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Monday, April 27, 2020

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NMC calls for financial support for media

- Page 16

Six lockdown lawbreakers test positive for COVID-19

- Page 16

Meeting was normal work — EC

• But NDC thinks otherwise

- Page 18



 Dr Eric Bossman, Deputy Chair, EC

Ban on public gathering extended • 88 Hospitals, 3 infectious disease centres to be built — President News Desk Report • Res announced. The current ban was to have ended today but the extension took effect at 100 ann or all public, social 100 ann today.

HE closure of schools and ban on all public, social and religious gatherings have been extended for two more weeks, President Nana Addo Dankwa Akufo

The decision to extend the ban was arrived at after broad consultation with

Continued on page 03

UNIPASS goes nationwide tomorrow

- Page 20



Daily Graphic



COVID-19: Cuban doctors go to South Africa

MORE than 200 doctors from Cuba are due to arrive in South Africa to help fight the coronavirus disease (COVID-19).

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EVENING

26°

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Politics

NPP PARLIAMENTARY **CANDIDATE SUPPORTS** AGED, VULNERABLE

News

Fast-track processes for disbursement of GH¢600 million stimulus package

THREE textile companies in the country are calling on the government to fast-track processes for the disbursement of the GHc 600 million stimulus package meant to cushion businesses from the negative impact of the coronavirus disease (COVID-19).

Business

Take precautionary measures to prevent malaria - GHS

GHANAIANS have been urged to take advantage of the malaria control interventions and services offered by the Ghana Health Service (GHS) to protect themselves from the disease, particularly in this era of the COVID-19 pandemic.



Sports

Palmer accuses NC of improper accounts

A PRESIDENTIAL aspirant at the last Ghana Football Association (GFA) election, Wilfred Kwaku Osei (Palmer), has stirred the hornet's nest with a wild allegation that the Normalisation Committee failed to render proper accounts of its stewardship.



Page 46



Pages 24/25

Veres

Man grabbed for selling COVID-19 'prevention cream'

A 45-year-old man is in the grip of the Awutu Breku Police for selling some cream that he allegedly claimed could prevent people from contracting the novel coronavirus - COVID-19.

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Pages 29

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Ban on public gathering extended

• Continued from page 01

leaders of all the major interest groups within the past week.

Delivering his 8th national address on government's intervention to control the coronavirus infection (COVID-19), President Akufo-Addo said the extension was because the country was very much in uncharted territory, and, still had some way to go towards getting rid of the virus, stressing that it was going to be a long war, broken up into several battles.

He said while the fight against COVID-19 was on, the government was also taking advantage of the situation to massively improve upon the health infrastructure of the country with the construction of 88 new district hospitals with

plan to complete them within a

Consensus

"The strong consensus that emerged from these and other consultations is that the existing measures must be maintained for now, until we have a firm grip on the movement of the virus.

"I shall be

the path for

bringing the

restrictive

measures,

an end."

outlining, shortly,

systematically, to

"This consensus is supported by data and science. and I am also very much of this view. I have accordingly, by Executive Instrument, extended for another two weeks the suspension of all public and social gatherings, as set out in E.I 64 of 15th March, 2020, effective tomorrow.

> Monday, April 27," the President announced.

The measures

The measures, first announced on March 15 and extended on April, include the closure of all schools, closure of all beaches, pubs and clubs.

Also, all religious meetings and any form of social gatherings are banned, but there is an exemption for private burials which allow for a maximum of 25 people to attend.

President Akufo-Addo, however indicated that soon, he would be outlining the path

for bringing the restrictive measures to an end systematically. "I shall be outlining, shortly, the path for bringing the

restrictive measures, systematically,

400 km

to an end, and

defining the basket of measures for the revival and growth of our national economy. We have to own our future and define the basket of measures for the revival and growth of our national economy," he assured.

88 District hospitals

President Akufo-Addo said the

virus had not only disrupted people's lives, but it had also exposed the deficiencies of the country's healthcare system, because of vears of underinvestment.

Also, the virus had revealed the unequal distribution of healthcare facilities, as the focus of infrastructure had been on Accra and one or two of our other big cities.

To help improve upon the existing situation, the President announced that the government had decided to undertake a major investment in the healthcare infrastructure, which will be the largest in the country's history.

It would involve the construction of 88 hospitals in the districts without hospitals.

" It will mean 10 in Ashanti, nine in Volta, nine in Central, eight in Eastern, seven in Greater Accra, seven in Upper East, five in Northern, five in Oti, five in Upper West, five in Bono, four in Western North, four in Western, three in Ahafo, three in Savannah, two in Bono East, and two in North East regions," he said.

The President added that each of the facilities would be a quality, standard-design, one hundred-bed hospital, with accommodation for doctors, nurses and other health workers.

President Akufo-Addo said plans were also in place for the construction of six new regional hospitals in the six new regions, and the rehabilitation of the Effia Nkwanta Hospital, in Sekondi.

Besides, he spoke of plans to · Continued on page 29

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Countries, companies invest in COVID-19 vaccine

NEW YORK (USA), APRIL 26

OVERNMENTS, charities and big pharmaceutical firms are sinking billions of dollars into developing a vaccine to end the COVID-19

They're fast-tracking the testing and regulatory review of vaccines with no guarantee they will prove effective.

They're building and re-tooling plants for vaccines with slim chances of being approved.

"The crisis in the world is so big that each of us will have to take maximum risk now to put this disease to a stop," said Paul Stoffels, Chief Scientific Officer at Johnson & Johnson (JNJ.N), which has partnered with the United States government on a \$1 billion investment to speed development and production of its still-unproven vaccine. "If it fails," Stoffels told Reuters, "it will be bad."

Historically, just six per cent of vaccine candidates end up making it to market.

For companies in the race, there are some likely benefits: It's a proving ground for vaccine technologies and a chance to burnish reputations and boost shares.

While some large companies, including Johnson & Johnson and GlaxoSmithKline Plc, have said they plan to make the vaccine available at a cost - at least at first - they may reap profits down the road if seasonal vaccination was needed and countries invested in stockpiles.

"We want to make investments up front, at risk, even before we know the vaccines work, to be able to (immediately) manufacture them at a scale of tens or hundreds of millions of doses," said Richard Hatchett, a physician who managed U.S. pandemic flu policy under

US will not take part in WHO global drugs, vaccine initiative launch

GENEVA (SWITZERLAND), APRIL 26

THE United States will not take part in the launching of a global initiative this Friday to speed the development, production and distribution of drugs and vaccines against COVID-

19, a spokesman for the United States mission in Geneva has told *Reuters*.

"There will be no US official participation", he said in an email reply to a query. "We look forward to learning more about this initiative in support of international cooperation to develop a vaccine for COVID-19 as soon as possible."

former President George W. Bush and returned to advise the Obama White House during the 2009 swine flu pandemic.

Hatchett now heads the Coalition for Epidemic Preparedness Innovations (CEPI), a vaccine-development consortium supported by private donors as well as the United Kingdom, Canada, Belgium, Norway, Switzerland, Germany and the Netherlands.

United States

In the United States, the Biomedical Advanced Research and Development Authority (BARDA), a federal agency that funds disease-fighting technology, has announced investments of nearly \$1 billion to support coronavirus vaccine development and the scale-up of manufacturing for promising candidates.

China

In China, CanSino Biologics Inc (6185.HK) has vaccine technology similar to the one being used by J&J. CanSino has further along with its testing, announced this month that its candidate had cleared initial safety trials in humans and was set to advance to the next stage.

- REUTERS



BANK OF GHANA

NOTICE TO BANKS AND PUBLIC NO BG/FMD/2020/29

GOVERNMENT OF GHANA SECURITIES

1. RESULTS OF TENDER 1691 HELD ON 24TH APRIL, 2020 FOR GOVERNMENT OF GHANA SECURITIES TO BE ISSUED ON 27TH APRIL, 2020.

ISIN	SECURITIES	BIDS (AMT) TENDERD GH¢ (M)	BIDS (AMT) ACCEPTED GH¢ (M)	RANGE OF BID RATES (% P.A.)	BID RATES ALLOTTED IN FULL (%P.A.)		WEIGHTED AVG. RATES FOR THE WEEK 27TH APR. – 1ST MAY, 2020. (%P.A)	
					Discount Rate	Interest Rate	Discount Rate	Interest Rate
GHGGOG059569	91 Day Bill	GH¢833.20	GH¢821.48	12.9300-13.9500	12.9300-13.8000	13.3619-14.2931	13.5500	14.0251
GHGGOG059577	182 Day Bill	GH¢172.73	GH¢172.73	12.9100-13.4000	12.9100-13.4000	13.8008-14.3623	13.1118	14.0317
GHGGOG059585	364 Day Bill	GH¢140.64	GH¢140.64	14.0000-15.0000	14.0000-15.0000	16.2791-17.6471	14.3392	16.7394

TARGET FOR 91 /182/364 T/BILL: GH¢1,208.00 Million

2. SUMMARY OF TENDER 1690 HELD ON 17TH APRIL, 2020 FOR TREASURY BILLS.

TOTAL AMOUNT TENDERED	TOTAL AMOUNT SOLD		
GH¢757.27 Million	GH¢509.54 Million		
GH¢849.24 Million	GH¢849.24 Million		
	GH¢757.27 Million		

3. TARGET FOR TENDER 1692

SECURITIES	AMOUNT
91 AND 182 DAY BILLS	GH¢603.00 Million

- I) The GOG Securities Wholesale Auction is opened to only Primary Dealers.
- II) All Primary Dealers are obliged to act as market makers in GOG Securities.
- III) The Investing Public interested in purchasing or selling GOG Securities may do so on the Secondary Market (Ghana Fixed Income Market) through Depository Participants (including Primary Dealers).

(SGD.) SANDRA THOMPSON (MS) THE SECRETARY

24TH APRIL, 2020.

06

Daily Graphic Monday, April 27, 2020.



2020



UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS FOR THE QUARTER ENDED 31 MARCH 2020

FOR THE QUARTER ENDED 31 MARCH 2020					
in thousands of Ghana Cedis	20	020	201	10	
Interest Income Interest Expense Net Interest Income	Bank 244,195 (113,340) 130,855	Group 244,542 (113,104) 131,438	Bank 199,161 (82,198) 116,963	Group 199,792 (81,724) 118,068	
Fees and Commissions Income Fees and Commissions Expense Net Fees and Commission Income	11,286 (5,136) 6,150	13,073 (5,136) 7,937	11,087 (2,342) 8,745	13,051 (2,365) 10,686	
Net Trading Income Other Income	11,954 111 12,065	11,932 142 12,074	13,363 5,309 18,672	13,401 5,452 18,853	
Operating Income	149,070	151,449	144,380	147,607	
Net Impairment Loss on Financial Assets Personnel Expenses Depreciation and Amortisation Lease Expenses Other Expenses	(10,572) (33,524) (6,246) (5,814) (24,623)	(10,572) (34,066) (6,287) (5,814) (24,665)	(26,762) (30,294) (5,003) (2,908) (21,566)	(26,762) (31,106) (5,013) (2,908) (21,979)	
Profit Before Income Tax	68,291	70,045	57,847	59,839	
Income Tax Expense	(20,488)	(21,037)	(17,354)	(17,975)	
Profit For The Period	47,803	49,008	40,493	41,864	
Other Comprehensive Income, Net of Income Tax Items that may be reclassified subsequently to profit or loss: Available-For-Sale Financial Assets	_	-	(6,808)	(6,808)	
Total Comprehensive Income for the Period	47,803	49,008	33,685	35,056	
Earnings Per Share (GHS per share) Basic Diluted	0.3052 0.3052	0.3129 0.3129	0.2585 0.2585	0.2673 0.2673	

UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2020

in thousands of Ghana Cedis				
	2	020		2019
	Bank	Group	Bank	Group
Assets				
Cash and Cash Equivalents	512,075	512,080	562,903	562,903
Non-Pledged Trading Assets	113,442	113,442	3,254	3,254
Investment Securities	2,748,081	2,758,416	1,602,107	1,614,748
Loans and Advances to Customers	2,988,473	2,988,473	2,553,845	2,553,845
Investments in Subsidiaries	2,038	-	2,038	-
Current Tax Assets	-	638	-	565
Property, Plant and Equipment	529,638	529,657	436,505	437,431
Intangible Assets	31,733	33,014	17,264	17,264
Right-of-use Lease Assets	86,236	86,236	87,841	87,841
Deferred Tax Assets	5,704	5,707	14,890	14,897
Other Assets	65,353	67,687	42,356	45,823
Total Assets	7,082,773	7,095,350	5,323,003	5,338,571
Liabilities				
Deposits From Banks and Other Financial Institutions	416 170	120 612	407.046	407.050
Deposits From Customers	146,478 3,755,980	138,612 3,755,980	107,016 2,868,527	104,059 2.868,527
Borrowings	1,935,041	1,935,041	1,324,651	1,324,651
Current Tax Liabilities	3.080	3,080	2,778	3,150
Lease Liabilities	78,211	78.211	76.155	76.155
Other Liabilities	155,313	160,631	145,619	147,413
Total Liabilities	6.074.103	6,071,555	4,524,746	4,523,955
Total Elabilities	0,014,103	0,071,000	4,524,740	4,525,555
Shareholders' Equity				
Stated Capital	400,000	400,000	400,000	400,000
Retained Earnings	210,670	226,529	93,201	110,125
Revaluation Reserve	104,636	104,636	62,246	62,246
Statutory Reserve	300,305	300,305	254,906	254,906
Regulatory Credit Risk Reserve	-	-	11,350	11,350
Other Reserves	(6,941)	(7,675)	(23,446)	(24,011)
Total Shareholders' Equity	1,008,670	1,023,795	798,257	814,616
Total Liabilities and				
Shareholders' Equity	7,082,773	7,095,350	5,323,003	5,338,571

UNAUDITED STATEMENTS OF CHANGES IN EQUITY FOR THE QUARTER ENDED 31 MARCH 2020

Profit
Transfer to/from reserves
Statutory reserve 47,803

					Other I	Reserves		
The Group	Stated Capital	Statutory Reserve	Revaluation Reserve	Retained Earnings	Treasury Shares	Fair Value Reserves	Regulatory Credit Risk Reserve	
Balance at 1 January 2020	400,000	288,353	104,636	189,473	(584)	(7,091)	-	974,787
Total comprehensive income								
Profit	100	-	100	49,008	_	_	5	49,008
Transfer to/from reserves								
Statutory reserve	-	11,952		(11,952)	-	-	-	-
Balance at 31 March 2020	400,000	300,305	104,636	226,529	(584)	(7,091)	-	1,023,795

THE BOIN	Capital	Reserve	Reserve	Earnings	Shares	Reserves	Reserve	Equity
Balance at 1 January 2019	400,000	244,782	62,246	58,140	-	(16,638)	16,042	764,572
Total comprehensive income								
Profit	-	-	-	40,493	-	-	-	40,493
Other comprehensive income Available-for-sale financial assets	-	-		-	-	(6,808)	-	(6,808)
Transfer to/from reserves				(40.40.1)				
Statutory reserve	-	10,124	-	(10,124)	-	-	-	-
Regulatory credit risk reserve	-	-	-	4,692	-	-	(4,692)	-
Balance at 31 March 2019	400,000	254,906	62,246	93,201	-	(23,446)	11,350	798,257
				1	Other	Reserves	1	

The Back Stated Statutory Revaluation Retained Treasury Fair Value Cognit Birds Total

The Group	Stated Capital	Statutory Reserve	Revaluation Reserve	Retained Earnings	Treasury Shares	Fair Value Reserves	Regulatory Credit Risk Reserve	Total Equity
Balance at 1 January 2019	400,000	244,782	62,246	73,666	(584)	(16,707)	16,042	779,445
Total comprehensive income Profit				41,864		-		41,864
Other comprehensive income Available-for-sale financial assets						(6,808)		(6,808)
Transactions with shareholders						(0,800)		(0,000,
Net changes in CAL Shares held by subsidiaries	-	-	-	27	88	-	-	115
Transfer to/from reserves Statutory reserve	12	10,124	12	(10,124)		_	-	-
Regulatory credit risk reserve		-	-	4,692	-	-	(4,692)	-
Ralance at 31 March 2019	400,000	254 906	62 246	110 125	(496)	(23 515)	11 350	814 616

UNAUDITED STATEMENTS OF CASH FLOWS FOR THE QUARTER ENDED 31 MARCH 2020

	202	:0		2019
	Bank	Group	Bank	Group
Cash Flows From Operating Activities Profit For The Period	47,803	49,008	40,493	41,864
Adjustments for:				
Depreciation And Amortisation	6,246	6,287	5,003	5,013
Impairment on Financial Assets	10,572	10,572	26,762	26,762
Net Interest Income	(130,855)	(131,438)	(116,963)	(118,068)
Income Tax Expense	20,488	21,037	17,354	17,975
Gain on Disposal of Property and Equipment	(17)	(17)	(115)	(115)
	(45,763)	(44,551)	(27,466)	(26,569)
Change in Loans and Advances to Customers	(50,770)	(50,770)	(125,843)	(130,893)
Change in Other Assets Change in Deposits From Banks and	(11,619)	(11,489)	14,485	16,968
Other Financial Institutions	(26,778)	(26,461)	28,855	32,688
Change in Customer Deposits	64,832	64,832	(210,155)	(210,155)
Change in Other Liabilities	48,905	51,242	(11,617)	(15,155)
	24,570	27,354	(304,275)	(306,547)

UNAUDITED STATEMENTS OF CASH FLOWS FOR THE QUARTER ENDED 31 MARCH 2020

Interest and Dividends Received Interest Paid Cash Flows From Investing Activities

Purchase of Investment Securities Purchase of Property and Equipment Proceeds From Sale of Property and Equipi Purchase of Intangible Assets Net Cash Used in Investing Activities

Cash Flows from Financing Activities Net Changes in Borrowings Net Cash from Financing Activities

Net Change in Cash and Cash Equiva

Cash and Cash Equivalents at 1 January Cash and Cash Equivalents at 31 March 2020

	Bank	Group	Bank	Group
	215.946	216,293	173.705	170,950
	(123,549)	(123,313)	(90.309)	(89.835)
	(3.912)	(4.543)	(21.849)	(22,030)
es	67,292	71,240	(270,194)	(274,031)
es es				
	(31,456)	(35,395)	194,078	197,910
	(26.330)	(26.314)	(3,386)	(3,386)
oment	17	17	121	121
JITIETT	(9.588)	(9.613)	12.1	16_1
			400.040	401.015
S	(67,357)	(71,305)	190,813	194,645
25				
	(85,639)	(85,639)	4,719	4,719
			4,719	/ 740
	(85.639)	(85.639)		
	(85,639)	(85,639)	4,719	4,719
alents				
alents	(85,639)	(85,639)	(74,662)	(74,667)
alents	(85,704)	(85,704)	(74,662)	(74,667)
alents				
alents	(85,704)	(85,704)	(74,662)	(74,667)
alents	(85,704) 597,779	(85,704) 597,784	(74,662) 637,565	(74,667) 637,570
alents	(85,704)	(85,704)	(74,662)	(74,667)
alents	(85,704) 597,779	(85,704) 597,784	(74,662) 637,565	(74,667) 637,570

QUANTITATIVE DISCLOSURES

2020	20
23.1%	17.
9.7%	9.
21.1%	15.
11.6%	12.

QUALITATIVE DISCLOSURES

(i) The Bank's dominant risks are: credit risk, liquidity risk, market risk and operational risk

The Bank's risk management policies are established to identify and analyse the risks faced by the Bank, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions, products and services offered. The Bank, through its training and management standards and procedures, aims to devolp a disciplined and constructive control environment, in which all employees understand their roles and obligations.

The process followed in risk management for the period ended 31 March 2020 are consistent with those followed for the year ended 31 December 2019.

Philip Owiredu Director

Paarock VanPercy Director





HANA is regarded as a beacon of democracy in Africa and one of the few success stories on a continent with a history of political instability, totalitarianism and oppression of journalists.

The country has one of the best mediafriendly laws in the world. Chapter 12 of the 1992 Constitution guarantees press freedom. The Right to Information Act has also activated the constitutional right to information while the draconian Criminal Libel Law, which criminalised the publication of libelous statements, has long been repealed.

Despite all these legal frameworks to protect press freedom and the country's enviable democratic credentials, the past three years have seen the country drop on the World Press Freedom Index, the annual ranking on press freedom compiled by Reporters Without Borders or Reporters Sans Frontieres (RSF).

In the 2020 index, Ghana was ranked 30th out of 180 countries, a drop of three places from its 2019 rank of 27. Ghana fell four places in 2019 from its 2018 ranking of 23.

The RSF's main reason for Ghana's consistent drop on the index is that the country was not doing enough to protect journalists.

It cited the murder of Ahmed Suale in 2018 and what it described as the lack of progress on investigations as a reason for the country's continuous slide on the

Daily Graphic

Monday, April 27, 2020

<u>Continuous drop on World</u> <u>Press Freedom Index worrying</u>

index.

