they like their waakye in single grains!

I would choose Hajia's waakye over and over again since it has satisfied my craving and how I love my waakye.

So, my two cents: As a brand, you need to own your niche and make a conscious effort to maintain and sustain your standards over a long period. Even when you're not around, your customers and prospects should still seek you out wherever you go. Just like in Celebrating Impact - Brands that Lead, a great brand just as Hajia's waakye, is built on consistency, trust and a unique experience that keeps customers coming back.

Lest I forget—since I enjoy eating waakye with my hands, I now have a polythene bag full of disposable spoons from buying Hajia's waakye!

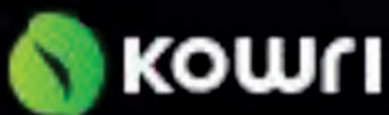
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PassionAir – Love is in the air!

## Courier Service as a key e-governance player in the delivery ecosystem

By Theophilus Tei AYANOU

In the contemporary landscape of technological advancements, the role of courier services has transcended traditional boundaries. Efficient and smart courier services have emerged as pivotal stakeholders in e-governance, significantly enhancing the efficiency of governance service delivery.

This article delves into the critical role of digitised courier services, equipped with professionally trained delivery agents and efficient delivery platforms, in the delivery ecosystem. These services provide real-time, end-to-end visibility to senders, recipients and vendors, ensuring effective tracking of package movements.

### The Role of Courier Services in e-Governance

Courier services have become indispensable in the realm of e-governance, serving as key players in fulfilling efficient governance service delivery.

Governments increasingly rely on these services to ensure the seamless delivery of various documents and certificates.

The integration of digitised courier services into the governance framework enhances the efficiency and effectiveness of service delivery, making it more accessible and reliable for citizens.

### Key Features of Modern Courier Services

- **Digitised Platforms:** Modern courier services leverage advanced digital platforms that offer real-time end-to-end visibility to all stakeholders. This transparency

ensures effective tracking of package movements, enhancing trust and reliability in the delivery process.

- **Professionally Trained Delivery Agents:** The success of courier services in e-governance hinges on the professionalism and training of delivery agents. These agents are equipped to handle sensitive documents and ensure timely and secure delivery.

- **Efficient Delivery Platforms:** The use of efficient delivery platforms enables courier services to manage logistics seamlessly, ensuring that packages are delivered promptly and accurately. These platforms often include features such as route optimisation, automated notifications and real-time tracking.

**Government Partnerships with Courier Services**

Governments can partner with courier services to render a variety of smart services, including:

- **Delivery of Approved Visas and Passports:** Ensuring that citizens receive their travel documents without the need to visit government offices, thereby saving time and reducing congestion.

- **Ghana Cards:** Facilitating the distribution of national identification cards to citizens at their convenience, enhancing efficiency of the identification process.

thereby expediting legal proceedings.

- **Business Registration Certificates:** Streamlining the process of business registration by delivering certificates directly to business owners, reducing the need for physical visits to government offices.

- **Marriage Certificates:** Providing newlyweds with their marriage certificates without the need for physical visits to government offices, making the process more convenient and efficient.

- **Land Title Certificates and Other Land Documents:** Ensuring that landowners receive their documents securely and efficiently, thereby enhancing the reliability of land transactions.

### 24/7 Service Availability

State courier services can provide around-the-clock services to ensure the on-time delivery of urgent documents to various government agencies. This 24/7 availability is crucial for maintaining the efficiency and responsiveness of government services. By offering continuous service, courier



- **Court Documents:** Enhancing legal services delivery by ensuring that court documents are delivered promptly to the parties concerned,

companies can ensure that critical documents are delivered promptly regardless of the time of day.



Theophilus Tei AYANOU

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 Head/EMS (COURIER WING OF GHANA POST)  
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### Enhancing Productivity through Online Services

In the modern technological era, applicants for government services no longer need to waste valuable hours

citizens to focus on their productivity while still receiving the necessary documents. This shift toward online services and courier delivery not only enhances convenience but also reduces the burden on government offices, allowing them to operate more efficiently.

### Conclusion

The integration of efficient and smart courier services into the e-governance framework is a game-changer for government service delivery. By leveraging digitised platforms, professionally trained delivery agents and efficient delivery mechanisms, courier services ensure real-time visibility and effective tracking of packages.