Also, according to the RSF, "a vast majority of cases of police aggression against journalists go unpunished and yet timid attempts have been made to combat this impunity."

On March 19, 2019, the *Daily Graphic* published that none of the security persons accused of attacking more than 25 journalists and media employees since 2006 had been prosecuted.

Although the perpetrators in some of the cases are identified, the cases are settled sometimes with apologies.

In most cases, however, no compensation is paid, while the security organisation involved promises to offer better working relations with the media.

Some of the attacks have left journalists with serious medical conditions. For instance, Victor Kwawukume, formerly of the *Daily Graphic*, lost his sense of smell as a result of being beaten by the Ho Police while

covering a swoop on criminals.

In another instance, Mr Latif Iddrisu, a journalist with the Multimedia Group, was left with a fractured skull after the police had brutally assaulted him in front of the Criminal Investigation Department (CID) Headquarters in Accra while reporting on a protest by some members of the National Democratic Congress.

As a leader in press freedom on the continent, our continuous drop on the World Press Freedom Index demands deeper reflection and action from us all.

Ghana must do more to protect journalists and others who have the duty of making information available to people.

The Daily Graphic believes that failure to protect journalists from all sorts of physical attacks and intimidation, no matter how subtle, would be a grave danger to our democracy.

We, however, commend the Police Administration for coming up with a police-media relations manual in 2019
which seeks to provide a framework on
how the police will relate with the media.

Among other things, the manual provides guidelines as to how media practitioners can seek redress when attacked by any police officer as they go about their work.

The Daily Graphic urges the public, security agencies and other stakeholders to deepen their collaboration with media organisations to stop attacks on journalists.

We also call on the Ghana Journalists
Association to do more than the issuing of press statements to help protect its members. The association cannot prosecute people who assault their members but they can help them take civil actions against such persons.

Protecting journalists means not resorting to assault and intimidation when one is aggrieved by the work of a journalist or a media house. There are available means of redress, such as filing a suit against defamation and reporting to the National Media Commission, which can be activated by an aggrieved party.

As a country, we must see the ink fraternity as a key player in development. We are of the view that we need to protect journalists not just to improve our standing on the World Press Freedom Index, but also prove to ourselves and the world that we are indeed a democratic country which can be emulated by others.

The past three years has seen Ghana drop on the World's Press Freedom Index. This is quite unfortunate. How do we improve on our rankings? Our Deputy Night Editor, Samuel S. Bio, asks our readers on Facebook.



Stanley Picky Kufe

Media practitioners are to blame for this. They must unite and fight for social Justice without aligning themselves to any politician or political group.



Citizen Sika Togoh

Security officers and individuals who abuse journalists in the line of duty must be prosecuted while stringent punishment must be meted out to those who infringe on media freedom.



John Lokpar

It is sad to experience a lower ranking during the reign of a man who fought so hard for rule of law, freedom of speech and human rights. The media must stop biased political reporting and focus on their mandate as the Fourth estate of the realm.

Rwanda story — What Ghana can replicate

By Ebow Quayson

WAS privileged to be in Rwanda last month for three days attending a fintech summit. Though the visit was short, a few things got me thinking about how a former war-torn country could have made such giant strides in a few years.

I did a few enquiries speaking to taxicab drivers, as well as a young Ghanaian lawyer: Nana Asamoah Tannor. The following facts were obvious:

Neat environment

From the Kigali Airport to the central business district, you could see palm trees carefully planted in the medians of the dual carriage roads. It is clear that the Parks & Gardens Department are earning their keep.

I was made to understand that if a car broke a tree, the driver paid a fine of \$2500! Very little litter could be found on the streets like plastic bags, paper, etc., as seen at Makola, Tudu, etc.

Security

There was visible Police presence and in some cases, military, at vantage points. I

understand that it is safe to travel and for a vibrant night life in Kigali, because of this.

Ghana also does this, but the most striking point for me was a metal scanner for all vehicles entering Kigali Airport!

I'm yet to see this even at a US, European or Canadian airport. More importantly, no unregistered vehicle is allowed in the airport.

Discipline

Another observation that I made is that motor cyclists did not jump traffic lights as in Ghana.

All motor cyclists strictly observed the traffic rules and did not use the shoulder of roads to beat traffic.

Their 'okada' (commercial motorcycle) drivers are well dressed, uniformed, pay taxes, wear helmets together with passengers and can be well identified. I also understand they have a union like our own Ghana Private Road Transport Union.

Tourism

Rwanda's main exports are coffee, tea and tin; and it is landlocked! Compared to Ghana, we have a vast advantage in this regard.

In spite of this and the civil war they went through, they are being creative with

the little they have. The country has deliberately positioned itself as a tourist area and business destination, with the construction of the Kigali Convention Centre for international summits.

This centre has a five star hotel with 292 rooms, a conference centre with a seating capacity of 2600, a museum and an information technology park.

At a time when most African airlines

are struggling to float above water,

It is making efforts to go into

wants a partner in Africa to counter

per cent stake in Rwandair.

partnership with Qatar Airways, that

Emirate's dominance of the African skies.

Rwanda has also allowed Oatar Airways to

Bugesera International Airport after the 49

purchase a 60 per cent stake in the new

Rwandair (national airline) is making

considerable strides in spite of sustained

The 2020
Commonwealth Heads of Government meeting is scheduled to be hosted here in June this year, barring an escalation of the COVID-19 pandemic.

losses.

Our metropolitan assemblies have a lot to learn from them.

It is clear that Rwanda wants to be hub for Central Africa aviation and also challenge established airlines like Ethiopian and Kenya Airways.

ICT hub

Another area where it is attracting investments is ICT. As far back as 2014, Rwanda rolled out 4G broadband services.

ICT parks are being established in special economic zones to facilitate research and development.

Africa's first own smartphone, the

MARA phone, is manufactured at a plant in Rwanda apart from South Africa, and exports to 41 countries, including Germany, UK, Switzerland and Italy.

With hope and determination, Rwanda has made giant strides in several sectors and made something out of nothing! Is Ghana learning from their experiences? I hope so!!!

— The writer has more than 21 years of experience in the banking sector and is also an aircraft enthusiast. E-mail: quaysonebow@gmail.com



Daily Graphic Monday, April 27, 2020.



PRESS RELEASE

Accra - Ghana, 23rd April 2020

COVID-19: SOCIETE GENERALE GHANA DONATES GH¢1,217,000



- SG Ghana donates GH¢ 500,000.00 to COVID-19 National Trust Fund
- SG Ghana Through the Ghana Association of Bankers donates GH¢ 416,666.68
- SG Ghana donates Two (2) Ventilators worth GH¢ 300,000.00 to two selected healthcare facilities

Societe Generale Ghana has donated an amount of GH¢500,000.00 to the COVID-19 National Trust Fund. The donation took place on Thursday, 23rd April, 2020 at the Jubilee House in Accra.

The gesture as reckoned by the Bank is to help Government and therefore Ghanaians curtail the pandemic and support the vulnerable in society. In addition, the Bank hopes this donation will help in the purchase of personal protective equipment for health workers who are at the forefront in combatting the disease.

Mr Hakim Ouzzani, the Managing Director of SG Ghana stated that the Bank has purchased two ventilators worth -

- GH¢300,000.00 for two (2) selected health facilities in addition to the cash donation being done today. Mr Ouzzani also mentioned an amount of GH¢416,666.68 which the Bank had already donated through the Ghana Association of Bankers towards the fight against the COVID-19 pandemic. These contributions bring the Bank's total contribution towards the fight against COVID-19 to over GH¢1,216,666.68.

Adding on, Mr Edmund Brobbey, Advisor to the Managing Director of SG Ghana, noted the call for help by the government was in the right direction, signalling the need to be unified in curbing the COVID-19 pandemic and sustaining economic stability of the country.

Mr Brobbey called on other organisations to join this laudable cause to ensure a better Ghana for ALL. He intimated that Societe Generale Ghana had stepped up prevention measures against the pandemic for both staff and its customers and will continue to do so to safeguard the health of all.

Her Ladyship Madam Sophia Akuffo, the former Chief Justice, received the cheque on behalf of Government and thanked the Bank for the kind gesture. Her Ladyship also called for other individuals, institutions and organisations to join the fight against COVID – 19.

All across the African continent, the various Societe Generale subsidiaries are assisting in the fight against COVID-19 in their respective countries. Societe Generale Group has also directly donated EUR 1.5 million to the Association Médecins Sans Frontières (Doctors Without Borders) towards the fight against COVID-19 in Africa.

For nearly 50 years, Médecins Sans Frontières (MSF) has been providing medical assistance to people whose lives or health are threatened, all over the world. In the context of the COVID-19 pandemic, MSF's added value is based in particular on its medical expertise acquired during large-scale epidemics: procedures for triage and infection control; health monitoring and health promotion activities, rapid deployment of structures for taking care of the infected people, etc. Today, in response to COVID-19, MSF is deploying activities in a number of countries in West and Central & East Africa (notably in Côte d'Ivoire, Burkina Faso, Cameroon, Senegal and Mozambique). The measures are evolving as the epidemic progresses. For all its activities, MSF works in coordination with local health authorities to assess needs and propose appropriate solutions.

In addition to the Societe Generale donation, a system has been set up to allow staff who wish it, to participate individually in this collective mobilisation via a donation to MSF.





COVID-19: Cuban doctors go to South Africa

JOHANNESBURG (SOUTH AFRICA), APRIL 26

ORE than 200 doctors from Cuba are due to arrive in South Africa to help fight the coronavirus disease (COVID-19).

The medics left on a plane that first carried a donation of South African medical supplies to the Caribbean island, its embassy in Pretoria said.

They are among 1,200 healthcare workers sent to battle COVID-19 in 22 countries that have requested help from the communist state.

South Africa is to begin easing strict lockdown restrictions next month.

More than 1.5 million people will be allowed to return to work, some schools will reopen, deliveries of hot food will be permitted and cigarettes will be back on sale.

The country, which at one point was following the UK's infection curve, has stunned observers in the way it had slowed the spread of the virus, says the BBC from Johannesburg.

It has recorded 4,361 cases of coronavirus, including 86 deaths.

The Cuban doctors are to be deployed to different provinces by South Africa's Department of Health, Cuba's Ambassador Rodolfo Benítez Verson has said.

Cuba, with 1,337 recorded cases of COVID-19 and 51 deaths, has the world's highest ratio of doctors to population and began preparing for the virus early.

According to the *Reuters* news agency, it is renowned for its focus on prevention and community-orientated primary health care to fight epidemics.



Please wear your protective mask



Let us fight COVID-19 together

Following the directive from the Greater Accra Regional Security Council, we have introduced a No Mask No Entry policy at all our branches and encourage you to comply.

Please note you may have to remove your mask briefly for identification purposes.



Sudan ex-leader's allies 'trying to infiltrate army'

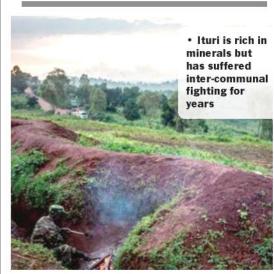
KHARTOUM (SUDAN), APRIL 26

THE head of Sudan's Sovereign Council, the body leading a three-year transition to civilian rule, has accused members of the former ruling party of trying to infiltrate the armed forces to sow instability.

Lt-Gen Abdel Fattah Abdelrahman al-Burhan told state media that efforts were under way to arrest those members of the National Congress Party who were involved in what he called "counterrevolution ary activities".

He also dismissed reports of friction between the civilian and military components of the transition of the transition of the government that was put in place following the overthrow of Omar al-Bashir as president last April.

Mr Bashir, 76, was arrested after the coup and sentenced in December to two years for corruption in a social reform facility.



DR Congo farmers killed by rebels

KINSHASA (DEMOCRATIC REPUBLIC OF CONGO), APRIL 26

A REBEL group in the Democratic Republic of Congo has killed at least 23 people in Ituri Province in the east of the country, officials say.

Members of a militia called Codeco attacked a village in Mahagi district last Friday as people were

setting off to work in the fields.

The day before, the same militia, which is drawn from the Lendu ethnic group, killed 13 people in another part of the mineral-rich province which

has suffered decades of inter-communal violence.

Two warlords from another militia have been convicted by the International Criminal Court

(ICC) for crimes committed in Ituri.

Dozens of armed groups are active in eastern DR

Congo.

The country's army says it has had recent

significant success against them.

But correspondents say the insecurity is still

Last Friday in DR Congo's Virunga National Park ethnic Hutu militiamen carried out an ambush killing 16 people - most of whom were rangers. Visit www.graphic.com.gh



Daily Graphic Monday, April 27, 2020.

Letters

Send your articles of not more than 700 words and letters of not more than 300 words to the Features Editor through features@graphic.com.gh. Kindly add your designation to the articles. Thank you.

Squandering opportunities in Parliament

N Friday March 27,2020, the opposition in Parliament was not happy that the Finance Minister, Mr Ken Ofori-Atta, had not been able to honour his scheduled parliamentary update on the country's COVID-19 management plan.

Members rightly stressed that it was imperative that Parliament received information on the way forward, due to the grave impact of COVID-19. I share the opposition's concern, but I am also skeptical.

I was not only surprised, but sad, when the opposition boycotted the 2020

State of the Nation Address (SoNA). In my view, they to attend

had, least. one reason - the global pandemic-

Parliament on that

I thought they would have wanted to know the government's plan and budget for COVID-19 and possibly critique its contingency plan. However, they squandered that chance.

Now, this same opposition wants an update on COVID-19 management plan. Will that update not be the action emanating from the major plan outlined in the SoNA? Does the opposition have the ethical right to demand an update from the Finance Minister, after it refused to grant audience to the chief executive? Am I the slow one or the opposition is inconsistent?

This is the second time in two years that the opposition has squandered a sterling opportunity for a high-powered debate. The first one was the intrepid manner in which they handled the July 1, holiday issue.

I can still hear the words of the Minority Leader when the holiday was cancelled: "We are not going to be part of changing the history of Ghana. When we come to power, we will change

In my view, that was an opportunity for the Minority to give the Majority the debate of its life, but it did not happen, sadly. In neglecting their duty, they also short-changed their constituents.

Parliament is a model for the art of debate; students go there to observe procedures in the hope of picking the life-long skills of sound (combating) reasoning and objective argument.

> Therefore, when one side runs away from a debate, or presents a lopsided

argument, they send the most negative of signals to the youth, not to mention dragging the dignity of the nation in the

mud. The contemporary learner is rapidly losing the art of debating issues assertively. Among senior high school (SHS) students, debaters resort to dramatics instead of argument. Confidence level is usually low. Assertiveness is a foreign concept to many a Ghanaian, the

youth especially. Therefore, if law makers also fail to assert themselves during serious national discussions, if they habitually circumvent issues rather than analysing them critically, they do the greatest disservice to the growing generation, their constituents as well. The Ghanaian tax payer deserves better.

> Dinah Amankwah, Lecturer, Takoradi Technical University. Takoradi.



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- The black woman's dilemma as Professor Agyeman Badu Akosa sees it
- Freda Dedzie of the Information Services Department's sugar coated pregnancy
- The Duasidan Monkey Sancturary and its prospects, although it lies in a deplorable state...

In the abundance of sunshine, no light

FROM the American House traffic light stretch to the Ogbojo Market near Adentan Housing Down, solar-powered streetlights have been nicely erected to illuminate the road. If I am not mistaken. I can count more than 200 poles on that stretch of about 10 kilometres.

Unfortunately, however, about 99 per cent of the solar lights are never on. The entire stretch becomes dark at night, making it dangerous motorists because of the presence of criminals who often use the area.

This development is not only strange, but unthinkable in view of the fact that the option for solar-powered lights is apt, as power from the national grid cannot be fully guaranteed in the country, currently.

It is amazing how decision makers don't look ahead when they decide to embark on a project. They are fond of carrying out projects without considering its sustainability or what happens to it in the future.

It has become obvious that the ministries are only interested in awarding contracts for streetlights to be dotted along highways, but do not think about how to keep them illuminated.

That makes me wonder why we continue to do this to ourselves as a country.

More interest is in spending taxpayers' money, but we do not take steps to ensure that the people get value for their money.

We are quick to award contracts

and do not consider the aftermath.

Often, I see contractors on that stretch working on the electricals during the day, but I wonder what they do because on my way back from work, I seldom see lights on any of the poles they worked on.

It beats my imagination that we have political figures or those in power plying that stretch regularly, yet citizens do not see any action from them to have the lights fixed and illuminating the road.

Or is it that what looks like solar panels on top of the poles are just for decoration?

Many other areas, I know, have similar problems and it is a

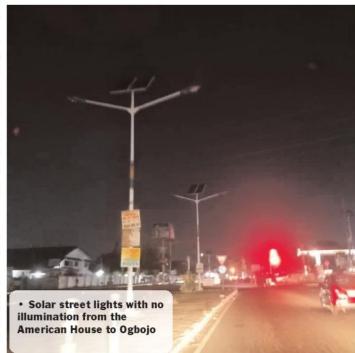
shame to those appointed to oversee these projects, when renege they on responsibilities.

Shame to the ministry in charge, shame to the assemblies and shame to the Electricity Company of Ghana (ECG) because they collect our money for streetlights and do not deliver.

If for nothing at all, revenue generated from advertisements pasted on the poles can be committed to servicing the solar street lights when it gets faulty.

If for nothing at all, duty bearers in charge of these road fixtures should surcharge those who paste their advertisements on the poles and commit the money to maintaining the street lights when they get spoilt.

Charles Benoni Okine email:cb.okine@yahoo.com







Promasidor Ghana donates ¢300,000 worth of products and cash to support the fight against COVID-19

Promasidor Ghana limited, producers of Cowbell and other range of products, has donated a total of ¢300,000 worth of products and cash to the COVID-19 National Trust Fund and other relevant institutions as part of support to fight the pandemic in the country.

Presenting part of the donation at a short ceremony held at the office of the COVID-19 National Trust Fund, Human Manager for Promasidor Ghana, Mr Andrews Bodom, lauded government's effort in the fight against the COVID-19 pandemic.

He further stated that the fight against COVID-19 was a collective one and that was why Pomasidor in addition to other ongoing community initiatives is embarking on this special donation to the Fund and other frontline institutions.

A cash component of \$\psi 70,000\$ in addition to \$\psi 60,000\$ worth of product making a total of ¢130,000 was presented to the fund during the ceremony.

Speaking in a media interview, Marketing Manager, Shine Torsoo, acknowledged the difficulties that had arisen as a result of the pandemic and the need for corporate intuitions to continually support government effort to address the challenges.

"Beneficiaries of the rest of the ¢170,000 include selected hospitals, Greater Accra Regional Police Command, Ashanti Regional Police Command and the military," Mr Torsoo added.

Chief Justice (Rtd) Sophia Akuffo, Chairperson of the Board of Trustees of the Covid-19 National Trust Fund, after receiving the cheque donation and the products, stated that the gesture of Promasidor was deeply appreciated by the fund and by extension the people of Ghana. He assured them that the fund would make available the products to the needy and vulnerable as mandated by Act 1013.

Promasidor Ghana limited is a leading food and beverage manufacturing company which has been operating in Ghana for the past 20 years. The company is the producer of Cowbell and other range of products.







Major ETK Tekpetey of the 4th Infantry headquarters Kumasi receiving donation from Ashanti Regional Sales Manager — Mr Ebenezer Ennuson











Seoson to Fray & Save Safely







SAMSUNG Galaxy A2 CORE



Galaxy



GHc 759

Galaxy A10s



Galaxy Tab A 8 T295





Remax Mini BLTH, Headset & Jamsung Backpac

1,799

Galaxy

A51(128GB)



GHc 2,499

S20

Galaxy A71(128GB)

GHc 459

GHc 3,199





Galaxy Tab S6 Lte T865 (128GB)



(256GB)

Galaxy





GHc 1,299

GHc 5,199 S20+ GHc 5,699 S20 Ultra GHc 7,199













Y6 Prime



Y9 Prime (128GB)



GHc 409

GHc 6,599



Nova 5T



GHc 729

GHc 699

GHc 819





GHc 1,469 Infinix X652A S5 128+6 + Free Remax Earphone

GHc 1,039



POP 3



SPARK 4 Air 32+2 4G



GHc 735

TECHO CAMON 12 AIR 32+3

GHc 1,888



TECNO CAMON 12



TECHO CAMON 15 64+4



TECNO

GHc 909

CAMON 12 Pro

TECNO Phantom 9 128+6







GHc 579





GHc 719



GHc 1,209



AiO OfficeJet Pro 7740

GHc 1,399

AiO OfficeJet Pro 252

GHc 1,699

GHc 1,709

NOKIA

GHc 1,035 Lenovo TAB E7 1

GHc 399





Desktops / Laptops







HP 15-BS151NIA Laptop Intel Core i3 | 4GB | 500GB | 15.6" Plus Headset, Laptop bag & USB Mouse

GHc 1,999 OR HP AiO Printer DJ 2130 100

GHc 2,099



HP Printers / Scanner





GHc 399



GHc 1,499

AiO OfficeJet Pro 9023

GHc 1,799



GHc 799

AiO OfficeJet 8013



AiO OfficeJet Pro 9013

GHc 1,299

LaserJet Pro M404DW

GHc 1,499



Neverstop AiO 1200W



GHc 1,999

GHc 2,099

West Hills Mall - 0544111181/ Achimota Mall - 0556322688 / Accra Mall - 0553747400 / Marina Mall - 0544630630 / The Junction Mall - 0244244454/ A&C Mall - 0546977277/ Osu Mall - 0244909809/ Osu - 0243143143 - 0545113311 / Spintex - 0249999988 / Takoradi- 0246646666 / Kumasi - 0246000001 / Kumasi city Mall- 0549199990 - 0242065838 / Tema - 0200029799 Pictures may vary from original products/ till stocks last/ terms and conditions apply.









Seoson to Fray & Save Safely





- GHc **579** - GHc 799 40" - GHc **999** - GHc 1,499 55"



-GHc 849 43" FHD Digital - GHc 1,699 43" FHD Smart - GHc 1,899 49" FHD Smart - GHc 2,799 55" UHD Smart 4K - GHc 3,799 65" UHD Smart 4K - GHc 6,399 70" UHD Smart - GHc 7.999

Refrigerators / Chest Freezers / Water Dispensers



Samsung LED Satellite TV's - GHc 849 - GHc 1,449 43" FHD - GHc 1,649 40" FHD Smart - GHc 1,899 43" FHD Smart - GHc 2,449 - GHc 2,499

	.0 , , 0	
49"	Smart	- GHc 2,899
49"	UHD Smart 4K	- GHc 3,299
49"	UHD Curved Smart 4K	- GHc 3,799
55"	UHD Smart 4K	- GHc 3,899
55"	UHD Curved Smart 4K	- GHc 4 ,999
65"	UHD Smart	- GHc 6,499

Fridaes - GHc 619 93L 147L - GHC 1,099 200L - GHc 1,149 239L - GHc 1,649 200L - GHC 1,149

Midea 16L 2 Taps White - GHc 689

Fridges 100L - GHc 699 112L - GHC 949 170L - GHc 1,249 Dispensers 16L 3 Taps white - GHc 649

16L 3 Taps Black - GHc 749

7. 是草

SAMSUNG

Fridges 260L - OHC 2,099

280L - GHC 2,499 340L - GHC 3,099 450L - GHc 3,999

410L - GHc 3,299

Washing Machines



- GHc 1,899 8kg Top Load - GHc 1,999 14kg Top Load - GHc 2,499 16Kg Top Load - GHc 2,799 8Kg Front Load - GHc 3,999 - GHc 749

7kg twin top - GHc 619

SAMSUNG - GHc 1.399 - GHc 2,899



- GHc 899 Audio CJ44 DVD LHD457B - GHc 1,049 - GNC 1149 Audio CL65 - онс 1.349 Audio LHD655BT - GHc 1,349 XBoom OK55 - GHc 1,689 XBoom OK75 - GHc 1,849 Sound Bar SL5R

SAMSUNG Sound Bar HW-R450 - GHc 1,499

SENCOR.



GHc 109

Smoothie Maker





GHc 279

USB/MP3 Radio



GHc 149

Halogen Oven



GHc 239



GHc 369

Flectric Kettle



GHc **189**



GHc 269

Contact Grill



GHc 689

7кд тор Load	- GHc 1,699
6kg Diamona Drum	- внс 2,499
11kg Top Load	- GHc 2,699
13кд тор Load	- GHc 2,999
Statement of the statem	

Gas Cookers -



Midea 50x55 Black - GHc 789 - GHc 989 50x50 Mirror Black 60x60 Silver - GHc 999 80x60 Silver - GHc 1799 60x60 special Nobs - GHc 1,389

NASCO 50x40 Black - GHc 489 50x55 Black - GHc 699 50x55 Silver - GHc 749 60x60 Black - GHc **949** 50x55 Stainless Steel - GHc 949 - GHc **989** 60x60 Silver 90x60 stainless Steel - GHc 2,099

BLUTE<

Blutek Air Contioners / TV



2.0HP - GHc 1,949 2.5HP - GHc 2,749







West Hills Mall - 0544111181/ Achimota Mall - 0556322688 / Accra Mall - 0553747400 / Marina Mall - 0544630630 / The Junction Mall - 0244244454/ A&C Mall - 0546977277/ Osu Mall - 0244909809/ Osu - 0243143143 - 0545113311 / Spintex - 0249999988 / Takoradi- 0246646666 / Kumasi - 0246000001 / Kumasi city Mall- 0549199990 - 0242065838 / Tema - 0200029799 Pictures may vary from original products/ till stocks last/ terms and conditions apply.

First National Bank Ghana Limited

Unaudited Financial Statements for the quarter ended 31 March 2020



Statement of comprehensive income

(All amounts are in thousands of Ghana Cedis)

f	for the quarter ended 31 Ma		
	2020	2019	
Interest income	30,113	19,549	
Interest expense	(14,092)	(1,984)	
Net interest income	16,021	17,565	
Fees and commission income	3,194	1,873	
Fees and commission expense	(1,028)	_(718)	
Net fees and commission	2,166	1,155	
Net trading income	9,133	7,105	
Other (expense)/ income	74	(426)	
Operatingincome	27,394	25,399	
Net impairment loss on financial assets	(248)	(1,727)	
Personnel expenses	(13,483)	(12,491)	
Operating lease expense	(655)	(2,440)	
Depreciation and amortisation	(3,287)	(1,437)	
Other operating expenses	(5,257)	_(4,435)	
Profit/(Loss) before income tax	4,464	2,869	
Income tax expense		(76)	
Profit/(Loss) for the period	<u>4,464</u> 4,464	<u>2,793</u> 2,793	
Total comprehensive income for the period	4,404		

Statement of financial position

(All amounts are in thousands of Ghana Cedis)

	21	
as at	31	Marci

	2020	2019
Assets		
Cash and cash equivalents	271,448	188,392
Non-pledged trading assets	80,988	32,730
Loans and advances	128,952	83,630
Investment securities	573,682	310,240
Intangible assets	-	15
Deferred tax assets	2,674	3,233
Other assets	46,688	14,307
Property and equipment	36,440	19,494
Total assets	1,140,872	652,041
Liabilities		
Deposits from banks	95	4,735
Deposits from customers	615,702	186,732
Other liabilities	67,930	27,793
Total liabilities	683,727	219,260
Equity		
Stated capital	505,850	505,850
Contribution towards capital	20,000	_
Statutory reserves	1,347	_
Credit risk reserves	-	2,153
Income surplus (deficit)	(70,052)	(75,222)
Total equity	457,145	432,781
Total liabilities and equity	1,140,872	652,041

Joseph Tetteh (Chairman)

Richard Hudson (Chief Executive Officer)

Statement of cash flows

(All amounts are in thousands of Ghana Cedis)

fo	or the quarter ended 31 March		
	2020	2019	
Cash flows from operating activities			
Profit for the period	4,464	2,793	
Adjustments for:			
Depreciation and amortisation	3,287	1,437	
Impairment on financial assets	248	1,727	
Net interest income	(16,021)	(17,565)	
Income tax expense	-	76	
Change in non-pledged trading assets	(51,412)	15,428	
Change in investment securities	(82,646)	(65,502)	
Change in loans and advances	(23,530)	(724)	
Change in other assets	(14,766)	(65)	
Change in deposits from banks	(1,653)	3,446	
Change in deposits from customers	128,153	3,906	
Change in other liabilities	3,619	1,276	
Change in deferred tax	-	(76)	
Interest received	29,878	19,326	
Interest paid	(11,398)	(1,763)	
Net cash used in operating activities	(31,777)	(36,280)	
Cash flows from investing activities			
Purchases of property and equipment	(586)	(533)	
Net cash used in investing activities	(586)	(533)	
Cash flows from financing activities			
Contribution towards capital	20,000	-	
Payment of finance lease liability	(2,609)		
Net cash generated from financing activities	17,391		
Net decrease in cash and cash equivalents	(14,972)	(36,813)	
Cash and cash equivalents at 1 January	286,420	225,205	
Cash and cash equivalents at 31 March	271,448	188,392	







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First National Bank Ghana Limited





Statement of changes in equity for the quarter ended 31 March 2019

(All amounts are in thousands of Ghana Cedis)

	Stated capital	Contributions towards capital	Credit risk reserve	Statutory reserve	Retained earnings	Total equity
Balance at 1 January 2019	505,850	H	3,189	-	(79,051)	429,988
Profit for the year	-	-	E	-	2,793	2,793
Total comprehensive income	-	-	-	-	2,793	2,793
Transactions with owners Transfer from credit risk reserve	-	-	(1,036)	-	1,036	-
Total transactions with owners	-	-	(1,036)	-	1,036	-
Balance at 31 March 2019	505,850	-	2,153	-	(75,222)	432,781

Statement of changes in equity for the quarter ended 31 March 2020

(All amounts are in thousands of Ghana Cedis)

	Stated capital	Contributions towards capital	Credit risk reserve	Statutory reserve	Retained earnings	Total equity
Balance at 1 January 2020	505,850	-		1,347	(74,516)	432,681
Profit for the year	2	-	_	_	4,464	4,464
Total comprehensive income					4,464	4,464
Transactions with owners						
Contribution towards capital		20,000	-	-	-	20,000
Total transactions with owners	-	20,000	-	-	-	20,000
Balance at 31 March 2019	505,850	20,000	-	1,347	(70,052)	457,145

Notes to the unaudited financial statements

(for the quarter ended 31 March 2020)

1. Significant accounting policies

The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB) and adopted by the Institute of Chartered Accountants, Ghana (ICAG).

2. Quantitative disclosures

	March 2020	March 2019
a) Capital Adequacy Ratio (CAR)	98%	139%
b) Non-Performing Loans (NPL) Ratio	0.51%	14%

3. Qualitative disclosures

First National Bank Ghana Limited (the bank) is exposed to:

- Credit Risk
- Liquidity Risk
- Market Risk
- Operational Risk

The Board of Directors has overall responsibility for the establishment and oversight of the bank's risk management framework. The Board has established the bank's Asset, Liability and Capital Committee (ALCCO), the Risk Committee (RISCO) and the Executive Committee (EXCO) which are responsible for developing and monitoring risk management policies in their specified areas.

The bank maintains liquidity limit imposed by its local regulator, Bank of Ghana and the overall liquidity has always been within the regulatory limit of Bank of Ghana. Treasury department monitors all branches to ensure that the bank maintains optimum liquid assets. The daily liquidity position is monitored, and regular liquidity stress testing is conducted under a variety of scenarios covering both

normal and more severe market conditions. All liquidity policies and procedures are subject to review and approval by ALCCO. Daily reports on the liquidity position of the bank are submitted to senior management and summary report, including any exceptions and remedial action taken, is submitted regularly to ALCCO on a monthly basis.

The Board of Directors has delegated responsibility for the management of credit risk to a Management Credit Risk Committee. The committee is responsible for the independent monitoring and oversight of the credit risk management process within the bank as well as the approval of risk procedure, frameworks, policies and methodologies applied in the management of the bank's credit exposures.

4. Defaults in statutory liquidity and accompanying sanctions

a) Default in statutory liquidity (number of times)
b) Sanctions

March 2020
n/a
n/a
n/a
n/a







NMC calls for financial support for media

By Donald Ato Dapatem,

JUBILEE HOUSE

HE Chairman of the National Media Commission (NMC), Mr Yaw Boadu-Ayeboafoh, has appealed to President Nana Addo Dankwa Akufo-Addo to support the media in the country with a stimulus package to secure their continuous existence.

He said the COVID-19 pandemic has had a toll on the finances of the media, especially the print, which suffered greatly under the three-week partial lockdown because they were unable to

He suggested that the media establishments could be considered under the government's package for small and medium enterprises.

Meeting with President

Mr Boadu-Ayeboafoh made the appeal when the leadership of media organisations and the Managing Directors of the state media

establishments met with the President at the Jubilee House last Friday.

The media organisations were the National Media Commission (NMC). the Ghana Journalists Association (GJA) and the Private Newspaper Publishers Association of Ghana (PRINPAG) while the state media establishments were the Graphic Communications Group Limited, the New Times Corporation, the Ghana News Agency and the Ghana Broadcasting Corporation.

The meeting, which was at the invitation of the President, was meant to brief his guests about the steps government had taken so far regarding COVID-19 and seek their opinions on the way forward.

Mr Boadu-Ayeboafoh commended the government for the stimulus package announced for small and medium enterprises.

He, however, noted that even though some of the media establishments were supposed to be big in real terms, they were, in reality, small because of their output and other

The NMC boss urged the government to look into how the media establishments could be supported under the provision for small and medium enterprises so that they did not collapse after COVID-19 because they still had significant roles to play in the development of the country.

He said the issues about the survival of the media and others had been documented and would be presented to the President and his team.

PPE

The NMC Chairman urged the government to consider the media in the provision of personal protective equipment (PPE) since most practitioners worked close to frontline workers, with others going to the theatres to see what was going on to be able to tell the story better.

Jokes/fake media

Mr Boadu-Ayeboafoh, who is also a lecturer in media studies at some universities in the country, said from the onset of the outbreak of the pandemic, the commission admonished and appealed to the media

to bear in mind that it was not the period for those in the mainstream media to crack jokes, produce fake news and pick any social media content and use.

He said one of the fundamental things the media was supposed to understand was that they should not put out information whose source they could not confirm and verify.

With such a flop, he posited that the media would be endangering lives, including their own, while drawing back societal development.

"This is not the time for, excuse my language, silly jokes. As the elders have told us sufficiently, every animal runs but when the cow starts running, everybody takes it for madness. Because, other people can make jokes of our situation but that should not come from the media," Mr Boadu-Ayeboafoh admonished.

Resource persons

President Akufo-Addo encouraged the media to use resource persons with specialist information to discuss and explain issues about the pandemic to the public.

While acknowledging that politicians would want to comment on everything, the President stated that, for the time being, he did not see the politics involved in what was happening.

"What we want to see is as much as possible the airwayes being filled with the information that the scientists have," he stated.

Six lockdown lawbreakers test positive for COVID-19

By Emelia Ennin Abbey

SIX persons out of 32 arrested within the Adentan Municipality for failing to comply with the restrictions on movement order during the partial lockdown have tested positive for COVID-19.

The test results were released after the Adentan Circuit Court, where they were standing trial, granted them bail which has since been executed.

Those who have tested positive include three men and three women.

Three of them have been contacted by the COVID-19 Response Team, while one of them, the police indicated, had travelled to the Oti

In reaction to the confirmed cases, the Adentan Divisional Police Station has been disinfected while samples of some officers and inmates on remand at the station have been taken for testing.

Screening and tracing

Updating the Daily Graphic on the status of the 32 accused persons, the Public Relations Officer of the Accra Regional Police Command, Deputy Superintendent of Police (DSP) Mrs Effia Tenge, said on April 25, 2020, the Adentan COVID-19 Response Team informed the police that six of the accused persons who were put before court and screened on the orders of the court for COVID-19, had tested

However, she said the police had on April 20, 2020, executed the bail order by the court and released 27 of the accused persons, including those who had tested positive. They were to reappear before the court on May 9,10 and 12, 2020.

So far, Mrs Effia Tenge said, the three persons had reported to the COVID-19 Response Team and they were currently being

She also said that information available to the police indicated that one of the accused

persons and a minor who was with the

accused at the time of arrest, had travelled to

the Oti Region and the Adentan COVID-19 Response Team had subsequently alerted the Oti Region Health Team for contact tracing and isolation.

The team, she indicated, had also screened and taken samples from 15 inmates already in the cells who came into contact with the affected persons.

Convict rejected

One of the accused persons, Mohammed Gariba, who was convicted and sentenced by the court, was rejected by the prison authorities when he was taken to the Nsawam

Continued on page 20

Politics Politics



The frontline of the fight against Coronavirus is your front door. If you cross it, you and your family will likely be infected. So, please, stay at home.



Big Issue: Stopping COVID-19 spread (2)

Compiled by Rebecca Quaicoe Duho

HEALTH experts describe COVID-19 as one of the fastest-moving and hardest-hitting pandemics in human history.

According to them, the spread of the disease is a looming threat to the over 1.2 billion people on the continent of Africa.

Thanks to the experience from Ebola, so far many African countries are ahead of the curve to stop the disease from further spread.

To this end, the Daily Graphic enquires from its readers: How can African countries collaborate and coordinate to stem the spread of COVIC-19 on the continent?



Dr Issahaku Shiraz, Clinician/Medical Research Scientist

THE concerted science-based effort for combating this pandemic in Africa must look at African countries developing scientific advisory units that should focus on clinical, genetics, social sciences, human behaviour or global health, that produces up-to-date information for action for African governments.

African countries must also identify and define areas of research that African scientists

can contribute towards.

They must develop workstreams for a sciencebased effort for the COVID-19 outbreak with clear mandates and targets.

African countries must also identify otherwise unseen global gaps/opportunities that can assist the lead organisations with resources and technical know-how.

They must have a common platform for African Clinicians and Research Scientists to share information and lessons.

Each country also needs to conduct research to understand the national history of the infection/disease among the citizens and share the resultant data.

Finally, African countries need to study and share data on the dynamics of the transmission of the infection among Africans.

Vivian Abiwu, JHUCCP

EVEN in this period of the COVID-19 pandemic, a large number of people continue to travel from one African country to another and to and from other parts of the world for trade and services.

This puts Africa at high risk. African countries should create common places around their borders to enforce compulsory quarantine of all travellers, implement mass testing and identify and adequately equip common health facilities to effectively treat and isolate patients.

As it was done during the Ebola crisis of 2014, regional groupings on the African continent such as the West Africa Health Organisation (WAHO) must rise up to the challenge of collaboration and coordination to stem the spread of COVID-19 among citizens of the various countries.

The leadership of WAHO, for example, must assume leadership of the coordination of efforts being made by the various countries.

This should be done by rallying round political and health, leadership of the countries through weekly phone conferences and individual calls among themselves.

Key areas of collaboration should include the sharing of infection data and rate of progress; sharing of communication and education materials; sharing of prevention and management messages for dissemination among the populace and exchange of novel and successful efforts made by various countries.

Port health and Immigration Service's health units of the various countries, especially those that share boundaries, should be encouraged to apply all immigration protocols in such a manner as to prevent exportation of the disease to neighbouring countries.



Mrs Cecilia Senoo, Executive Director, Hope ForFuture Generations

I think this is the time to support one another and show solidarity. Strengthen partnerships and look at domestic resources.

Firstly, all African nations must come together to develop one strategy and plan to combat COVID-19. The AU must lead.

We need to look within the continent to identify existing skills, capacities and human resources that are useful in fighting this disease. For instance, countries with medical staff in excess can support other African countries that lack medical personnel.

Also, countries that have the capacity to produce essentials such as nose masks, overalls and gloves, as well as sanitisers can export to other countries.

Again, we need to increase surveillance at the various borders in order to reduce the spread of the disease within the continent.

Africa must be on the alert and not depend on the West because they have also been hard hit.

In addressing these issues, let us learn from each other what strategies are working and remember not to leave anyone behind, especially, the vulnerable in society.



Awurabena
Quayeba
Dadzie, World
Vision Ghana
Health
Technical
Programme Manager

THE COVID-19 pandemic is a major public health threat to the world of which the African continent is not spared.

Africa is particularly at risk, given its

relatively fragile health systems, lack of resources and concomitant epidemics.

As the world grapples to contain the novel coronavirus disease (COVID-19), it is prudent for African countries to collaborate and coordinate to eradicate the pandemic.

To help stem the spread of COVID-19, all African countries through the African Union should conduct an assessment of countries across the continent and have a Strategic Preparedness and Response Plan in place immediately.

Resources should be pooled to support countries with weaker health systems. African countries should coordinate and ensure that population mobility is halted immediately and all borders closed to reduce the spread from one country to another.

All biomedical research scientists across the continent will have to coordinate immediately to work towards a vaccine development as soon as possible.

This engagement will bring on board knowledgeable scientists and public

health specialists to help combat the spread of COVID-19.

The role of Information and Communications Technology (ICT) to enhance disease surveillance, coordinate response mechanisms, and promote public awareness is very significant in the fight against the pandemic.

All African countries should collaborate to support expansion of ICT in disease control and rapid diagnostic tests. There should be a network of experts to coordinate regional



Meeting was normal work — EC

• But NDC thinks otherwise

From Benjamin Xornam Glover, TEMA

HE Electoral Commission (EC) says its meeting at the City Escape Hotel in Accra is a normal meeting of the commission with its directors.

"It is an in-house meeting of directors which we hold three times in a year as part of our operations," it said.

Speaking in an interview with the Daily Graphic, a Deputy Chairperson of the EC in charge of Corporate Services, Dr Bossman Asare, explained that the meeting could have taken place at the EC's headquarters.

He said the EC chose to relocate the meeting to meet the social distancing directives currently in force.