Government partnerships with courier services enhance the delivery of various documents, contributing to a more efficient and citizen-friendly governance ecosystem. As technology continues to evolve, the role of courier services in e-governance will only become more critical - driving further improvements in the delivery of government services.

accessing those services in person.

Online applications and the subsequent delivery of hardcopy outputs by courier services enable

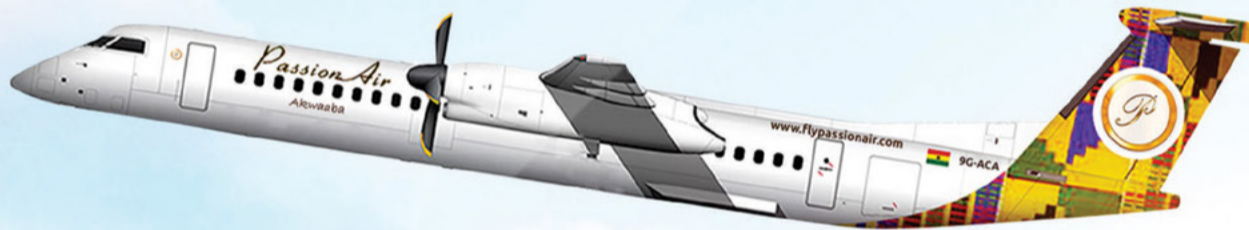




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ACCRA

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TAKORADI

TAMALE

WA



Adwoa Frimpong Nimako-Boateng, MD of JA Plant Pool

# J.A. Plant Pool powers heavy-duty equipment industry with innovation and excellence

## Strategic Partnership with LiuGong Machinery

J.A. Plant Pool's partnership with LiuGong Machinery, a global leader in construction and earth-moving equipment, continued to bring state-of-the-art machinery and technical solutions to Ghana. This collaboration ensured that businesses in construction, mining, and logistics had access to durable, high-performance equipment built for tough terrains.

According to Adwoa Frimpong Nimako-Boateng, Managing Director of JAPP, the partnership is revolutionising the industry: "Our collaboration with LiuGong has transformed the heavy equipment landscape in Ghana. We are not just providing machinery—we are delivering reliable solutions backed by robust

after-sales support."

This synergy between cutting-edge LiuGong technology and JAPP's technical expertise has enhanced operational efficiency for businesses, minimizing equipment downtime and optimizing productivity.

## Commitment to Customer-Centric Innovation

Innovation remains at the core of J.A. Plant Pool's success. In 2024, the company enhanced its after-sales services, incorporating advanced diagnostic tools for heavy-duty vehicles and introducing personalised customer engagement initiatives to improve service delivery. Furthermore, JAPP invested in workforce training and upskilling programs, ensuring that clients receive world-class maintenance and technical support.

## A Vision for 2025 and Beyond

As J.A. Plant Pool looks ahead to 2025, the company is set to expand its service offerings, introduce innovative maintenance packages, and strengthen its customer engagement strategies.

With the global supply chain rapidly evolving, JAPP is committed to bringing cutting-edge equipment solutions to the Ghanaian market while maintaining its reputation for reliability and excellence.

"Our mission is to drive growth and empower our clients with the best equipment and services available," the Managing Director emphasized. "We remain dedicated to providing high-quality heavy-duty trucks, SUVs, earth-moving equipment, premium lubricants, and expert mobile maintenance solutions tailored to our client's needs."

With its proven track record and visionary leadership, J.A. Plant Pool Ghana Ltd. continues to be a pillar of growth in Ghana's construction, mining, and logistics industries, ensuring that businesses operate with efficiency, reliability, and world-class support.

J.A. Plant Pool Ghana Ltd. (JAPP), a leading supplier of heavy-duty equipment, light-duty vehicles, and after-sales services, has reinforced its industry leadership in 2024 through groundbreaking innovation, strategic partnerships, and a commitment to excellence.

## Driving Ghana's Road infrastructure development

JAPP played a crucial role in the District Road Improvement

Programme (DRIP) by supplying over 2,000 road construction equipment, significantly enhancing Ghana's road network. This contribution earned the company notable industry recognition, including the Special Performance Award at the Jospong Leadership Conference 2025.