Dr Asare said just as other institutions were working in the midst of the COVID-19 pandemic, the EC "is also working in preparation for the 2020 elections."

He said the commission was not speaking to the issue of some members of the NDC coming to the hotel.

Police intervention

The timely intervention of the Accra



Regional Police averted an unpleasant scene at the Airport branch of the City Escape Hotel last Saturday where some members of the NDC had assembled to disrupt a meeting of the Electoral EC.

Some national executive of the NDC and supporters of the party besieged the Airport branch of the hotel upon hearing that the EC had relocated the workshop to that venue.

It, however, turned out to be a meeting of the directors of the EC.

But the Accra Regional Police Operations Director, Assistant Commissioner of Police (ACP), Mr Kwesi Ofori, led a team of personnel to storm

the hotel to avert any untoward incident.

The police later provided a safe passage for the officials of the EC who were at the lobby of the hotel.

Police

Speaking to journalists at the scene, Mr Ofori advised the NDC to resort to due process instead of taking the law into their own hands.

He said the NDC officials had reported the matter to the Airport Police, hence the need for the police to conduct their investigations and deal

with the matter.

Apart from 20 officials of the EC that were seen at the lobby of the hotel, he said the police did not see any formal meeting going on.

Mr Ofori said he had asked the EC officials to go to the Airport Police to write a statement in response to the complaint filed against the EC.

NDC responds

A Deputy General Secretary of NDC, Mr Peter Boamah Otokunor, accused the EC of deliberately flouting a court injunction barring it from holding a workshop to train its officers.

The workshop, he said, was contrary to a ban placed on all public gatherings, including conferences, workshops, funerals, festivals, political rallies, sporting events and religious activities by the President in the wake of the COVID-19 pandemic.

Mr Otokunor said the NDC would meet on Monday, April 27, 2020, to consider options available to it, including citing the EC for contempt.

The plaintiff in the case, Mr Sam George, who also arrived at the scene, told journalists that the actions of the EC and the hotel management were a clear violation of the President's order on the holding of mass gathering.

Writer's email: benjamin.glover@graphic.com.gh



ADMISSION OF APPLICANTS TO

BACHELOR OF LAWS (LL.B) DEGREE PROGRAMME

FOR THE 2020/2021 ACADEMIC YEAR



The UPSA Faculty of Law invites applications for admission to its BACHELOR OF LAWS (LLB) Degree programme for the 2020/2021 Academic Year. The LLB Degree programme is offered in two cohorts:

- Four (4)-Year LLB Degree Programme for Non- First Degree Holders
- Three (3)-Year LLB Degree Programme for First Degree Holders

FOUR (4)-YEAR LLB DEGREE PROGRAMME FOR NON-FIRST DEGREE HOLDERS (FULL-TIME DAY)

Qualifications acceptable for admission:

- West African Senior School Certificate Examination (WASSCE)
- Senior Secondary School Certificate Examination (SSSCE)
- American High School Grade 12 with at least Final Grade Point of 3.0.
- WAEC General Certificate of Education (GCE) Advanced Level
- General Certificate of Secondary Education (GCSE)/ Cambridge GCE 'O' and 'A'
- Post-Secondary Teacher's Certificate 'A'/Diploma in Education Certificate
- Higher National Diploma (HND) awarded by NABPTEX
- University Diploma

Note 1: Current final year SHS students, who will be writing WASSCE in May/June 2020, are also eligible to apply. They will be required to indicate correctly their WASSCE index numbers on

THREE (3)-YEAR LLB DEGREE PROGRAMME FOR FIRST DEGREE HOLDERS (FULL-TIME EVENING)

Qualifications acceptable for admission:

- Bachelor's degree with at least a Third Class.
- Recognised Chartered Professional Qualifications as recognised by NAB.

- The 3-Year Post First Degree LLB Programme is an undergraduate programme.
- The Three (3)-Year Post First Degree LLB applicants are to note that lectures are held from Monday to Friday (Evenings) and Saturday (mornings).

Entrance Examination and Selection Interview

Qualified short-listed applicants will be required to take an Entrance Examination which will attract a non-refundable examination fee of GH¢100. Applicants who are successful in the Entrance Examination will go through Selection Interview.

ONLINE APPLICATION

The Online Serial Numbers (OSN) for the Online Application are available for purchase at the cost of GH¢200.00 for Ghanaian Applicants and U\$\$120.00 for International Applicants at the following sales points:

- Any Ecobank or Access Bank branch nation-wide
- Any Ghana Post (Post Office) branch nation-wide
- By Visa/Master Card/Mobile Money using the link http://interpayafrica.com/custom/upsa
- By mobile money (all networks) short code: *887*18#

All prospective applicants are required to visit the University's website: www.upsa.edu.gh and carefully read the detailed admission requirements, dates for the entrance examinations and selection interview, how to apply, deadline for application and other relevant information for prospective applicants before applying.

Further information

Admissions Office Tel.: 0302-937542/44 Email: admissions@upsamail.edu.gh

NUMBER CRUNCH A total of

1,170 elderly people in the 39 electoral areas of the constituency and 120 head porters at the Aflao border have benefited from the donation of assorted items by the New Patriotic Party (NPP) parliamentary candidate for Ketu South, Mr **David Tiahno** Ouarshie.

NPP parliamentary candidate supports aged, vulnerable

Patriotic Party (NPP) parliamentary candidate for Ketu South, Mr David Tiahno Quarshie, has donated assorted items to the aged and other vulnerable people in the constituency.

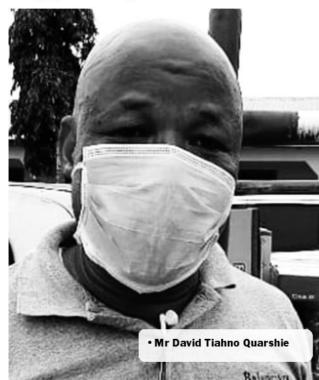
The items included bags of maize, sachet water, mosquito repelling insecticide, boxes of bar soap and matches - all costing about GH¢40,000.

It was distributed to residents in border communities who are hardest hit by restrictions introduced to contain the spread of the novel coronavirus, COVID 19.

Beneficiaries

A total of 1,170 elderly people in the 39 electoral areas of the constituency, alongside 120 head porters at the Aflao border, benefited from the generosity of Mr Quarshie.

One of the beneficiaries, Ms Awleshie Gemegah, 80, expressed her gratitude to Mr



Quarshie for the gesture and said it would keep her going for some time.

The assembly member for Adafienu, Mr David Anani Eglu, also applauded Mr Quarshie for the support at

such a critical time, when COVID-19 had turned the world upside down.

He gave an assurance that the local assembly would do its bit to assist those in real

Mr Justice Tamekloe, a Unit Committee Member in Denu, said the donation to the elderly could not have come at a better time.

Demands

In an interview with the Ghana News Agency, Mr Quarshie said he was moved by the challenges confronting the people, hence his decision to support the aged and vulnerable.

He said it was important he assisted the people because he hoped to represent them in Parliament after the 2020 elections.

"This is my personal contribution to the people. It is not enough and I will appeal to the government to still help because in Ketu South, we are indirectly locked down as a result of the border closure," he said.

That, he said, was making life really difficult for residents who lived from hand to mouth and often required crossing the border daily to feed themselves and their families." - GNA







DISTANCE LEARNING SCHOOL

APPLICATION FOR ADMISSION TO

POSTGRADUATE PROGRAMMES BY DISTANCE LEARNING (BLENDED ONLINE LEARNING)

2020/2021 ACADEMIC YEAR

Applications are invited from qualified applicants for admission to the underlisted Postgraduate Programmes by Distance Learning, offered in blended mode with more than 70% online learning interactions and activities, for the 2020/2021 academic year.

- Master of Business Administration (MBA) in Accounting and Finance
- Master of Business Administration (MBA) in Auditing
- Master of Business Administration (MBA) in Corporate Governance
- Master of Business Administration (MBA) in Marketing

DURATION OF ALL PROGRAMMES: Two academic years

FLEXIBILITY AND STRUCTURE OF DISTANCE LEARNING PROGRAMME

The programmes are offered in blended mode with more than 70% online activities and interactions. The online activities include but not limited to:

- Online teaching and learning
- Delivery of course materials
- Lecturer to students and students to students interactions
- Supervision of project work
- Assessments- assignments and interim assessments
- Electronic tutoring (e-tutoring)
- Course evaluation (lecturer/student evaluation)
- General information dissemination

COURSE DELIVERY

Courses will be delivered in a modular format to be taken by students one course at a time. This means students will take a course/module one at a time within 5 weeks as

- Week I to 4 online activities and interactions
- End of week 4 Face-to-face or E-Tutoring (live session) for revision
- End of Week 5 End of course/module face-to-face examination*

There will be two weeks break at the end of taking three (3) courses in succession.

GENERAL ENTRY REQUIREMENT

- A First Degree in a related discipline with at least Second Class Lower Division from any university accredited by the National Accreditation Board (NAB). Applicants with third class in related fields may be considered but they will be required to go through screening and selection interview.
- Relevant recognised full or chartered professional qualification (i.e. ICAG, CA, ACCA, CIMA, CIB and CPA)

All prospective applicants are required to visit the University's website: www.upsa.edu.gh and carefully read the detailed admission requirements, how to apply, deadline for application and other relevant information for prospective applicants before applying.

Further Information: Telephone: 020-8291963 Email: infodl@upsamail.edu.gh

www.upsa.edu.gh

Six lockdown lawbreakers test positive for COVID-19

Continued from page 16

Medium Prisons on April 20, 2020 to commence his four-year sentence.

Mrs Tenge said the prison authorities had indicated that the prisons no longer admitted new convicts and that they were to be detained in police custody for further directives.

A team from the Police Hospital, therefore, visited the Adentan Police Station for assessment and after interacting with the Adentan COVID-19 Response Team, they took custody of Gariba and a remand prisoner who was also in the custody of the police for

Police personnel tested

Also, 20 personnel of the Adentan Divisional Police have been tested to ascertain their status.

They are awaiting the results of the test and the situation has caused some anxiety among the personnel.

A source close to the divisional command told the Daily Graphic when it visited the station last Saturday that the officers were also at post and had not been asked to stay home.

The source said in dealing with the suspects, the police had worn their nose masks but did not use gloves or other personnel protective equipment (PPE) as required.

"Immediately the results of the test on the samples were confirmed as positive, some of the officers became worried, but in collaboration with the COVID-19 Response Team, samples of 20 officers who had come into contact with the suspects were taken and we are awaiting results.

"Though we had our masks on, the suspects arrested and brought to the station did not have masks on, thus there was a risk of officers being exposed to the virus, causing some

apprehension.

" Of course, they are human beings, so naturally they will be worried about the situation, particularly, as they wait for the results. However, they are being counselled and we are awaiting the outcome of the test to know the next line of action," the source said.

Personnel safety

The source also reminded all police personnel to be mindful of the detailed briefing on the COVID-19 operations and safety measures which have become part of the daily briefing of operational activities to ensure their safety in the discharge of their duties.

"Ahead of Ghana recording its first case of COVID-19, the Ghana Police Service held workshops for personnel and it included all the safety precautions and divisional and district commands are required to get their personnel to go by the details of the briefings.

"Additionally, some basic PPE have been

provided for all stations and personnel to ensure the adherence to the safety precautions.

"Personnel are thus encouraged to ensure their safety at all levels by having their nose masks and hand gloves on in all operations; they should not take it for granted," the source advised.

UNIPASS goes nationwide tomorrow

By Kwame Asare Boadu

LL is set for a nationwide deployment of the Integrated Customs Management System (ICUMS) otherwise known as Uni-Pass at all the frontier stations and ports of entry in the country from tomorrow, Tuesday, April 28.

The ICUMS, which replaces the systems operated by West Blue Consulting and the Ghana Community Service Network Limited (GCNet), is an upgraded electronic clearing platform that operates as a single entity to provide an end-to-end customs administration.

According to the Ghana Revenue Authority (GRA), all the necessary measures had been put in place to ensure the successful implementation of

An official statement issued by the GRA last Friday, and signed by the Ag. Commissioner-

General of the GRA, Mr Ammishaddai Owusu-Amoah, said the full deployment of the new customs administration brought to an end a process which started in phases on March 1, this year, at selected customs frontier stations and was followed by the deployment of the second phase at the Takoradi Port on April 1,2020.

The third and final phase, which started at the Kotoka International Airport

(KIA), the Tema Port and the Petroleum Sector on April 20, 2020, will bring the entire process to a close tomorrow. There will also be a mopping up of the other frontier stations where deployment had not been done yet, to bring the entire process to full fruition.

Measures to apply

With the rollout of the system nationwide, the GRA said a number of measures would apply. Among them is that all existing declarations being processed in the Ghana Customs Management System (GCMS) for which payment of taxes have not been effected by close of banking day today will be required to be re-processed in ICUMS as a new Bill of Entry (BoE) from April 28,

Also, the GRA said declarations for which payments had been made but had

not been cleared before April 28, 2020,

would continue to be processed in the GCNet/GCMS system until May 15,2020.

Besides, direct entry into warehousing, free zones and other suspense regimes shall be processed in the ICUMS with effect from tomorrow, April 28.

It added that existing exwarehousing, free zones and other suspense regimes declarations would continue to be processed in the GCNet/GCMS system until the cut-off period of May 15,2020.

Benefits

"Hitherto we had

multiple service

providers which

challenges, which

obviously means

that system was

not seamless."

came with the

attendant

Expatiating on the benefits of the ICUMS to the nation and the private sector, the Chairman of the ICUMS Implementation Task Force Team, Assistant Commissioner of Customs, Mr Emmanuel Ohene, told the Daily Graphic in Accra vesterday that: "Hitherto we had multiple service providers which came with the attendant challenges, which obviously means that system was not seamless.'

He said what the government sought

to do was to engage one service provider to provide one activity or the other in ensuring that the clearing process was seamless."So this obviously will save cost and time."

He emphasised the vast innovations that the new system brings to Ghana's Supply Chain, particularly with Customs administration.

Mr Ohene explained that generally, the ICUMS is designed to improve competitiveness for

the government and the private sector.

He said the system assured improved satisfaction, whereby tax revenue would increase, while assuring transparency through anti-corruption measures.

"The system has an embedded one-stop service, an end-to-end process compared to the separate legacy systems that had operational challenges such as network linkages," he said.

Paperless system

At the same time. Mr Ohene said the ICUMS would bolster the use of the paperless

system which was introduced in 2017.

'With the current state of the paperless system, you have to provide your electronic documents in one service provider platform and when that submission is completed you go to another service provider's platform and then if you have to send the goods to a bonded warehouse, another service provider will have to provide. Again if the goods have to be examined, it will go back into a previous service provider's platform. So this was a bit cumbersome," he said.

However, with the new system, he said, the human intervention in the paperless system would be reduced to the very barest minimum.

Private sector

For the private sector, he said importers and traders were assured of improved work environment and convenience, amid improved satisfaction and quicker turn-around time.

Furthermore, Mr Ohene emphasised the maximisation of productivity, where the introduction of an e-Customs platform would provide flexibility to ebusiness and e-trade.

" In terms of the single window capabilities of the new system, a solid platform exists for information sharing among government agencies, making the system ideal as an international gateway for commerce. These benefits raise efficiency by reducing clearance time, create synergy by reusing information, and enhance corporate and national competitiveness," he added.

Banks

Furthermore, Mr Ohene said, with the existing system, even though the paperless system had curtailed the multiple systems of payment of duties, there were only two banks operating with it.

"But, the new system encourages payment through multiple banks and you can also use virtually all the electronic (mobile money) platforms to also make payments.

"As we speak, seven banks have expressed interest in collecting government revenues and the government has given them the goahead to collect the revenues. Asked what percentage of time spent

in clearing goods was expected to be cut off with the coming of the ICUMS, Mr Ohene said, "we are looking at, at least 40 per









ELECTRICITY COMPANY OF GHANA LIMITED ANNOUNCEMENT



ECG ASSURES CUSTOMERS OF STABLE AND RELIABLE POWER SUPPLY

The Electricity Company of Ghana Ltd. (ECG) will like to assure our cherished customers and the general public that we are putting in place measures to ensure reliable and stable power supply. The measures include:

- Intensification of preventive maintenance activities
- Correction of identified defects in the power distribution network
- Prompt response to customer complaints
- Replacement of obsolete equipment:
 - ✓ Transformers
 - ✓ Cables
 - ✓ Insulators
 - ✓ Lightning Arrestors
 - ✓ Cable Test Vans
 - ✓ Testing Equipment
 - ✓ Mobile Transformer Oil Treatment Plants
 - ✓ Switch Gear
 - ✓ Relays
 - ✓ Auto-Reclosers
 - ✓ Sectionalisers

In undertaking these system improvement works, some will require local outages to create a safe working environment. The Company will therefore ensure that affected customers are informed accordingly.

We entreat our customers and the general public to report all faults to our customer service centre on 0302-611611 or via the Company's official social media handles (@ecgghofficial).



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IN THE SUPERIOR COURT OF JUDICATURE IN THE HIGH COURT OF JUSTICE KUMASI - GHANA, A.D. 2020

STATUTORY DECLARATION BY ROBERT OSEI KWAME ATTESTING TO THE VESTING OF ASSENT OF MADAM YAA ADUAKO AND ALICE ADWOA SERWAA TO THE PROPERTY OF OPANIN KOFI KYEREMATENG OF HOUSE NUMBER 4 BLOCK V, NEW AMAKOM EXTENSION

I, ROBERT OSEI KWAME, of House Number O.H. 12, Ejisu in the Ashanti Region of the Republic of Ghana do hereby solemnly and sincerely declare as follows

- 1. That I am the declarant herein and a Ghanajan by birth and of nationality.
- 2. That I am the customary successor and administrator of the estate of the late Opanin Kofi Kyeremateng, alias William Kyeremateng (deceased) who died on the 4th day of June, 2012 at Kumasi, Ashanti.
- 3. That I can confirm that Letters of Administration were granted to me, Madam Yaa Aduako and Madam Alice Adwoa Serwaa (wives of late Opanin Kofi Kyeremateng) by the High Court of Justice, Kumasi - Ashanti on the 4th April,
- 4. That Madam Yaa Aduako and Madam Alice Adwoa Serwaa have been vested with the property of Opanin Kofi Kyeremateng.
- 5. That the said property is all that house numbered Plot 4 Block V, Amakom Extension, Kumasi.
- 6. That the said property was at the time of Opanin Kofi Kyeremateng's death, not in the hands of Kwame Twumasi.
- 7. That, I as the customary successor of the late Opanin Kofi Kyeremateng, can
- 8. WHEREFORE, I make this solemn declaration, conscientiously believing same to be true and correct in accordance with the provisions of the Statutory Declarations Act, 1971 (Act 389)

Declared at Kumasi, this 31st day of January, 2020

DECLARANT

BEFORE ME:-

HIGH COURT REGISTRAR

Development of Teaching Manuals for Curricula Programmes at 5

Agriculture Colleges



- 1. The Technical Education Development for Modernized Agriculture in Ghana (TEDMAG) is a project implemented by TEDMAG Consortium (Universities of Saskatchewan and Missouri; and University of Missouri Assistance Program, an NGO in Ghana) in collaboration with Ministry of Food and Agriculture (MoFA) - Ghana
- 2. The TEDMAG project is a 5-year project (2017-2021) funded by Global Affairs Canada through its Modernizing Agriculture in Ghana (MAG) programme with a project goal of contributing to the promotion of market-oriented agriculture extension services that are gender-sensitive and environmentally sustainable
- 3. Under the component one of the project, TEDMAG is to review and update the curricula programmes of the five Agriculture Colleges namely;
- Certificate in General Agriculture programme offered at four agricultural colleges (Kwadaso, Ohawu, Ejura, and
- Damongo Agriculture Colleges)
 Certificate in Animal Health programme offered at Animal Health and Production College - Pong-Tamale, Certificate in Veterinary Laboratory
- Technique offered at Animal Health and Production College Pong-Tamale Diploma in Veterinary Laboratory
- Technique offered at Animal Health and
- Production College Pong-Tamale and Diploma in Animal Health programme offered at Animal Health and Production College Pong-Tamale.

- 4.TEDMAG has completed the review of the four programmes out of five. Out of the four, three programmes are in used since the beginning of the 2019-2020 academic year. The reviewed curricula programmes have introduced courses related to agribusiness and agriculture economics. Also, modern agriculture techniques and methodologies were updated to help the Government of Ghana achieve its modernising agriculture in Ghana. The aim is to ensure the graduates from the five Agriculture Colleges can provide services such as farm managers, extension agents, or become Agri-entrepreneurs.
- 5. The TEDMAG project requests submission of proposals from qualified consultants (individual, a team of consultants, and organization) to assist the project in developing teaching aid manuals to support the teaching and learning at five Agriculture Colleges. The teaching aid manuals are to be used with the revised five curricula programmes.
- 6.Prospective bidders can request the full Terms of References (ToR) by sending an email to procurement@ umapghana.org.
- 7. For enquires, please send an email to procurement@umapghana.org. Enquires or requests for additional information/ clarification will be received and responded to by the project from the date of the first advert to Tuesday, May 5, 2020, at 17:00 GMT.





ADMISSION TO DOCTOR OF PHILOSOPHY (PHD) IN MARKETING 2020/2021 ACADEMIC YEAR

Applications are invited from suitably qualified applicants for admission to the University's 4-Year Doctor of Philosophy (PhD) in Marketing programme for the 2020/2021 Academic Year.

WHY UPSA PHD?

- · Collaborative blend of local and international instructional faculty
- $\cdot \ \, \text{Congenial leveraging of UPSA's uniqueness of well-established scholarship with}$
- Consistent strong practical teaching and research training focus
- Comprehensive evaluation and student performance monitoring
- · Committed team of qualified research supervisors
- · Compatible skills in the design, execution and presentation of original research

ENTRY REQUIREMENTS

- · Applicants with any of the following qualifications from an institution accredited/approved by National Accreditation Board (NAB):
 - i. A Master degree by research or coursework in marketing with a minimum CGPA of 3.0
 - ii. A Master degree by research or coursework in other business disciplines with a minimum CGPA of 3.0
- · Applicants with degrees from foreign universities are required to have their academic certificates certified/verified by NAB prior to their offer of admission.

Applicants must pass a selection interview which will be conducted at the discretion of the admission panel.

HOW TO APPLY PURCHASE OF ONLINE SERIAL NUMBERS (OSN):

Online Serial Numbers (OSN) for UPSA are available for purchase at the cost of GH¢200.00 for Ghanaian Applicants and US\$120.00 for International Applicants at the following sales points:

- Any Ecobank or Access Bank branch nationwide
- Any Ghana Post (Post Office) branch nationwide
- By Visa/Master Card/Mobile Money using the link

http://interpayafrica.com/custom/upsa

- By mobile money (all networks) short code: *887*18#

COMPLETION OF ONLINE APPLICATION FORM

All applications must be completed on-line i.e

- (i) Log on to admissions.upsa.edu.gh
- (ii) Use the Online Serial Numbers (OSN) and the receipt number to access the on-line application form.
- (iii) Fill in the application form and submit it online.

ATTACHMENT OF SUPPORTING DOCUMENTS

All applicants are expected to scan and attach the following documents to their online application forms. All such documents should be in PDF format.

- Certified copies of all certificates
- Certified copies of transcript (s) of academic records
- Result(s) confirmed by the professional body is required for professional applicants
- Birth certificate

CLOSING DATE FOR APPLICATION: Friday, 29th May, 2020

INFORMATION SESSION

Prospective students may contact the Office of Doctoral Programmes for scheduled information session dates.

CONTACT INFORMATION:

Email: odp@upsamail.edu.gh Website: www.upsa.edu.gh

Tel: 0262 043 555

difficult situations about the country's fight against the pandemic and how to rebuild the country afterwards were discussed.

In addition, the meeting, which was held at the instance of the President, discussed the new e-learning initiatives in the education sector that were introduced following the suspension of normal schooling due to the pandemic.

Among members of NUGS who were

decisions on education, COVID-19

Steps
President Akufo-Add took the student
leadership through the steps the
gowernment had taken since the outbreak
of the pandemic and the science and data
informing decisions it had taken.
He said the government was working
very hard to secure the health and safety
of the people of the country.

Pharmaceutical companies to produce 70 per cent of country's drug needs

Graphic 70

years' time.

"We know how to get there but what we need is finance to push us accomplish it; he seid.

If the GEXIM Bank has invested \$60 million into the local pharmaceutical industry over the past three years.

There are 15 pharmaceutical companies to the country's pharmaceutical companies in the country producing 30 per cent of the country sessential drug need.

Seventy per cent of the country sharmaceutical needs are imported.

Tour

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He said this when he received the board members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form members of the Ghana Export-Import (GEXIM) Bank which was on a form member of the GEXIM Bank in the GEXIM Ban

'Fast-track processes for disbursement of GH¢600 million stimulus package'

glance

GTP
The Director of Marketing of GTP,
Rev-Stephen Badu, said the
continuous ban on social gathering
would worsen the plight of the local
textile companies.
Under the circumstances, he said,
it was inswept that he will.

that things will change and there will no more be a lockdown in the country, 'he said.

He encouraged the public to be responsible and do their part so that the fight against COVID-19 can be won collectively and for businesses to



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Daily Graphic Monday, April 27, 2020.

Integrity. Fairness. Service.

CUSTOMS DIVISION



PUBLIC NOTICE: INTRODUCTION OF ICUMS IN GHANA

- I.The Commissioner-General, GRA announces the commencement and deployment of the Integrated Customs Management System (ICUMS) at all frontiers stations and ports of entry in Ghana with effect from Tuesday April 28, 2020.
- 2. It is recalled that in line with the implementation plan for the eventual roll-out of Integrated Customs Management System (ICUMS) nationwide, the deployment of the Second Phase commenced at Takoradi Port on April 1, 2020. Earlier, Phase One had started on March 1st 2020 at selected Customs Frontier stations.
- The Third Phase involving Kotoka International Airport and Tema started from April 20, 2020. Jamestown and the Petroleum sector will complement the entire ICUMS roll-out.
- Accordingly, all Customs House Agents/Declarants operating in ALL Customs offices are entreated to process all Bill Of Entry's (BOEs) in ICUMS.
- 5. The following measures will apply:
- A. All existing declarations being processed in GCMS for which payment of taxes have not been effected by close of banking day April 27, 2020 will be required to be re-processed in the ICUMS as a new BOE from April 28, 2020.

- B. All declarations for permits and e-MDA approvals obtained before April 28, 2020 as well as penalties payable before and after 28th, or goods and vehicles that have overstayed or been confiscated, and temporary imports of vehicles and goods not closed thereon, shall be re-processed after the April 28, 2020 in the ICUMS.
- C. Declarations for which payments have been made but not been cleared before the April 28, 2020 shall continue to be processed in the GCNet / GCMS system until May 15, 2020.
- D. Direct entry into Warehousing, Free zones and other suspense regimes shall be processed in the ICUMS with effect from April 28, 2020.
- E. Existing ex-warehousing, Free zones and other suspense regimes declarations shall continue to be processed in the GCNet/GCMS system until the cut-off period of May 15, 2020.

Any unresolved challenges regarding the implementation of these transitional measures should be communicated to the respective Sector Commanders and Station Heads for further action.

COMMISSIONER-GENERAL www.gra.gov.gh #OurTaxesOurFuture

www.gra.gov.gh



MANAGEMENT DEVELOPMENT AND PRODUCTIVITY INSTITUTE (MDPI)

<u>PROCUREMENT OF GOODS</u>

NATIONAL COMPETITIVE TENDERING (NCT)

The Management Development and Productivity Institute (MDPI) intends to apply part of its Budgetary Allocation (Internally Generated Fund) to fund eligible payments under the contract for the procurement of the under listed items:

LOT	DESCRIPTION	QTY	TENDER SECURITY REQUIRED
	DESKTOP COMPUTERS	10	
	LAPTOP COMPUTERS	17	
1	LASERJET PRINTERS (BLACK & WHITE)	5	2%
	COLOUR PRINTERS	2	270
	DOCUMENT SCANNERS	2	
	UNINTERRUPTED POWER SUPPLY (UPS)	10	
	RECEPTION DESK WITH DRAWERS	1	
	EXECUTIVE DESK (TABLES)	3	
	20 - SEATER CONFERENCE TABLE	1	
2	OFFICE DESKS	7	2%
	OFFICE CENTER TABLES	2	
	MOUNTED BOOK SHELVES	5	1
1	CUPBOARDS	2	
	METAL CABINETS	27	
3	2-IN-1 WORK STATIONS	4	20/
3	4-IN-1 WORK STATIONS	7	2%
	EXECUTIVE SWIVEL CHAIRS	7	
	3-IN-1 VISITORS SOFA	2	
	CONFERENCE CHAIRS (FOR MEETINGS)	30	
4	GUESTS' CHAIRS	27	
100	OFFICE SWIVEL CHAIRS	30	2%
	OFFICE CHAIRS	5	
	DINING HALL CHAIRS	36	
	LECTURE HALL CHAIRS WITH WRITING SLATS	60	
	COMPUTER DESK WITH CHAIRS	15	

NOTE: Tenderers shall tender for all the items in a particular Lot and may tender for one or more lots.

The Management Development and Productivity Institute (MDPI) invites sealed Tenders from eligible companies for the supply of the above. Tendering will be conducted through the National Competitive Tendering (NCT) procedures specified in the Public Procurement Act, 2003 (Act 663 as amended) and the Guidelines of the Public Procurement Authority of the Republic of Ghana.

A complete set of Tender Document may be inspected and purchased by interested Tenderers upon written application to the address below from **Friday, April 24, 2020** between 10:00am to 2:00pm and upon payment of a non-refundable fee of **GH**¢200.00 in cash only.

Tenders are to be clearly marked by the LOT Number and addressed to:

THE CHAIRMAN, ENTITY TENDER COMMITTEE MDPI, P.O. BOX GP. 297, MINISTRIES-ACCRA

All tenders are to be accompanied by the following documents:

- a. Valid Business Registration Certificate
- b. Valid Certificate of Incorporation
- c. Valid GRA Clearance Certificate
- d. Valid SSNIT Clearance Certificate
- e. Valid VAT Registration Certificate
 h. Valid Public Procurement Authority Registration Certificate
- g. Manufacturers Authorisation (if applicable)
- f. Tender Security as stated in the table

Tenders must be deposited in the tender Box located in the Director-General's Office, MDPI on or before **11:00am Tuesday**, **May 12, 2020** and will be opened at **11:15am** on the same day in the presence of the Tenderers' representatives who may choose to attend. Late tenders will be rejected. Tenders shall be valid for a period of **120 days** after the deadline for Tender submission.

For inspection and purchase of Tender Documents please contact: The Procurement Manager, MDPI P.O. Box GP. 297, Ministries-Accra Mobile: 0243-972297







A LETTER FROM THE MINISTER OF EDUCATION TO PARENTS AND GUARDIANS

Dear cherished parents/guardians,

In light of the developments regarding COVID-19, I would like to first say that our thoughts are with those affected by the virus in Ghana and across the globe. Following school closures and various restrictions in the country to curtail the spread of the virus, my team and I empathise with how overwhelming it may be for you at home and I believe you havet a deeper sense of appreciation of the enormous task that rests with schools and teachers.

I want to congratulate you for doing exceptionally well so far and encourage you to continue to make the safety and well-being of you and your family a top priority. As we closely monitor the evolving impact of this global pandemic, we are implementing various measures to ensure that children continue to learn while at home, and we hope that you can render them your utmost support while maintaining a safe environment for them to thrive.

To that end, we have introduced a number of platforms, with more in development, to assist children in learning. For online, we have resources available for SHS students on iCampus Ghana which can be accessed at www.icampusgh.com using their BECE Index Number plus the last two digits of the year they wrote their BECE as their username. So for SHS 3 students, add 17 to the end of their BECE index number, 18 for SHS 2 and 19 for SHS 1.

Additionally, the Ghana Learning TV is now available on free-to-air TV, as well as on DStv channel 315, GOtv channel 150 and StarTimes channel 312. We are currently producing learning content for radio broadcast, soon to be available across the country.

The following steps may also come in handy in managing your child's time and maximising study time:

- I. Draw a simple timetable or schedule with breaks for rest, play or meals.
- Give them simple tasks and assess them orally and correct them appropriately.
- 3. Encourage them to take on new healthy hobbies.
- 4. Incorporate physical education/exercise into your day-to-day activities to cope with staying indoors for long periods.
- 5. Create a safe environment for children to learn and thrive and avoid overburdening them with chores.
- 6. Strengthen your relationship with your children's schoolteachers and administrators to receive ongoing support with learning at home.

In the meantime, we want to assure you that we will continue to do our best in delivering quality education to all children across the country. As we navigate through these challenging times, I am reminded of how fortunate we are to be part of this strong community that supports one another to accomplish great things. It is the power of this community that will propel us through this to better times.

On behalf of the Ministry of Education, I wish you and your loved ones health and safety and thank you for your continued support and partnership in educating the next generation of this country.

Dr Matthew Opoku Prempeh Minister of Education Graphic



GHANA - INDIA KOFI ANNAN CENTRE OF EXCELLENCE IN ICT JOB OPPORTUNITY

TERMS OF REFERENCE

JOB TITLE: Business Liaison Officer (Marketing Option)

DEPARTMENT: Consultance

Ghana-India Kofi Annan Centre of Excellence in ICT is an Agency of the Ministry of Communications The Centre represents the best in modern ICT service delivery model. AITI-KACE's mandate includes delivery of globally-benchmarked training; core technical research leading to innovations for Information Communication Technologies for Development (ICT4D) solutions; provision of consulting services as well as managing key networks and events for the IT community in Ghana and West Africa.

OVERALL RESPONSIBILITIES:

The Ghana - India Kofi Annan Centre of Excellence in ICT is hiring a Marketing Officer for a high-energy, strategic and fast-paced position. The Marketing Officer would be required to assist with branding and marketing the activities of the Centre. The position requires significant focus on creating new business in the public and private markets, grow ongoing Projects; and integrate capabilities in client management and sales acumen to create value for stakeholders.

THE INCUMBENT WILL BE RESPONSIBLE FOR THE FOLLOWING ASSIGNMENTS:

- Identify and develop new markets.
- Conducts market research aimed at formulating and implementing marketing strategies.
- Develop a strong and active Social Media presence.
- Undertake marketing, advertising and promotional planning campaigns.
- Organizes public relations activities to enhance the image of the Centre.
- Advise management on changing trends in the market.
- Assist with the development of marketing strategy for the Centre, in line with its objectives.
- Coordinate academic course marketing campaigns.
- Creation and publication of marketing material in line with marketing plans.
- Maintain effective internal communications to ensure that all relevant departments are kept informed of marketing activities.
- Analyse potential strategic partner relationships for corporate marketing.
- Organise outreach/roadshows to promote the Centre.
- Work closely with design agencies and assist with new product launches.
- Co-ordinate marketing campaigns with sales activities.
- Overall responsibility for brand management and corporate identity.
- Prepare online and print marketing campaigns.
- Create a wide range of different marketing materials.
- Perform any other duties that may be assigned by the Director of Consultancy.

POSITION REQUIREMENTS:

- At least 5 years relevant working experience in sales, marketing, business development or public relations.
- Proven ability to tactically deliver project tasks under tight deadlines, with the ability to keep the big picture in mind
- Demonstrated ability to manage multiple projects in a cross-functional capacity.
- Ability to interact with personnel at all levels; from technical to high level executive management, and to
- · influence key stakeholders in order to get things done.
- · Strong leadership interpersonal skills.
- Outstanding verbal and written communication skills.
- Must be self-starter, enthusiastic, and have the political savvy to get things done while maintaining a likeable presence.
- Proven ability to deal with diversity and differing opinions

EDUCATION OUALIFICATION

Candidate must possess at least a Bachelor's degree from an accredited University in Marketing, Business Administration, Communication, Management Information System, Computer Science, Social Sciences or any relevant field of study.

HOW TO APPLY

Interested applicants may submit their applications including their most recent curriculum vitae to the following address by 11th May 2020.

The Director-General

Ghana-India Kofi Annan Centre of Excellence in ICT (AITI-KACE).

PMB State house, Accra.

OR email to christiank@aiti-kace.com.gh



GHANA - INDIA KOFI ANNAN CENTRE OF EXCELLENCE IN ICT JOB OPPORTUNITY

TERMS OF REFERENCE

JOB TITLE: Business Liaison Officer (Consultancy Option)

DEPARTMENT: Consultance

Ghana-India Kofi Annan Centre of Excellence in ICT is an Agency of the Ministry of Communications. The Centre represents the best in modern ICT service delivery model. AITI-KACE's mandate includes delivery of globally-benchmarked training; core technical research leading to innovations for Information Communication Technologies for Development (ICT4D) solutions; provision of consulting services as well as managing key networks and events for the IT community in Ghana and West Africa.

OVERALL RESPONSIBILITIES:

The Ghana - India Kofi Annan Centre of Excellence in ICT is hiring a Consultant for a high-energy, strategic and fast-paced position. The Consultant would be required to assist with: identifying prospective clients; stakeholder engagements, preparation and submission of proposals, writing reports and managing projects. The position requires significant focus on creating new business in the public and private markets, grow ongoing Projects; and integrate capabilities in client management and sales acumen to create value for stakeholders.

THE INCUMBENT WILL BE RESPONSIBLE FOR THE FOLLOWING ASSIGNMENTS:

- Identify and develop new clients.
- Develop Proposals
- Undertake projects assignments.
- Meet with management or appropriate staff to understand their requirements.
- · Use interviews, surveys and relevant tools for data collection.
- Conduct situational and data analysis to identify and understand a problem or issue.
- · Present and write reports on findings to stakeholders.
- Provide advice or suggestions for improvement according to objectives.
- Arrange for or provide training to people affected by change.
- Evaluate the situation periodically and make adjustments when needed.
- Replenish knowledge of industry, products and field.
- Formulate plans to implement recommendations and overcome objections.
- Perform any other duties that may be assigned by the Director of Consultancy.

POSITION REQUIREMENTS:

- At least 5 years of relevant working experience.
- · Knowledge of business software and IT systems.
- Knowledge of data analysis and research techniques.
- Proven ability to tactically deliver project tasks under tight deadlines, with the ability to keep the big picture in mind.
- Demonstrated ability to manage multiple projects in a cross-functional capacity.
- · Ability to interact with personnel at all levels; from technical to high level executive management, and to influence key stakeholders in order to get things done.
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OR email to christiank@aiti-kace.com.gh

Man grabbed for selling COVID-19 'prevention cream'

By Emmanuel Bonney

45-YEAR-OLD man is in the grip of the Awutu Breku Police for selling some cream that he allegedly claimed could prevent people from contracting the novel coronavirus — COVID-19.

The man, King David, who advertised and sold his 'magic cream' in a vehicle he had branded with the inscription "Corona Virus Preventive Cream", and which also bore his address and other details,

was picked up at Awutu Breku.

Police

The Awutu Breku District Police Commander, Superintendent Joshua Semanyo, who confirmed the arrest, said the suspects were currently under investigations.

He told journalists that he had information that a herbalist was in town with a sticker on his vehicle claiming that he had medicine that could prevent coronavirus.

"So I sent my district patrol team to look for him in town and eventually they had him and brought him. We are yet to find out whether his claim is true or not and that is where we are now," he said.

Superintendent Semanyo said the case had been referred to the Criminal Investigations Department (CID) to be investigated, adding that the police found out that he dealt in some herbal products and provided some certificates that licensed him to deal in herbal medicines

"But to have medicine for coronavirus prevention, that is where our doubts are," he said.

Investigation

Superintendent Semanyo said police investigations would be to check and see whether he had gone to the Food and Drugs Authority (FDA) and received approval to deal in the medicine for the prevention of coronavirus.

"He is claiming, and we have to investigate his claims. If his claims are not true we put him before court, and if they are true, we let him go," he said.

He advised people who had bought the products to lodge a formal complaint with the police. @ a Glance



The Police at Awutu Breku in the Central Region have arrested a man who sells some cream that he claims can prevent coronavirus.

Ban on public gathering extended

• Continued from page 03

beef up existing laboratories and establish new ones in every region for testing.

Infectious disease centres

President Akufo-Addo further stated that the government had also put in place measures to establish three infectious disease control centres for the Coastal, Middle and Northern zones, with the overall objective of setting up a Ghana Centre for Disease Control.

"The recent, tragic CSM outbreak, with over 40 deaths, has reaffirmed the need for ready access to such infectious disease control centres, even though, in our time, nobody should die of the disease.

"Early reporting is what is required, and I implore everybody to heed this call. We shall make these investments in our healthcare system not because it is going to be easy, but because it is self-evidently necessary to serve the needs of 21st century Ghana," the President explained.

Legacy of COVID-19

President Akufo-Addo said the three Development Authorities, the Zongo Development Fund, and Metropolitan, Municipal and District Assemblies (MMDAs) will be tasked to place health infrastructure among their highest priorities in the coming years.

He noted that epidemics and pandemics, when they emerged, could spread to any part of our country; that was why the government was moving to strengthen the health system.

President Akufo-Addo stressed that side by side with the investment in the physical infrastructure of the public health system, policies for the growth of the domestic pharmaceutical industry would have to be strengthened, so that the country could generate its own medicines and medical supplies and products

He expressed the hope that the

expanded and empowered public health system will be the most enduring legacy of the pandemic.

"It is my hope and expectation that this expanded and empowered public health system will be the most enduring legacy of the pandemic," he emphasised.

Sacrifice

The President said while he was fully aware of the sacrifices people were making and which had resulted in reduced revenues with all businesses and enterprises suffering, there was no option than sacrifice to defeat the virus.

He thus encouraged all to continue to adhere to the safety and precautionary protocols to help in the fight, yet again appealing to people to comply with the Ministry of Health's latest directive for all to wear the nose mask.