Additionally, JAPP was honoured as Outstanding New Dealer at the LiuGong Global Dealers' Conference in China and was named Best Business in Heavy-Duty Trucks Dealership at the 2024 African Best Business Awards.

# Global Africa Business Initiative calls for a bold reimagining of Africa's economic narrative

The Global Africa Business Initiative (GABI) issued its Unstoppable Africa 2024 Executive Summary today, shedding light on transformative strategies and solutions to reshape Africa's financial narrative and accelerate economic growth.

The report highlights GABI's call for the development of an inclusive financing model to address Africa's unique challenges, focusing on concessional financing, attracting private sector investment and mobilizing domestic resources as essential mechanisms to unlock the continent's potential. The report also stresses the importance of African institutions taking the lead in changing global risk perceptions and supporting innovative financial solutions to de-risk projects and secure long-term investments.

In its third year, GABI's annual flagship event, Unstoppable Africa, has firmly established itself as the premier Africa-focused event in New York during the United Nations General Assembly high-

level opening week, drawing interest and participation from global leaders.

Sanda Ojiambo, United Nations Assistant Secretary-General and CEO of the UN Global Compact said, "The GABI 2024 Executive Summary captures the transformative outcomes of the highly successful 'Unstoppable Africa' event, reflecting the groundbreaking solutions and impactful discussions that transpired. This event has played a crucial role in bringing together key stakeholders to discuss and align on these transformative strategies."

"By highlighting key initiatives and partnerships, this report underscores our commitment to positioning Africa at the center of global economic transformation. It is not just a reflection of our progress but a call to action for continued collaboration and ambition. We believe that by aligning with the aspirations of the 17 Sustainable Development Goals and Agenda 2063, we can unlock the full potential of Africa and contribute to a prosperous future for all."

## A Landmark Event

The 'Unstoppable Africa' event was held on 25-26 September 2024 on the sidelines of the United Nations General Assembly. With over 4,000 participants, including 1,545 in person and 2,531 online, the event drew notable figures including six Heads of State and Government from Barbados, Côte D'Ivoire, DRC, Eswatini, the Netherlands, and Poland, along with 14 Government Ministers from 13 countries.

Key figures from the global private sector, top business leaders, and icons from the sports, music, and creative industries also spoke at and attended the conference.

## Key findings of the GABI 2024 executive summary



Sanda Ojiambo

## summary

The report focuses on significant achievements in the energy sector, such as the Mission 300 initiative, which aims to provide clean energy access to 300 million Africans by 2030.

It highlights successful examples from Togo, Mauritania, and Ghana, where distributed renewable energy solutions such as mini-grids are significantly expanding energy access to rural and underserved communities.

The vital role of small and medium-sized enterprises (SMEs) in Africa's energy transition is stressed, along with the need to empower these enterprises by bridging gaps in finance and climate action knowledge.

In the realm of digital transformation, the report accentuates the continent's rapid technological adoption and youthful population as key drivers for economic growth. It focuses on

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William A. Kotey, Chief Executive Officer

By Buertey Francis BORYOR

**W**hen Newage Agric Solutions Ltd was founded in 2019, its mission was clear—to transform the country's agriculture sector by empowering farmers with the right tools, technology, and financial support.

Five years later, the company has made significant progress, helping to improve food security, supporting agribusiness, and creating opportunities for thousands of farmers across the country.

Led by a team with over 40 years of experience in both local and multinational agribusiness, Newage has become a trusted partner for farmers. It has helped improve crop yields, provided better market access, and introduced innovative farming solutions. Now, as it celebrates its fifth anniversary, it reflects on its journey and the impact it has made on the country's agricultural sector.

The company was founded to

address key challenges in the agricultural value chain. It started by supplying high-quality farm inputs, offering mechanisation services, and providing financial support to smallholder farmers.

Over the years, this vision has resulted in real progress, with over 45,000 farmers benefiting from its programs. More than half of these beneficiaries are women, showing the company's commitment to supporting female farmers.

One of its biggest achievements came in 2022 when it was named the Agro-Based Company of the Year by the Chartered Institute of Marketing, Ghana (CIMG). This recognition highlighted its contribution to improving agriculture in the country. In addition to this achievement, Newage has launched several initiatives that have helped transform farming in the country.