"This is the time for sacrifice, so that we do not have to bear a greater cost in the future," he stressed.

United in hope

President Akufo-Addo ended his address on a motivating note, stressing that his goal was to steer the country out of the COVID-19 crisis and urged all Ghanaians to remain united and resolute in defeating the invisible enemy.

He also encouraged Ghanaians to lift their heads above the parapet and look at the future with courage and hope.

"In this period, let me state, once again, that the virus is the enemy, and not one another. We must be resolute in our unity to defeat this invisible enemy.

"No country on earth has been spared the ravages of this virus, and my singleminded goal is how to steer the country out of this crisis, protect our population from the virus, and see to the rebuilding of our economy.

"Fellow Ghanaians, we must now begin to lift our heads above the parapet, and look at our future with courage and hope. We have to own our future," he said assuringly.



COVID-19 fight must not endanger health workers — Adongo

From Vincent Amenuveve,

BOLGATANGA

THE Member of Parliament for Bolgatanga Central, Mr Isaac Adongo, has entreated the President to take steps to ensure that Ghanaians and frontline health workers do not become worse off regarding the infection rate of the coronavirus (COVID-19) pandemic after the lifting of the partial lockdown on Accra, Kumasi and Kasoa.

He observed that the lifting of the lockdown might have some health implications which could increase the risk of infections among the people, if the right strategies were not formulated to curb the spread of the COVID-19.

Mr Adongo stated this when he presented a number of items to 42 health facilities in the Bolgatanga Municipality to support them in the fight against the COVID-19.

In less than a month, the MP has made two separate donations totalling about GH¢100,000 to support the fight against the pandemic.

Donation

The donations have included 200 pieces of disposable overalls, 100 pieces of reusable protective overalls,161 Veronica buckets,100 receptive bowls, 2,600 pieces of surgical masks, 6,000 pieces of surgical gloves, boxes of soap tablets, 20 four-litre gallons of rubbing alcohol, 115 one-litre gallons of rubbing alcohol, 70 boxes of liquid soap of different sizes, two disinfector spraying machines, and 20 pieces of non-

contact infrared thermometers.

The donations, he said, were from his personal resources and support from philanthropists stressing that "they were not procured from even the MP's share of the Common Fund".

Leadership

Mr Adongo said leadership was key in fighting the pandemic, and called for concrete steps to safeguard the health of the citizenry "because lifting of the partial lockdown comes with its own challenges".

He explained that the country needed to be prepared to fight the pandemic on a daily basis once the lockdown was lifted, else the country's inadequacies in health infrastructure could be exposed and overwhelmed.

The MP questioned if the country had the capacity to, for instance, test millions of Ghanaians within the shortest possible time and provide isolation centres and quarantine for huge numbers should the need arise, given the various projections made by health experts.

Health director

The Bolgatanga Municipal Director of Health Services, Mr Edmund Nyanwura, noted that the items would be distributed among the 42 public and private health facilities in the area.

He said the gesture by the MP was timely considering the fact that every COVID-19 response team needed most of the items to be able to fight the pandemic.

Mr Nyanwura, therefore, called on the public to continue to observe all the hygiene protocols, including washing of hands with soap under running water and social distancing, saying even after the pandemic eases, those protocols must still be observed in order to contain diseases like cholera.

Graphic





ADMISSIONS TO UNDERGRADUATE AND DIPLOMA PROGRAMMES 2020/2021 ACADEMIC YEAR

Applications are invited from qualified applicants for admissions to the underlisted undergraduate and diploma programmes for the 2020/2021 Academic Year:



UNDERGRADUATE PROGRAMMES

- Bachelor of Arts in Public Relations Management
- Bachelor of Science in Accounting
- Bachelor of Science in Accounting and Finance
- Bachelor of Science in Business Economics
- Bachelor of Science in Actuarial Science
- Bachelor of Science in Banking and Finance

- **Bachelor of Business Administration**
- Bachelor of Science in Information Tech. Mgt.
- Bachelor of Science in Marketing
- Bachelor of Science in Real Estate Mgt. and Finance
- 4-Year Bachelor of Laws (LLB)
- 3-Year Post First Degree Bachelor of Laws (LLB)

DIPLOMA PROGRAMMES

- Diploma in Marketing
- Diploma in Management
- Diploma in Public Relations
- Diploma in Information Technology Management

QUALIFICATIONS ACCEPTABLE FOR ADMISSIONS INCLUDE THE FOLLOWING:

- West African Senior School Certificate Examination (WASSCE)
- Senior Secondary School Certificate Examination (SSSCE)
- General Business Certificate Examination (GBCE)
- American High School Grade 12 with at least Final Grade Point of 3.0.
- · WAEC General Certificate of Education (GCE) Advanced Level Holders
- · Advanced Business Certificate Examination (ABCE) Holders
- Post-Secondary Teacher's Certificate 'A'/Diploma in Education Certificate
- Higher National Diploma (HND) awarded by NABPTEX
- University Diploma
- General Certificate of Secondary Education (GCSE)/ Cambridge GCE 'O' and 'A' Level
- Recognised Part Professional qualification (i.e. ICSA, CIM, CIMA, ACCA, ICAG and CIB)
- Mature applicants

NOTE CAREFULLY

- Currently final year SHS students who will be writing their WASSCE in May/June 2020 are also eligible to apply as "WASSCE Awaiting Result'
- All prospective applicants are required to visit the University's website: www.upsa.edu.gh and carefully read the detailed admission requirement, how to apply, deadline for application and other relevant information for prospective applicants before applying.

Admission Office Hotlines: 0303-937544/0303-937542

Email:

admissions@upsamail.edu.gh











ADMISSION TO POSTGRADUATE PROGRAMMES

2020/2021 ACADEMIC YEAR



Applications are invited from qualified applicants for admission to the underlisted postgraduate programmes for the 2020/2021 Academic Year

POSTGRADUATE PROGRAMMES

- · Master of Philosophy in Finance
- · Master of Philosophy in Leadership
- · Master of Business Administration in Accounting and Finance
- Master of Business Administration in Auditing
- · Master of Business Administration in Corporate Governance
- · Master of Business Administration in Internal Auditing
- · Master of Business Administration in Marketing
- · Master of Business Administration in Petroleum Accounting & Finance
- Master of Business Administration in Total Quality Management (TQM)
- · Master of Business Administration in Impact Entrepreneurship and Innovation
- · Master of Science in Leadership
- Master of Arts in Brands and Communications Management
- · Master of Arts in Peace, Security and Intelligence Management

GENERAL ENTRY REQUIREMENTS

- (i) A First Degree with at least Second Class Lower Division from any University accredited by the National Accreditation Board (NAB). Applicants with third class in related fields may be considered but they will be required to go through screening and selection interview.
- (ii) Relevant recognised **full or chartered professional qualification** (i.e. ICAG, CA, ACCA, CIMA, CIB and CPA)

NOTE CAREFULLY

All prospective applicants are required to visit the University's website: **www.upsa.edu.gh** and carefully read the detailed admission requirements, how to apply, deadline for application and other relevant information for prospective applicants before applying.

School of Graduate Studies Contacts:

Tel: 0303-937547/0303-937549 | **E-mail:** sogs@upsamail.edu.gh

Consolidated Financial Statements for the period ended 31 March 2020

Ecobank Group reports performance for the first quarter 2020

- Revenue up 1% to \$392.7 million (up 9% to GHC 2,120.5 billion)
- Operating profit before impairment losses up 2% to \$133.4 million (up 9% to GHC 720.2 million)
- Profit before tax down 12% to \$90.3 million (5% to GHC 487.4 million)
- Profit after tax down 20% to \$67.5 million (down 14% to GHC 364.5 million)
- Total assets down 2% \$23.2 billion (down 4% to GHC 126.2 billion)
- Loans and advances to customers down 5% to \$8.8 billion (down 7% to GHC 47.8 billion)
- Deposits from customers down 1% to \$16.1 billion (down 3% to GHC 87.6 billion)
- Total equity down 4% to \$1.8 billion (down 5% to GHC 9.9 billion)

Financial Highlights		Period ended Period ended % 31 March 2020 31 March 2019								ange
	US\$'000	GHC'000	US\$'000	GHC'000	US\$	GHC				
Income Statement: Revenue Operating profit before impairment losses Profit before tax Profit for the period	392,658 133,352 90,256 67,487	2,120,517 720,156 487,419 364,456	388,180 131,152 102,517 84,540	1,952,345 659,627 515,608 425,193	1% 2% -12% -20%	9% 9% -5% -14%				
Earnings per share from continuing operation cents / pesewas per share):	is attributable t	to owners of the	parent during t	he period (express	ed in United	States				
Basic (cents and pesewas) Diluted (cents and pesewas)	0.20 0.20	1.06 1.06	0.25 0.25	1.28 1.27	-21% -21%	-17% -16%				
Earnings per share from discontinued opera States cents / pesewas per share):	tions attributal	ble to owners of	the parent duri	ing the period(exp	ressed in Ur	nited				
Basic (cents and pesewas) Diluted (cents and pesewas)	0.00	0.01 0.01	0.01 0.01	0.05 0.05						
Financial Highlights	As at 31 I US\$'000	March 2020 GHC'000	As at 31 De US\$'000	ecember 2019 GHC'000	% Cho US\$	ange GHC				
Statement of Financial Position: Total assets Loans and advances to customers Deposits from customers Total equity	23,217,347 8,788,305 16,102,763 1,818,122	126,242,004 47,785,530 87,557,164 9,885,858	23,641,184 9,276,608 16,246,120 1,885,777	130,920,150 51,372,000 89,967,763 10,443,055	-2% -5% -1% -4%	-4% -7% -3% -5%				

The financial statements were approved for issue by the board of directors on 23 April 2020

Condensed Unaudited Consolidated Statement of Comprehensive Income - USD

3 Mon	th Period ended 31 March 2020 US\$'000	3 Month Period ended 31 March 2019 US\$'000	% Change
Interest Income Interest Expense Net Interest Income Fee and commission income Fee and commission expense	340,111 (130,768) 209,343 105,173 (8,138)	322,537 (150,182) 172,355 118,939 (10,292)	5% -13% 21% -12% -21%
Net trading income Other operating income	80,242 6,038	96,032 11,146	-16% 46%
Non-interest revenue	183,315	215,825	-15%
Operating income	392,658	388,180	1%
Staff expenses Depreciation and amortisation Other operating expenses Operating expenses Operating profit before impairment losses and taxation	(118,350) (23,353) (117,603) (259,306) 133,352	(117,119) (26,215) (113,694) (257,028) 131,152	1% -11% 3% 1% 2%
Impairment charges on loans and advances Recoveries Impairment charge on other financial assets Impairment charges on financial assets Operating profit after impairment losses before taxation	(57,926) 22,759 (7,067) (42,234) 91,118	(80,587) 68,344 (16,420) (28,663) 102,489	-28% -67% -57% 47% - 11%
Net monetary loss arising from hyperinflationary economy Share of post-tax results of associates	(781) (81)	28	n/a -389%
Profit before tax	90,256	102,517	-12%
Taxation Profit after tax from continuing operations Profit after tax from discontinued operations	(23,814) 66,442 1,045	(20,551) 81,966 2,574	16% -19% -59%
Profit after tax	67,487	84,540	-20%
Attributable to: Owners of the parent - Continuing operations - Discontinued operations	48,372 47,808 564	62,410 61,020 1,390	-22% -22% -59%
Non-controlling interests - Continuing operations - Discontinued operations	19,115 18,634 481	22,130 20,946 1,184	-14% -11% -59%
	67,487	84,540	-20%
Earnings per share from continuing operations attributable to owners of the parent during the period (expressed in United States cents per	share):		
Basic (cents) Diluted (cents)	0.20 0.20	0.25 0.25	-21% -21%
Earnings per share from discontinued operations attributable to own of the parent during the period (expressed in United States cents per			
Basic (cents) Diluted (cents)	0.00	0.01 0.01	-77% -77%
Unaudited consolidated statement of other comprehensive income			
Profit after tax	67,487	84,540	-20%
Other comprehensive income			
Items that may be reclassified to profit or loss: Exchange difference on translation of foreign operations Fair value gain on debt instruments at FVTOCI Taxation relating to components of other comprehensive income	(149,630) 16,402	(20,358) 14,348	635% 14%
that may be subsequently reclassed to profit or loss	(263)	(836)	-69%
Other comprehensive loss for the period, net of taxation	(133,491)	(6,846)	1850%
Total comprehensive (loss) / income for the period Total comprehensive (loss) / income attributable to:	(66,004)	77,694	-185%
		W-1202	
Owners of the parent - Continuing operations - Discontinued operations	(80,374) (80,938) 564	66,319 64,929 1,390	-221% -225% -59%
Non-controlling interests - Continuing operations - Discontinued operations	14,370 13,889 481	11,375 10,191 1,184	26% 36% -59%

Condensed Unaudited Consolidated Statement of Comprehensive Income - GHC

3	Month Period ended 31 March 2020 GHC'000	3 Month Period ended 31 March 2019 GHC 000	% Change
Interest Income	1,836,742	1,622,194	13%
Interest Expense Net Interest Income	(706,202) 1,130,540	(755,338) 866,856	-7% 30%
Fee and commission income	567,978	598,202	-5%
Fee and commission expense Net trading income	(43,949) 433,340	(51,763) 482,991	-15% -10%
Other operating income	32,608	56,059	-42%
Non-interest revenue	989,977	1,085,489	-9%
Operating income	2,120,517	1,952,345	9%
Staff expenses	(639,140)	(589,048)	9%
Depreciation and amortisation Other operating expenses	(126,116) (635,105)	(131,848) (571,822)	-4% 11%
Operating expenses	(1,400,361)	(1,292,718)	8%
Operating profit before impairment losses and taxation	720,156	659,627	9%
Impairment charges on loans and advances Recoveries	(312,825) 122,908	(405,311) 343,735	-23% -64%
Impairment charge on other financial assets	(38,165)	(82,584)	-54%
Impairment charges on financial assets Operating profit after impairment losses before taxation	(228,082) 492,074	(144,160) 515,467	58% -5%
Net monetary loss arising from hyperinflationary economy	(4,218)	-	n/a
Share of post-tax results of associates	(437)	141	-410%
Profit before tax	487,419	515,608	-5%
Taxation Profit after tax from continuing operations Profit after tax from discontinued operations	(128,606) 358,813 5,643	(103,361) 412,247 12,946	24% -13% -56%
Profit after tax	364,456	425,193	-14%
Attributable to:			
Owners of the parent - Continuing operations	261,225 258,179	313,891 306,900	- 17% -16%
- Discontinued operations	3,046	6,991	-56%
Non-controlling interests	103,231	111,302	-7%
- Continuing operations - Discontinued operations	100,633 2,598	105,347 5,955	-4% -56%
Discontinued operations	364,456	425.193	-14%
Earnings per share from continuing operations attributable to ow of the parent during the period (expressed in pesewas per share)	ners	420,170	1470
Basic (pesewas) Diluted (pesewas)	1.06 1.06	1.28 1.27	-17% -16%
Earnings per share from discontinued operations attributable to of the parent during the period (expressed in pesewas per share)	owners	Table Y	10.00
Basic (pesewas) Diluted (pesewas)	0.01 0.01	0.05 0.05	
Unaudited consolidated statement of other comprehensive incor			
Profit after tax	364,456	425,193	-14%
Other comprehensive income			0.000
Items that may be reclassified to profit or loss:			
Exchange difference on translation of foreign operations	(999,894)	412,248	-343%
Fair value gain on debt instruments at FVTÖCI Taxation relating to components of other comprehensive income	88,577	72,166	-23%
that may be subsequently reclassed to profit or loss	(1,420)	(4,206)	-66%
Other comprehensive (loss) / income for the period, net of taxati	on (912,737)	480,208	-290%
Total comprehensive (loss) / income for the period	(548,281)	905,401	-161%
Total comprehensive(loss) / income attributable to:			
Owners of the parent	(585,284)	657,320	-189%
- Continuing operations	(588,330) 3,046	655,617 1,703	-190% 79%
- Discontinued operations	37,003	248,081	-85%
Non-controlling interests - Continuing operations	34,405	246,630	-86%
- Discontinued operations	2,598	1,451	79%
	(548,281)	905,401	-161%











Condensed Unaudited Consolidated Statement of Financial Position - USD

	As at 31 March 2020 US\$'000	As at 31 December 2019 US\$'000
Assets		
Cash and balances with central banks	3,264,555 115,580	2,829,313 182.662
Trading financial assets Derivative financial instruments	141260	65.459
Loans and advances to banks	1,709,249	1,891,889
Loans and advances to customers	8,788,305	9,276,608
Treasury bills and other eligible bills Investment securities	1,603,915 4,573,006	1,632,749 4,857,763
Pledaed assets	215,240	351.478
Other assets	1,455,907	1,184,770
Investment in associates	4,088	3,664
Intangible assets Property and equipment	294,940 817,866	309,974 831,182
Investment properties	21.214	21,710
Deferred income tax assets	124,217	116,424
	23,129,342	23,555,645
Assets held for sale and discontinued operations	88,005	85,539
Total assets	23,217,347	23,641,184
Liabilities		
Deposits from banks	1,855,852	2,207,593
Deposits from customers	16,102,763	16,246,120
Derivative financial instruments Borrowed funds	118,528 1,801,452	51,255 2,075,001
Other liabilities	1.141.306	845.970
Provisions	77,669	68,482
Current income tax liabilities	87,368	54,756
Deferred income tax liabilities Retirement benefit obligations	57,413 47.780	67,556 31.082
Neutriniti Dell'ent Obligationa	21,290,131	21,647,815
Liabilities held for sale and discontinued operations	109,094	107,592
Total liabilities	21,399,225	21,755,407
Equity		
Share capital and premium	2,113,957	2,113,957
Retained earnings and reserves	(717,638)	(637,264)
Equity attributable to owners of the parents	1,396,319	1,476,693
Non-controlling interests	421,803	409,084
Total equity	1,818,122	1,885,777
Total liabilities and equity	23,217,347	23,641,184

Condensed Unaudited Consolidated Statement of Financial Position - GHC

	As at 31 March 2020 GHC'000	As at 31 December 2019 GHC'000
Assets Cash and balances with central banks Trading financial assets Derivative financial instruments Loans and advances to banks Loans and advances to customers Treasury bills and other eligible bills Intrasury bills and other eligible bills Pledged assets Other assets Other assets Intangible assets Intangible assets Property and equipment Investment properties Deferred income tax assets	17,750,691 628,455 788,087 9,293,871 47,785,530 8,721,127 24,865,263 1,170,346 7,916,349 22,228 1,603,707 4,447,065 115,349 675,418	15,668,170 1,011,546 362,499 10,476,903 51,372,000 9,041,837 26,901,320 1,946,415 6,561,019 20,290 1,716,574 4,602,920 120,226 644,733
	125,763,486	130,446,452
Assets held for sale and discontinued operations	478,518	473,698
Total assets	126,242,004	130,920,150
Liabilities Deposits from banks Deposits from customers Derivative financial instruments Borrowed funds Other liabilities Provisions Current income tax liabilities Deferred income tax liabilities Retirement benefit obligations	10,091,010 87,557,164 644,484 9,795,215 6,205,737 422,317 475,055 312,177 259,799	12,225,209 89,967,763 283,840 11,490,941 4,684,813 379,240 303,228 374,112 172,126
	115,762,958	119,881,272
Liabilities held for sale and discontinued operations	593,188	595,823
Total liabilities	116,356,146	120,477,095
Equity Share capital and premium Retained earnings and reserves	4,536,378 3,055,968	4,536,378 3,641,252
Equity attributable to owners of the parents	7,592,346	8,177,630
Non-controlling interests	2,293,512	2,265,425
Total equity	9,885,858	10,443,055
Total liabilities and equity	126,242,004	130,920,150

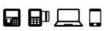
The financial statements were approved for issue by the board of directors on 23 April 2020.







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VACANCIES

Frannan International UK, Managers of the Ghana Field Support Services Project (FSSP), seeks to engage the services of four (4) individual Advisors to provide professional, technical, strategic and advisory consulting services to the Canadian Develop nt Assistance programme in Ghana.

1. AGRI-BUSINESS AND RURAL DEVELOPMENT ADVISOR

Scope of Work

The Agri-Business and Rural Development Advisor will be expected to provide technical services and advice to GAC in the areas of development performance and trend analysis, sector-based opportunity and constraint assessment, policy analysis and dialogue, strategic planning, programme and project feasibility assessment, institutional capacity analysis, programme and project planning, miplementation facilitation, monitoring and evaluation, reporting on results achievement and lessons learned. The duration of this Consultancy is (1) one year, full time and working up to 220 days a year.

Minimum Qualifications

The Consultant must have the following experience, knowledge and expertise:

- A post-graduate degree in Development Studies, Agricultural Economics, Monitoring and Evaluation, or related Social Science discipline to undertake this assignment. If the field of studies is not listed above, please provide a clear definition of what was studied and how it relates to the proposed assignment.
- At least six (6) years of practical experience monitoring complex and sector-wide projects, preferably in agri-business or rural development and with a large range of stakeholders;
- A sound understanding of Ghana's agriculture sector, including decentralised governance structures and systems;
- Strong interpersonal skills;
- · Excellent English writing skills; and,
- Demonstrated ability to perform in a team.

2. RURAL DEVELOPMENT TECHNICAL ADVISOR [TAMALE]

Scope of Work

The Rural Development Technical Advisor will be expected to provide technical services and advice to GAC in the areas of development performance and trend analysis, sector-based opportunity and constraint assessment, policy analysis and dialogue, strategic planning, programme and project feasibility assessment, institutional capacity analysis, programme and project planning, implementation facilitation, monitoring and evaluation, reporting on results achievement and lessons learned. The duration of this Consultancy is (1) one year, full time, and working up to 220 days a year and based in our Tamale office.

Minimum Qualifications

The Consultant must have the following experience, knowledge and expertise:

- A post-graduate degree in Development Studies, Agricultural Economics, Monitoring and Evaluation, or related Social Science discipline to undertake this assignment. If the field of studies is not listed above, please provide a clear definition of what was studied and how it relates to the proposed assignment.
- At least three (3) years of practical experience monitoring complex and sector-wide projects, preferably in rural development or agriculture and with a diverse range of stakeholders;
- A sound understanding of Ghana's agriculture sector, including decentralized governance structures and systems;
- Strong interpersonal skills; excellent English writing skills and demonstrated ability to perform in a team.

3. JUNIOR PUBLIC FINANCIAL MANAGEMENT ADVISOR

Scope of Work

The Junior Public Financial Management Advisor will work in collaboration with the Senior Public Financial Management (PFM) Technical Specialist to provide technical services and advice to GAC in the areas of development performance and trend analysis, sector-based opportunity and constraint assessment, policy analysis and dialogue, strategic planning, programme and project feasibility assessment, institutional capacity analysis, programme and project planning, implementation facilitation, monitoring and evaluation, reporting on results achievement and lessons learned. The duration of this Consultancy is (1) one year, full time and working up to 220 days a year.

Minimum Qualifications

The Consultant must have the following experience, knowledge and expertise:

- A Master's degree from a recognised post-secondary institution in economics, finance or related subject matter (such as: public administration or accounting).
- A professional qualification as an Economist or Certified Chartered Accountant.
- Minimum of 5 years of experience working in the field of public financial management, at least 3 years of which should be in Ghana
- Minimum of 3 years of experience in public financial managemer policy and/or program delivery, preferably in or for a bilateral or multilateral development institution.
- Demonstrated experience working with government and/or donors in a technical capacity on a variety of public financial management issues with attention to project planning, budgeting and monitoring, including in government-donor coordination groups.

4. INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT) ADVISOR

Scope of Work - (Individual or Firm)

The Information and Communications Technology Advisor will report to the MoFA Chief Director, through the Director of MoFA-PPMED, with the E-Agriculture sub-group of the Agriculture Sector Working Group (ASWG) providing technical oversight and guidance for the assignment. The duration of this Consultancy is (1) one year, full time and working up to 220 days a year. The Advisor will further report concurrently to the MAG Program Team Leader (PTL) at the Canadian High Commission and carry out the following specific tasks:

- Receive briefing from a technical team comprising MoFA- PPMED Director, Head of ICT and MAG PTL on the assignment.
- Conduct a situational analysis of the e-agriculture space vis-a-vis interventions already being pursued by partners like GoG, such as MoFA (including the M&E Portal), the National Development Planning Commission (NDPC) and the National Disaster Management Organization (NADMO]) and Development Partners such as UNDP, WFP, FAO, GIZ, AGRA and USAID.
- Assemble relevant information generated by all such interventions on the subject matter and thereby identify what has been done, what the gaps are and what needs to be done.
- Make an assessment of existing digital tools being used, especially in Ghana and in Sub-Sahara Africa, to collect quality agriculture data for processing and dissemination among stakeholders (farmers, extension agents, processors, aggregators, researchers, etc.)
- Assess and profile these tools and advise on their relevance, adequacy, user and gender friendliness, accessibility and efficiency in reaching out to stakeholders.
- On the basis of the review, undertake an analysis of the strengths, weaknesses, opportunities and threats (SWOT) of the various devices and recommend, with justification, appropriate digital tools that could be more extensively promoted for use in Ghana for agriculture development.

Minimum Qualifications

The Consultant must have the following experience, knowledge and expertise:

- A post-graduate degree in Information Communication Technology or a related field of study.
- At least six (6) years of practical experience, preferably in the agriculture sector and working with a large range of sector stakeholders;
- A sound understanding of Ghana's agriculture sector, including decentralised governance structures, especially in agriculture extension delivery at local levels.
- Demonstrate relevant experience in similar assignments in Africa, preferably in Ghana
- · International experience will be an asset
- Strong interpersonal skills;
- Excellent English writing skills; and,
- Demonstrated ability to perform in a team

To Apply

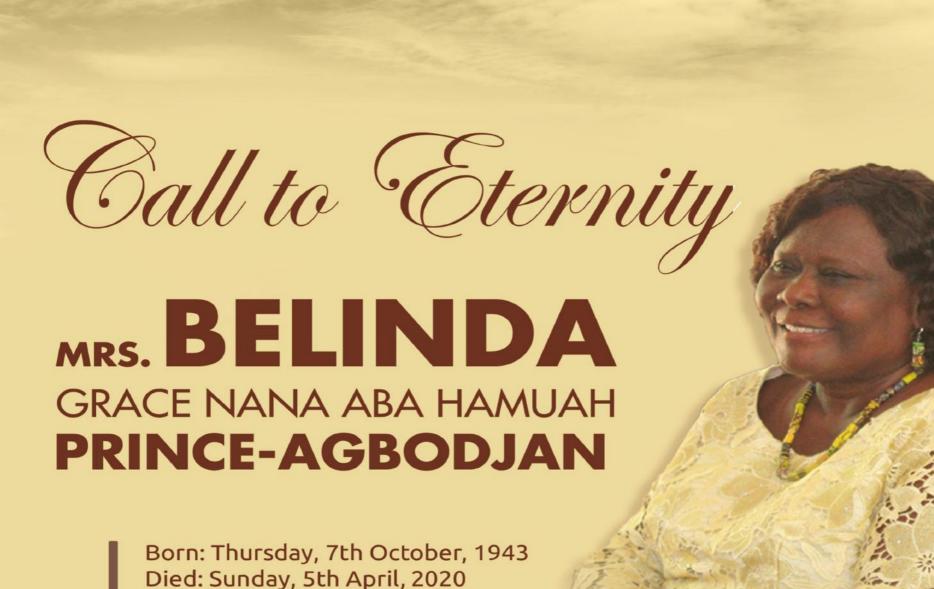
Qualified candidates are invited to submit their CV and a **one-page** cover letter outlining how they meet the minimum requirements outlined above. Those considered to meet the minimum requirements will be invited to receive the Request for Proposals (RFP) for this consultancy.

CVs and cover letters should be submitted by e-mail only to procurement@fsspgh-frannan.com

Deadline for submission of CV's for all 4 applications is Thursday, May 14, 2020 no later than 4.00pm GMT

ONLY CANDIDATES WHO MEET THE MINIMUM REQUIREMENTS WILL BE CONTACTED.

Age: 76 years



There will be a **private burial mass** at 7.30am on Thursday, 30th April, 2020 at St. James Catholic Church, Osu.



KINDLY LOG ON TO LIVE STREAMING OF THE BURIAL MASS ON:

f LIVE Facebook: St. James Catholic Church, Osu-Accra, Ghana

Youtube: St. James Catholic Church, Osu

FUNERAL ARRANGEMENTS WILL BE ANNOUNCED LATER

May her gentle soul rest in perfect peace. Amen





TRIBUTE FOR THE LATE AMBASSADOR GEORGE ROBERT NIPAH



mb. Nipah joined the then Research Bureau of the Foreign Service as an Assistant Research Officer [FSO A5] on 18th September, 1961 shortly after graduating from the University of Ghana that same year. As a Foreign Service Officer, he was posted to Dar es Salaam in April, 1962 and later on, served in various capacities in London, Lusaka, Lagos, Lomé, Kinshasa and Kampala where he won the respect of his peers for his unique professionalism. Ambassador Nipah also served as Ghana's Ambassador to the Soviet Union, the Republic of Liberia and the Federal Republic of Germany On the three separate occasions. During his career, he made an impression on his colleagues due to his meticulous attention to detail and unique negotiation skills. His Colleagues usually considered him as firm and fair while doing his job with integrity.

The late Diplomat also held other positions at the Research Department, such as, Head of Administration and Finance and Head of West Africa Desk. Subsequently, his dedication and commitment to his career inevitably propelled him to the most enviable position of Chief Director of the Research Department of the Ministry of Foreign Affairs,

which made him the 13th Director of the Department. As a result of his hard work and diligence, he was appointed to other notable positions outside the Department, including the Head of Special Services Division at the Office of the President Castle - Osu and the Acting Chief Director at the Secretariat of the National Security Council.

During his tenure as the Chief Director of the Department, Amb. Nipah exhibited remarkable managerial skills such that all those who had the pleasure of working with him, either as colleagues or subordinates, testified to that. He was a dynamic man who exhibited ample restrain while dealing with the people around him. He was accommodating and refreshing to be around. He was very smart in all his dealings and made sure all the toes he stepped on were for the right reasons. He was one kind of a man who made it very difficult for one to hold a grudge against him, as he was always looking for ways to make peace.

BY THE RESEARCH DEPARTMENT MINISTRY OF FOREIGN AFFAIRS

In the late eighties through to the early nineties, when such practices were rare, Amb. Nipah was one of the few Directors who easily visited officers at their various offices just to check in on them. Though it kept officers on their toes, the gesture was very heart warming and was welcomed wholeheartedly. This singular gesture made officers feel the sense of belongingness and the sense of purpose. It made them feel needed and appreciated. Amb. Nipah was also full of smiles and love. His happy demeanor made it easy for officers to approach him anytime with their problems and this has further heightened the sense of loss felt at the mere thought that Amb. Nipah is gone never to return.

The late Diplomat is also known for having run an open administration, while he served as the Chief Director of the Department. He encouraged hardwork and those who worked closely with him always testified to his quest for success and excellence. He always pushed for the best, because he knew all who worked under him had a lot to offer. His love for meticulous submissions, has helped shape some, if not most of the great minds in the Department today. He always believed everyone has a best to offer. Like a father figure, he was a patient, soft spoken and a down to earth individual who tried his best to guide all those around him.

Amb. Nipah's generosity was second to none. He was genuine at heart and always had souvenirs to part with on his return from work related travels, as a reward for hard work. Every officer related to him in a different way,

yet whenever he was a topic for discussion, all officers had the same adjectives to describe him; very friendly, generous, kind, humble and laborious just to mention a few. He was a man who strived to contribute his quota to the Department. However, as human as he was, he might have erred along the way, but that notwithstanding, he also earned the respect of many, made great friends and trained many protégés. The late Amb. Nipah was a true statesman who truly loved and served his country

to the best of his

ability. His legacy will continue to live on in the hearts and minds of all those who encountered him in one way or the other. He was always prepared to put in the extra hours to ensure that the Department lived up to its ideals and expectations. One of the things he was best known for, was his personalized approach and sympathetic ear for dealing with his colleagues and staff. Amb. Nipah also mentored countless number of Ghanaians both home and abroad and his counsel was widely sought by many, including officers from other agencies.

Amb, Nipah's love for the Research Department was and is unquestionable. And this was made evident as he lay on his sick bed at the 37 Military Hospital. The young medical officer who stood at his bed side almost always recounted how Amb. Nipah kept repeating the words "Research Department is the best in the country. Research Department is the best place to work".

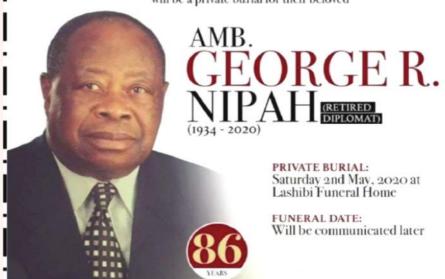
Thus, though we believe in Mathew 5:4 that "Blessed are those who mourn for they will be comforted", we are sure to also believe in Psalms 56:8 which tells us "Tears are prayers too and they travel to God when we cannot speak". We are therefore comforted that Amb. Nipah is in a better place, because he served his country in love as Galatians 5:13 admonishes. Amb. Nipah served both God and country diligently and wholeheartedly. He will, therefore forever, be remembered.

Rest in Perfect Peace!



POSTPONEMENT OF FUNERAL

The family, wife and children of the late Amb. George Robert Nipah would like to inform friends and loved ones that due to the restriction on mass gatherings by the President, there will be a private burial for their beloved





NATIONAL PETROLEUM AUTHORITY

NATIONAL COMPETITIVE TENDER (NCT)

REQUEST FOR PROPOSALS

INTEGRITY ASSESSMENT OF UNDERGROUND STORAGE TANKS AND PIPELINES AT PETROLEUM PRODUCTS RETAIL OUTLETS

(IFT NO. GR/NPA/TS/0013/2020)

- The National Petroleum Authority (NPA) intends to apply part of its Internally Generated Funds (IGF) to cover eligible payments under the contract for Integrity Assessment of Underground Storage Tanks (USTs) and Pipelines at Petroleum Products Retail Outlets. Detailed Terms of Reference and performance requirements are provided in the Request for Proposal (RFP) Document.
- The NPA now invites sealed Proposals from interested and eligible Service Providers for Integrity Assessment of Underground Storage Tanks (USTs) and Pipelines at Petroleum Products Retail Outlets.
- 3. The main objective of the services are as follows:
 - To determine the general integrity or tightness of USTs and associated pipelines and accessories nationwide; and
 - To generate a comprehensive database on the test dates and status of USTs for easy compliance monitoring and follow up tests.
- Tendering will be conducted through the National Competitive Tendering (NCT) procedures specified in the Public Procurement Act, 2003 (Act 663) as amended and in accordance with the guidelines issued by the Public Procurement Authority (PPA) of the Republic of Ghana.
- Interested eligible Service Providers may obtain further information from the Procurement Unit, National Petroleum Authority, and inspect the Tender Document at the address given below from 8:30 a.m – 5:00 p.m, each working day.
- Tenders shall be valid for one hundred and twenty (120 days) after the deadline for submission.
- A complete set of Tender Documents in English, may be purchased by interested eligible Tenderers upon payment of a non-refundable fee of Two Hundred Ghana Cedis (GHS200.00) at the Accounts Office, Room 416, located on the Fourth Floor at the

address below. The method of payment shall be by Bankers draft in the name of the National Petroleum Authority.

- 8. All Proposals must be accompanied by the following:
 - a) Valid Public Procurement Authority Certification
 - b) Valid GRA Tax Clearance Certificate;
 - valid SSNIT Clearance Certificate (where applicable);
 - d) Tender Security of not less than Two percent (2%) of the total price in the form of Bank Guarantee, Cashier's or Certified Cheque, issued by a Bank licensed by the Bank of Ghana; and
 - e) Other relevant documents specified in the Request for Proposal Document.
- 9. All Proposals in One (1) original plus Five (5) copies, properly completed, and clearly marked "Integrity Assessment of Underground Storage Tanks and Pipelines at Petroleum Products Retail Outlets" must be delivered to Room 001, located on the Ground Floor at the address below at or before 2:00 p.m. on Tuesday, 26th May, 2020. Late Proposals shall be rejected.
- Proposals will be opened in public and in the presence of Tenderers' representatives who choose to attend at 2:05 p.m (immediately after closure) on Tuesday,
 26th May, 2020 at Room 001, located on the Ground Floor at the address below.

The Chief Executive
National Petroleum Authority
No. 6 George Walker Bush Highway
Dzorwulu, Accra
GPS: GA-156-7533
Tel: +233 (0)302 766 195/6
Email: procurement@npa.gov.gh





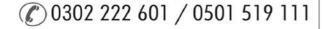
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...Seeing Is Believing



Stanbic Bank Ghana Limited - Unaudited 1st Quarter 2020 Report

Statements of comprehensive income for the period ended 31 March 2020

	Grou	Bank		
	2020 GHS'000	2019 GHS'000	2020 GHS'000	2019 GHS'000
Net interest income	152,129	127,508	152,022	127,388
Interest income Interest expense	197,185 (45,056)	160,509 (33,001)	197,071 (45,049)	160,370 (32,982)
Non-interest revenue	96,801	114,109	96,770	114,076
Net fee and commission revenue	57,065	58,348	57,034	58,315
Fee and commission revenue	68,936	64,931	68,905	64,898
Fee and commission expense	(11,871)	(6,583)	(11,871)	(6,583)
Trading revenue	39,736	55,761	39,736	55,761
Total income	248,930	241,617	248,792	241,464
Credit impairment charges	(6,286)	(5,829)	(6,286)	(5,829)
Income after credit impairment charges	242.644	235,788	242.506	235,635
Operating expenses	(137,637)	(108,393)	(137,354)	(108,133)
Staff costs	(72,839)	(58,880)	(72,655)	(58,712)
Depreciation and amortisation	(19,005)	(18,711)	(18,994)	(18,680)
Other operating expenses	(45,793)	(30,802)	(45,705)	(30,741)
Net income before indirect taxation	105,007	127,395	105,152	127,502
Indirect taxation	(2,867)	(2,708)	(2,867)	(2,708)
Profit before direct taxation	102,140	124,687	102,285	124,794
Direct taxation	(28,778)	(42,088)	(28,795)	(42,088)
Profit for the period	73,362	82,599	73,490	82,706
Other comprehensive income		-	-	
Total comprehensive income for the period	73,362	82,599	73,490	82,706

period ended 31 March 2020

Statements of cash flows for the

	Gro	Bank		
	2020 GHS'000	2019 GHS'000	2020 GHS'000	2019 GHS'000
Net cash flows from operating activities	(351,074)	318,225	(351,047)	320,176
Cash flows used in operations	(454,038)	196,006	(453,898)	198,021
Profit before direct tax Adjusted for:	102,140 (126,309)	124,687 (99,862)	102,285 (126,213)	124,794 (99,773)
Credit impairment charges on loans and advances Depreciation of property, equipment and right of use assets Amortisation of intangible asset Interest expense Interest income Fair value adjustment on financial instrument Gain on sale of property, equipment and right of use assets	6,286 16,991 2,014 45,056 (197,185) 534	5,829 17,000 1,711 33,001 (160,509) 3,115 (9)	6,286 16,980 2,014 45,049 (197,071) 534 (5)	5,829 16,969 1,711 32,982 (160,370) 3,115 (9)
Increase in income-earning assets Increase/ (decrease) in deposits and other liabilities	(430,257) 388	(1,185,511) 1,356,692	(426,560) (3,410)	(1,180,943) 1,353,943
Interest paid Interest received Direct taxation paid	(38,664) 179,664 (38,036)	(29,973) 152,192	(38,657) 179,544 (38,036)	(29,954) 152,109
Net cash flows used in investing activities	(6,918)	(5,322)	(6,918)	(5,322)
Capital expenditure on property and equipment Proceeds from sale of property and equipment	(6,923) 5	(5,337) 15	(6,923) 5	(5,337) 15
Net cash flows used in financing activities	(8,317)	(5,969)	(8,317)	(5,969)
Payment of lease liabilities	(8,317)	(5,969)	(8,317)	(5,969)
Net increase/ (decrease) in cash and cash equivalents Cash and cash equivalents at beginning of the period	(366,309) 2,927,680	306,934 1,709,104	(366,282)	308,885 1,707,136
Cash and cash equivalents at end of the period	2,561,371	2,016,038	2.561.398	2,016,021

Statements of financial position at 31 March 2020

	Group)	Bank		
	2020	2019	2020	2019	
	GHS'000	GHS'000	GHS'000	GHS'000	
Assets					
Cash and cash equivalents	2,561,371	2,016,038	2,561,398	2,016,021	
Non-pledged trading assets	686,298	1,206,419	686,298	1,206,419	
Pledged assets		114,918	-	114,918	
Investment securities	1,228,716	705,004	1,226,088	702,478	
Loans and advances to customers	4,074,752	2,986,710	4,074,752	2,986,710	
Current tax assets	•	11,993	-	11,917	
Other assets	545,824	299,184	542,722	296,721	
Investment in subsidiary	-		2,500	2,500	
Intangible assets	76,098	71,870	76,098	71,870	
Property, equipment and right of use assets	224,655	230,675	224,499	230,625	
Total assets	9,397,714	7,642,811	9,394,355	7,640,179	
Equity	1,429,005	1,157,973	1,429,692	1,157,996	
Stated capital	414,213	414,213	414,213	414,213	
Reserves	1,014,792	743,760	1,015,479	743,783	
Retained earnings	529,528	340,319	530,215	340,342	
Statutory reserve	388,019	317,695	388,019	317,695	
Statutory credit risk reserve	96,572	85,073	96,572	85,073	
Other reserve	673	673	673	673	
Liabilities	7,968,709	6,484,838	7,964,663	6,482,183	
Trading liabilities	178,058	433,431	178,058	433,431	
Deposits	7,193,647	5,492,433	7,193,738	5,492,433	
Deposits from banks	619,167	307,080	619,167	307,080	
Deposits from customers	6,574,480	5,185,353	6,574,571	5,185,353	
Current tax liability	10,650	1,286	10,765	1,286	
Deferred tax liability	406	-	406	-	
Provisions and other liabilities	502,302	416,288	498,050	413,633	
Subordinated debt	83,646	141,400	83,646	141,400	
Total equity and liabilities	9,397,714	7,642,811	9,394,355	7,640,179	

Statements of changes in equity for the period ended 31 March 2020

	Ordinary share capital GHS'000	Statutory credit risk reserve GHS'000	Statutory reserve GHS'000	Retained earnings GHS'000	Share based payment reserve GHS'000	Ordinar shareholders equit GHS'000
Group	97/65/60					
Balance at 1 January 2019 Total comprehensive income for the period	414,213	119,761	317,695	223,032 82,599	673	1,075,374 82,599
Profit for the period		-	-	82,599		82,599
Other comprehensive income		-		-		
Decrease in statutory credit risk reserve		(34,688)		34,688		
Balance at 31 March 2019	414,213	85,073	317,695	340,319	673	1,157,973
Balance at 1 January 2020	414,213	73,732	388,019	479,006	673	1,355,643
Total comprehensive income for the period				73,362		73,362
Profit for the period				73,362		73,362
Other comprehensive income	-	-	-	-	-	4
Increase in statutory credit risk reserve	2	22,840	-	(22,840)	0.20	
Balance at 31 March 2020	414,213	96,572	388,019	529,528	673	1,429,005
Bank						
Balance at 1 January 2019	414.213	119,761	317.695	222,948	673	1,075,290
Total comprehensive income for the period			_	82,706		82,706
Profit for the period	27	54	7.20	82,706		82,706
Other comprehensive income	-	-	-		-	
Decrease in statutory credit risk reserve		(34,688)		34,688	120	
Balance at 31 March 2019	414,213	85,073	317,695	340,342	673	1,157,996
Balance at 1 January 2020	414,213	73,732	388,019	479,565	673	1,356,202
Total comprehensive income for the period		1000	-	73,490	-	73,490
Profit for the period				73,490		73,490
Other comprehensive income	-	-	-	-		
Increase in statutory credit risk reserve	2	22,840		(22,840)	141	12/
Balance at 31 March 2020	414,213	96,572	388,019	530,215	673	1,429,692

The financial statements are prepared in accordance with International Financial Reporting Standards (IFRS), the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930).