### Milestones and achievements

It has introduced structured programs

# Newage Agric Solutions

## Five years of growth, innovation, and impact in Ghana's Agriculture

to support maize, rice, and soya farmers, improving both production and access to markets. Through its Seed Technology Improvement and Commercialisation (STIC) Project, it has helped the nation's seed industry by making improved maize, rice, and soya varieties more accessible to farmers. Additionally, it has focused on certified seed production, providing high-yielding hybrid seed varieties to boost productivity.

To strengthen rice production, Newage set up a modern rice processing factory in Okwenya. This facility includes a milling machine that processes three metric tonnes of rice per hour, along with a dryer, silos, and expanded storage facilities.

The factory has helped produce Evivi Rice, a premium long-grain rice brand grown by smallholder farmers. It has also entered the poultry sector with Evivi Happy Chicken, an initiative aimed at improving food security.

Another innovative project by Newage is the Nserewa Crowd-Farming Programme. This initiative allows individuals to invest in agriculture while also supporting farmers with essential resources. In addition, it established Newage Academy, a training platform that provides practical agribusiness education, helping to develop the next generation of agriculture professionals.

### Building strong partnerships

Furthermore, the company has built strong partnerships with key stakeholders to achieve its goals—collaborating with the Ministry of Food and Agriculture (MOFA), Lancaster University, Temple Invest, Bayer, Syngenta, Lake Agriculture, World Food Programme, and Mastercard Foundation-funded projects.

These partnerships have helped to promote research, introduce new innovations, and provide financial support to farmers, ensuring long-term sustainability in the sector.

### Overcoming challenges and driving impact

Despite its success, Newage has also faced challenges. Weather conditions, logistical constraints, and financial difficulties have created obstacles along the way. However, through careful planning, innovation, and commitment to its mission, it has been able to turn these challenges into opportunities.

One of its major contributions has been in youth employment within agribusiness. By providing training and job opportunities, the company is helping to change the perception of agriculture among young people,

showing them that farming can be a profitable and sustainable career.

### The future of Newage Agric Solutions

Looking to the future, the company has ambitious goals for the next five years. It plans to expand its rice processing capacity to increase local production and reduce the nation's dependence on imported rice. It also aims to expand its hybrid seed production to improve food security, while strengthening digital and mechanised farming solutions to improve efficiency and productivity.

Moreover, Newage seeks to encourage more young people to join agribusiness through training and job creation, as it looks to expand beyond the country and enter new markets within West Africa.

As the company celebrates its fifth anniversary, Chief Executive Officer, William A. Kotey expresses gratitude to its employees, partners, and farmers who have believed in its vision. With strong foundations and a clear vision for the future, he says the company is ready to enter its next phase of growth and innovation. "The journey is far from over, and the best is yet to come," he emphasised.

## Global Africa Business Initiative calls for a bold reimagining of Africa's economic narrative

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comprehensive digital upskilling programs that are equipping African youth with the necessary skills to thrive in a digital economy.

The report highlights the launch of Itana, Africa's first Digital Economic Zone where global and Pan-African companies can incorporate online, operate remotely, and access the African talent pool and market.

The creative industries are identified as vital economic drivers. The report highlights the potential of

Africa's vibrant fashion, film, music, and entertainment sectors to deliver jobs, boost tourism, and build the African brand.

In the sports sector, the report states the need for modern infrastructure and the establishment of continental leagues to enhance economic growth, social cohesion, and cultural diplomacy. It spotlights initiatives like the Queens of the Continent Foundation and the NBA Africa Startup Accelerator Award, which are creating opportunities for young athletes and entrepreneurs.

### Core themes

Unstoppable Africa focused on five themes:

1. Energy access and transition: Public-private partnerships, policy frameworks, and blended finance were emphasized as keys to clean energy solutions.
2. Inclusive growth and trade: Discussions on reshaping Africa's financial narrative stressed the need for private investment and the advancement of the African Continental Free Trade Area (AfCFTA).

3. Digital transformation: Bridging the digital divide and equipping youth with digital skills were identified as priorities. The progress of the UNDP Timbuktoo Initiative was celebrated.

4. Creative industries: Africa's cultural sectors were recognized as essential to both economic growth and global influence.

5. Sports: Calls for modern sports infrastructure and continental leagues marked their potential to drive economic and social impact.

### GABI 2025

This year, GABI will convene the 4th edition of Unstoppable Africa on the sidelines of the UN General Assembly at Marriott Marquis Hotel in Mid-Town Manhattan, New York City on Sunday and Monday 21-22 September 2025. Once again, the convening will bring together the private sector, governments, policymakers, global and regional stakeholders to develop actionable frameworks for Africa's development.

Additionally, GABI plans on hosting several GABI Bridges events throughout the year, including a side event at the Africa CEO Forum on May 12-13 Abidjan, Côte d'Ivoire. These engagements will provide focused discussions on specific topics, building up to the flagship forum in September.



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# Engen Ghana Ltd

## Driving Innovation, Growth and Community Impact

**A**s Ghana's energy sector grows, Engen Ghana continues to stand out for its commitment to quality, innovation, and community development.

With nearly three decades of operations, Engen Ghana has built a reputation for excellence, combining cutting-edge fuel solutions with a strong dedication to social responsibility.

Engen Ghana's journey is one of resilience, growth, and impact, marking it as a key player in the downstream petroleum sector.

### A Legacy of Growth and Excellence

Since its establishment in 1998, Engen Ghana has been at the forefront of delivering high-quality petroleum products and services. Licensed by the National Petroleum Authority, Engen Ghana has grown to operate over 50 service stations nationwide and serves an expanding base of commercial customers.

The year 2019 marked a significant milestone when Moco Ghana Limited acquired Engen Ghana, making it majority Ghanaian-owned while benefiting from the global expertise of the Moco Group. This strategic acquisition has strengthened Engen Ghana's position as a dynamic force in the energy landscape, fostering innovation and sustainable expansion.

### Industry Recognition and Milestones

Engen Ghana's commitment to excellence has earned it a place among Ghana's top-performing businesses, and it has been ranked in the prestigious Ghana Club 100 for two consecutive years, affirming its significant contributions to the national economy.

Its dedication to corporate social responsibility was also acknowledged at the Ghana Oil and Gas Awards, where it received the Excellence in Corporate Social Responsibility – Downstream Award.

Further cementing Engen Ghana's leadership, Managing Director Brent Nartey was named the Most Influential Multinational Young CEO of the Year 2024 at the 8th Global Business Brands Summit and Awards 2024. These accolades underscore Engen Ghana's unwavering commitment to

business performance, innovation, and community impact.

In line with its expansion strategy, Engen Ghana will commission another six stations across the country in the first quarter of 2025. This development underscores Engen Ghana's mission to provide safe, high-quality, and efficient energy solutions while maintaining strong community ties.

Engen Ghana stands out with its unwavering commitment to quality, innovation, and customer satisfaction. Renowned for its high-performance fuels and advanced lubricants, Engen Ghana ensures superior engine efficiency and longevity. With a robust supply chain and logistics framework, Engen Ghana guarantees uninterrupted fuel distribution nationwide, reinforcing its reputation for operational excellence.

Customer convenience is at the core of Engen Ghana's operations. Its strategically located service stations are equipped with modern fuelling technology, seamless digital payment systems, and exceptional customer service, offering a premium experience.

Beyond retail, Engen Ghana is a trusted energy partner for the mining, construction, and transportation industries, providing tailored energy solutions that enhance performance and reduce operational costs. Its reliability, efficiency, and cost-effectiveness make Engen Ghana the preferred downstream partner of choice in Ghana's energy sector.

Engen Ghana's operations are built on a strong foundation of core values that define its culture, decision-making, and relationships. Integrity remains central to the company's ethos, ensuring fairness, transparency, and trust in all engagements.

A deep sense of ownership drives employees to take responsibility for their performance and impact. The commitment to leadership pushes Engen to set new industry benchmarks through innovation and excellence. Performance remains a key motivator, fuelling continuous service and customer value improvements. Collaboration is equally essential, with teamwork strengthening both internal and external partnerships.

At the core of its operations, respect underpins all interactions, ensuring that employees, customers, and communities are valued and heard. These principles guide Engen Ghana's business strategy and reinforce its role as a responsible industry leader dedicated to long-term sustainability and social impact.

### Commitment to Quality, Safety, and Sustainability

Safety is a top priority at Engen Ghana.

Engen Ghana upholds stringent health and safety standards across its operations, ensuring that both employees and customers benefit from a secure and reliable energy supply.

Through continuous training, compliance programs, and the use of advanced technology, Engen Ghana remains committed to preventing workplace incidents and maintaining a strong safety culture.

Engen Ghana integrates sustainability into its operations by implementing environmental initiatives aimed at reducing its carbon footprint.

Engen Ghana has adopted energy-efficient practices at its service stations and depots, prioritizing emissions reduction and enhanced fuel efficiency.

In addition, its "Refuel and Recycle" initiative—a plastic recycling project—ensures that operational byproducts are managed responsibly, reinforcing its commitment to waste reduction.

Engen Ghana is also actively exploring cleaner fuel alternatives, minimizing plastic waste across its supply chain, and incorporating eco-friendly service station designs, such as solar-powered lighting and water conservation systems. These efforts align with Ghana's broader sustainability objectives and underscore Engen Ghana's commitment to responsible corporate citizenship.

### Beyond Business A Commitment to Community Development

Engen Ghana's influence extends beyond its commercial operations—it is a company that prioritizes giving back to society. Its social impact programs focus on education, health, and making tangible differences in people's lives.

### Empowering Education and Literacy

In June 2024, Engen Ghana partnered with the mc2h Foundation to promote literacy and education among underprivileged communities. Through this initiative, Engen Ghana has supported rural communities such as Sakasaka, Kalpohin, Ying, and Yong, ensuring school children can access learning resources.

A significant intervention took place in Yong, Savelugu Municipality, where Engen Ghana



**Brent Nartey, CEO of Engen**

constructed a borehole, providing a reliable source of clean water. Prior to this, students and residents endured long journeys to fetch water, affecting school attendance and well-being.

Additionally, Engen Ghana donated fifty dual desks and school uniforms to local students, fostering a conducive learning environment. These efforts reinforce Engen Ghana's belief that empowering young minds is key to national development.

### Health and Wellness

#### Making a Difference

Health remains a top priority for Engen Ghana, as evidenced by its ongoing medical outreach programs. The company has organized free breast cancer screening exercises for three consecutive years, reinforcing the importance of early detection and public awareness. These initiatives provide life-saving information to residents and demonstrate Engen Ghana's commitment to community well-being.

Engen Ghana also plays a crucial role in supporting Operation Smile Ghana, an initiative providing free surgeries for individuals, especially children born with cleft lip and palate conditions.

It also supports the Osteogenesis Imperfecta (OI) Foundation, caring for the needs of children born with brittle bone disease. Through financial support and awareness campaigns, Engen Ghana has helped transform lives, restoring confidence and opportunities for underprivileged individuals.

### Looking Ahead A Future of Innovation and Sustainability

As the global energy landscape evolves, Engen Ghana is embracing innovation and sustainability. Engen Ghana is actively exploring renewable

energy solutions, aligning its operations with Ghana's commitment to reducing carbon emissions and promoting cleaner energy alternatives.

Expansion remains a key focus, with plans to increase the number of service stations nationwide, ensuring more Ghanaians have access to top-quality fuel and services. In addition, Engen Ghana is leveraging technology to enhance customer experience through digital payment solutions, loyalty programs, and real-time service innovations.

Engen Ghana's commitment to corporate social responsibility will also deepen with future education, healthcare, and community development projects. Engen Ghana seeks to drive long-term positive change through these efforts, reinforcing its vision of a stronger, healthier, and more empowered Ghana.

### A Legacy of Trust, A Future of Possibilities

As Engen Ghana continues its journey, it remains steadfast in its dedication to excellence, sustainability, and community engagement. Its impact is felt not just in the energy sector but in the lives of countless individuals and communities.

Looking ahead, Engen Ghana envisions a future where business success and social progress go hand in hand. By staying true to its values and evolving to meet the needs of customers and communities, Engen Ghana is not just fuelling vehicles—it is fuelling progress, opportunity, and a brighter future for all.

For more information about Engen Ghana Limited, visit [www.engen.com.gh](http://www.engen.com.gh) or follow @Engen Ghana Limited on social media. Join Engen Ghana in driving excellence and innovation in Ghana's energy sector.

# Engen Ghana, your preferred fuel partner for business

We provide quality fuel and lubricants for businesses in Ghana.



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