2.Quantitative Disclosures

	Mar 2020	Mar 2019
i) Gross non- performing loan (NPL) ratio	7.97%	16.59%
ii) Capital Adequacy Ratio	19.47%	16.19%
iii) Common Equity Tier 1 Ratio	17.76%	14.19%
iv) Leverage Ratio	10.25%	11.20%
v) Default in statutory liquidity and other regulatory default (Number of times)	2	Nil
vi) Statutory liquidity and other regulatory default sanction (GHS)	222,901	Nil
vii) Operational loss ratio	-0.03%	0.06%

The principal risks that the Bank is exposed to are credit, liquidity, market and operational risk.

Objectives, policies and processes for managing risks

Credit risk: Credit risk of the bank is managed in accordance with a comprehensive risk management control framework. Credit quality of financial assets is managed by the Bank using internal credit ratings for individual counterparties and ratios for portfolios among others.

Liquidity risk: The Bank's liquidity management framework is designed to measure and manage liquidity positions such that increasing funding requirements and payment obligations can be met at all times under both normal and considerably stressed conditions. Liquidity risk standards are monitored in line with regulatory requirement.

Operational risk: The Bank recognizes the significance of operational risk in all aspects of its business. The tools for achieving the objective of minimal losses resulting from operational risk include operational loss reports, Risk Control Self-Assessment (RCSA) process and use of Key Risk Indicators (KRI).

Market risk: The Assets and Liability Committee (ALCO) of the Bank sets limits on the minimum proportion of maturity funds available to meet such calls and the minimum level of interbank and other borrowing facilities that should be in place to cover withdrawals at unexpected levels of demand. The techniques used to measure and control market risk include variable rates quotations on loans and advances, swap arrangements, value at risk measurement and stress testing. Sensitivity analyses are carried out for interest rate and currency risks under various scenarios for the banking book





Daily Graphic Monday, April 27, 2020.

empower communities increasingly to take ownership of malaria prevention

"This year, these have become, particularly, urgent in the light of the potential diversion of resources and attention to COVID-19 pandemic and the looming threat of reduced funding from the United States to the World Health Organisation (WHO) which will have a major deleterious impact on our region," the organisation noted.

It said although the ECOWAS region recorded a reduction in malaria cases and deaths of 6.6 per cent and 36 per cent, respectively, between 2010 and 2018, the situation remained critical since the region accounted for half of the world's malaria burden despite constituting only a tenth of the world's population.

Sustain gains

To prevent malaria

insecticide treated net.

malaria before you take

Pregnant women

recommended doses of

Pyrimethamine (SP) to

keep themselves and

unborn babies safe.

sleep under an

Test to confirm

should take all

Sulfadoxine

any ACTs.

The organisation, therefore, stressed the need to sustain and improve the recent achievements recorded in the ECOWAS region including improved case management, increased use of long-lasting insecticide-treated nets, and expanded uptake of seasonal malaria chemoprophylaxis.

It noted that Cabo Verde is on track to eliminate malaria by the year 2030 while Senegal and The Gambia are heading to preelimination with less than one case per 1000 population and expressed its gratitude to all partners that are funding malaria elimination programmes in the region, particularly the Global Fund, World Bank, Bill & Melinda Gates Foundation and many others.

On the occasion of this year's World Malaria Day, WAHO calls on all stakeholders - national

Script: Jim Edgar Art: Martin Asbury

governments, international partners and organisations, the private sector, civil society organisations, and communities - to redouble efforts to surmount the challenges that exist in this battle. These include human resource capacity, particularly, of laboratory personnel, low coverage of interventions, limited access to services, low community," the statement concluded.



Take precautionary measures to prevent malaria — GHS **Highlights**

Dr Kezia Malm, Manager,

National Malaria Control

By Rosemary Ardayfio

HANAIANS have been urged to take advantage of the malaria control interventions and services offered by the Ghana Health Service (GHS) to protect themselves from the disease, particularly in this era of the COVID-19 pandemic.

In a statement issued to mark the 2020 World Malaria Day, which fell on Saturday, April 25, the GHS said that in the midst of COVID-19, sight should not be lost on the burden of malaria both in the district and the region at large.

The GHS observed that in the wake of the COVID-19 pandemic, it was possible to lose sight of malaria disease and the gains made over the years and risk reversing hard won progress in the malaria fight.

Take action

The statement signed by the

Director-General of the GHS, Dr Patrick Kuma-Aboagye, stressed that: "Now more than ever, it is important that we actualise the theme of this year's World Malaria Day: 'Zero Malaria Starts with Me,' and take action to protect ourselves from malaria and COVID-19. Just like we ought to observe the COVID-19 precautionary measures, so must we take charge of our own health and practise the precautionary measures of malaria which are sleeping under an insecticide treated net, test to confirm malaria before you take any ACTs. Pregnant women should take all recommended doses of Sulfadoxine Pyrimethamine (SP) to keep themselves and unborn babies safe and to comply with malaria treatment as prescribed."

It reiterated the importance in sustaining the effort made by the GHS and its partners to advance efforts made to prevent, detect and treat malaria.

According to the statement, malaria related deaths had reduced from 2,799 in 2012 to 333 by end of 2019.

"Since 2012, the proportion of OPD

malaria cases tested by microscopy or Rapid Diagnostic Test (RDT) has steadily increased from 40 out of every 100 cases in 2012 to 96 out of 100 being tested in 2019. This implies that almost every suspected case seen at the health facility are tested to confirm, if it is

malaria before treatment," the statement said.

WAHO

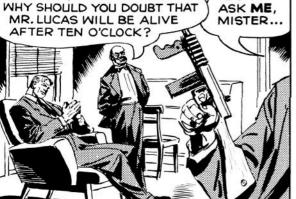
In another press release to mark the day, the West African Health Organisation (WAHO) said the focus of the annual World Malaria Day is to keep malaria high on the political agenda, to mobilise additional resources, and to

GARTH - THE FANTASTIC DOCTOR QUYN

THERE COMES THE SOUND OF HURRIED STEPS







TELL ME, MY FRIEND ...



THEY DON'T HAVE TO MAKE SENSE ... I FIGURED MAYBE YOU KNEW THE ANSWER!



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Business

The size of the economy was valued at

GH \$49.48bn (\$66.9bn) as of December 2019.

Source, Ghana Statistical Service

Ghana Amalgamated Trust bails out Omnibsic Bank

By Emelia Ennin Abbey

FTER months of struggle, Omnibsic Bank has finally met the Bank of Ghana Gh¢400 million capital requirement set for all commercial banks in the country.

This was after the financially ailing bank received a bailout of Gh¢130 million funding support from the Ghana Amalgamated Trust Limited

"This comes as good news for the bank and its customers and further underscores the confidence that the Bank of Ghana has in Omnibsic bank". the Head of Corporate Communications of Omnibsic, Mr Godwin Ansah, in

Speaking to the Daily Graphic last Friday, Mr Ansah said Omnibsic Bank received the finding support from GAT earlier this year "and this means a number of things to us.

It means we have met the minimum capital requirement and we can support a wide variety of customer transactions including international transactions."

Additionally, he said, the bank could provide an improved customer experience because it was now able to invest in better information Technology (IT) and other technological infrastructure that would make banking safer and more convenient to

With the support, he said, Omnibisic was also able to offer a rich product and service bouquet including new user friendly and electronic banking product options supported by robust electronic platforms such as its mobile and internet banking product which comes with a wide variety of services for customers. Also the bank, Mr Ansah said, was able to provide a wide variety of business solutions to its customers to enable them to undertake their businesses and operations and help them move to the next level.

According to him, receiving funding from GAT implied that GAT was now a shareholder of the bank and would enable it to tap into the extensive expertise of GAT in the industry to provide greater value for the bank's customers.

'We also believe that this should send an important signal to the public and boost their confidence in doing business with us because we are bigger, stronger and well managed," he said.

Journey to date

The bank is one of five indigenous banks including three private banks that the GAT is supporting to recapitalise after Parliament approved a sovereign guarantee for trust.

In 2017, the Central Bank raised the minimum capital of banks from Gh¢120 million to 400 million as part of reforms

NUMBER CRUNCH **Omnibisic** Bank received GH¢130 million funding support from the Ghana Amalgamated Trust Limited (GAT) to shore up minimum capital

to strengthen the Ghanaian banking

In line with this, existing banks were to raise the additional capital by December 31,2018, or risk having their licences revoked.

At the end of the deadline for the recapitalisation drive, the number of existing banks went down to 23 from 32 with nine banks having either collapsed or had their licences revoked.

Omnibisic Bank was formed following the merger of OmniBank Ghana Limited and the Bank Sahel Sahara Ghana but their combined capital still fell short of the Gh¢400 million capital requirement.

The bank was identified as one of the indigenous banks to receive support from GAT which is a special purpose investment vehicle set up by the government to raise money to capitalise well managed indigenous banks.

COVID-19

As the novel coronavirus disease (COVID-19) continues to impact communities across the country and the broader economy, Mr Ansah said Omnibisic bank had made the health and wellbeing of its employees, customers and the communities it served its top priority.

The bank, he said, has, therefore, intensified safety measures to ensure the protection of the health of its employees, customers and the public while it continued to provide innovative financial services during this period.

Omnibisic Bank, he said, has restructured facilities for clients based on their cash flows, the nature of their business as an intervention to keep its customers afloat during the coronavirus pandemic period.

Stanbic Bank advises against COVID-19 stigmatisation

From Della Russel Ocloo, AFIENYA

STANBIC Bank Ghana Limited has added its voice to perceived stigmatisation of persons who have recovered from coronavirus (COVID-19) in the country.

Head of Marketing Communications at the Bank, Mr Mawuko Afadzinu, said recovered victims ought to serve as a resource in their communities so that people could learn from their experience and reduce risk

"Recovered COVID-19 victims deserve to be celebrated and their stories retold in their communities of residence, particularly in areas where public education on the virus is slow, instead of being looked down upon and discriminated against," Mr Afadzinu stated.

He made the call when he led officials of the bank to donate food items and an undisclosed amount of money loaded on a money wallet card for Mr Frederick Kwaku Drah, a recovered



 Officials of Stanbic, led by Mr Afadzinu (2nd right) and Mr Benjamin Mensah (third left), after presenting the items to Mr Drah (middle) and his family. Picture: DELLA RUSSEL OCLOO

Mr Drah is said to be facing severe stigmatisation in his community at Mataheko near Afienya after he granted media interviews sharing his story on surviving the COVID-19.

Misinformation

"Mr Drah's story is a very important one which the public ought to hear over and over again since it serves as a source of hope considering how the pandemic has killed hundreds of people across the globe over the past few months," Mr Afadzinu stated.

The Head of Wealth Management of the bank, Mr Benjamin Mensah, adding his voice to the call, indicated that the pandemic was a global issue, "and nobody chooses who gets infected with the virus and who does not," he

The bank, he said, would want to use the platform to send strong signals to the community that anybody could get the disease and called on the public to rather embrace victims who have successfully recovered, use them as community advocates in halting the spread of the coronavirus infection.

Mr Drah told the media that the stigmatisation against him had left him more in a state of fear than when he was undergoing treatment against the virus.

"What people do not understand is that presently, I know my status, because I have been there and survived it, but they who continue to spread fear against my personality and my family are much more vulnerable to the infection than me and my family," he said.

GREATER ACCRA METROPOLITAN AREA SANITATION AND WATER PROJECT (GAMA SWP)

DISCLOSURE OF BATCH (3) WATER DISTRIBUTION WORKS' ENVIRONMENTAL AND SOCIAL MANAGEMENT PLAN (ESMP)

The Ghana Water Company Limited (GWCL) through its Project Planning and Development Department (PPD) is currently implementing the Water component of the Greater Accra Metropolitan Area Sanitation and Water Project (GAMA SWP) with additional financial support from the International Development Association (IDA) of the World Bank.

The objective of the project is to increase access to improved sanitation and water supply in the GAMA, with emphasis on low-income communities and to strengthen management of environmental sanitation in the GAMA. As part of the strategies in achieving the improved water supply component, GWCL has prepared the Environmental and Social Management Plan (ESMP) for the Pipeline Improvement Works (i.e. the completion of the Batch 3 Pipeline Works) in accordance with the Ghana Environmental Protection Agency Act, ACT 490, 1994 and its Environmental Assessment Regulations 1999 (LI 1652) as Amendment (LI 1703, 2002 and 2228) amongst others and the World Bank's Environmental Assessment-Operational Policy (O.P) 4.01. The ESMP is in respect of the Water Supply Civil Works sub-projects of the GAMA and shall be used as a guide to avoid, minimise/mitigate or control the Environmental and Social Impacts during the implementation of the water distribution works in the under listed communities.

- Amanfrom (Adentan Municipal Assembly)
- ii. Ashiyie (Adentan Municipal Assembly)
- iii. Amrahia (Adentan Municipal Assembly)
- iv. Botwe Old Town (Adentan Municipal Assembly)
- v. Ogbojo (Adentan Municipal Assembly)
- vi. Otanor/New Legon (Adentan Municipal Assembly)
- vii. Asofan/Ofankor (Ga West Municipal Assembly)
- viii. Nii Boi Town (Ga West Municipal Assembly)
- ix. Sarpeiman (Ga West Municipal Assembly)
- x. Adjei Kojo (Tema West Municipal Assembly)
- xi. Teshie Bush Road (Ledzokuku Krowor Municipal Assembly)
- xii. Gbetsele (Kpone Katamanso District Assembly)
- xiii. Zenu (Kpone Katamanso District Assembly)
 xiv. Pantang Sun City (La-Nkwantanang municipal Assembly)
- xv. Taifa & Narhman (Ga East Municipal Assembly)
- xvi. Tetegu (Ga South Municipal Assembly)

The ESMP outlines the applicable Acts, Regulations, Policies, Instruments, Natural Environment of the project area, identified impacts, nature of the impacts, avoidance strategies, mitigation, control, minimising measures amongst others, the minutes of meetings on consultations and grievance redress mechanisms.

Further details relating to the environmental assessment process and information on the above could be found in the above mentioned document which are now available at the Ministry of Sanitation and Water Resources (Accra), Ministry of Local Government and Rural Development, Accra, the Greater Accra Regional Coordinating Council (Accra), Environmental Protection Agency (EPA) offices, the participating Metropolitan, Municipal and District Assemblies, Area Councils, project communities, Ghana Water Company Limited (GWCL) Head Office, Accra, GWCL participating District Offices, Public/Community Libraries of the participating Metropolitan, Municipal, and District Assemblies, Notice Boards of Project Communities, Palaces of Chiefs in Project communities and at the Info shop of the IDA (World Bank).

This Public Notice can also be found on the Ghana Water Company's website www.gwcl.com.gh.

For any further enquiries on this disclosure, the following GWCL Official email addresses can be used; info@gwcl.com.gh, ppd@gwcl.com.gh, mbotse@gwcl.com.gh, stenkorang@gwcl.com.gh, eansah-gyambiby@gwcl.com.gh.

ISSUED BY:

THE MANAGING DIRECTOR,
GHANA WATER COMPANY LIMITED
P.O.BOX MB 194

ACCRA

DATE OF ISSUE:

27TH APRIL, 2020

Pay your water bill promptly to enable us serve you better

CHANGE OF NAME

I, Ama Serwaa Panyin, residing at Labadi Villas, Burma Camp, Accra in the Greater Accra Region of the Republic of Ghana, now wish to be called

OHEMAA SERWAA YEBOAH-PEBANKS.

All documents bearing my former name still hold good and valid.

CHANGE OF NAME

I, Jai Prakash of P. O. Box AS 927, Kpone Kokompe in the Greater Accra Region of the Republic of Ghana, now wish to be known and called

PRAKASH JAI

All documents bearing my former name still hold valid.



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BETTER SIGHT

Some conditions are better/more succesfully managed when detected during childhood. Give your children a better sight tomorrow by having their eyes checked

DIABETIC RETINOPATHY

Diabetic Retinopathy is a complication from diabetes. It causes irreversible blindness and low vision. You can take precautions by having your doctor do a special examination asap, and regularly. Your sight is invaluable.

Graphic

EXPRESSION OF INTEREST

giz

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

CONSULTANCY FOR CONDUCTING SME BUSINESS TRAINING AND COACHING LOOP APPROACH IN GHANA FOR THE GIZ-GIC PROGRAMME

The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH through its Green Innovation Center for the Agricultural and Food Sector (GIC), invites qualified consultancy firms to express their interest for the above consultancy work.

The scope of works includes the implementation of the Small and Medium Enterprise (SME) Business Training and Coaching Loop (SME BL) for 25 SMEs in either Eastern Region or Bono East Region within a period of max. 8 months.

The tasks are

- the identification of 25 potential SMEs upstream and downstream the value chains of rice and maize in Oda/Birim District in Eastern Region or at Atebubu Amantin in Bono East Region e.g. seed producer, input dealer, provider of mechanisation services, food processors, warehouse operators
- > conduct two business skills trainings for the 25 SMEs @ 4 days each
- > coach the SMEs over a period of 6 months 2-3 times a month and 3 SMEs/day
- organise a Graduation Ceremony
- Monitor, evaluate and report on the SME's progress

The staff requirements are:

- 1 Business Coach with a proven track record of working with rural SMEs, at least a Bachelor's degree in business administration, economics or agricultural economics and at least three years of experience in supporting SMEs; excellent managerial skills with very good experiences in facilitating access to finance for SMEs, preferably resident of the area where SMEs are located, very good knowledge of the local agribusinesses. A training in the SME Business Loop is of advantage
- 2 Business Skills Trainers specialised in training small and medium enterprises according to CEFE, SIYB or any other appropriate methodology (2 trainings @ 4 days each) with at least a bachelor's degree in business administration or an equivalent degree and proven experience (at least three years) of entrepreneurship training
- Project Officer for backstopping and liaising with the GIC project (7 days), with at least a tertiary degree in a relevant field e.g. economics, development management, at least five years of relevant experience in backstopping and monitoring similar projects in Ghana, good relationships with actors of the Ghanaian financial sector, particularly the microfinance sector, previous working experience with GIZ would be an advantage

To successfully realise the SME Business Loop, it is necessary that the service provider fulfils the following requirements:

- A legal entity (business, NGO, etc.) complying with all applicable legal and fiscal requirements
- A proven and documented track record of supporting SMEs in terms of business training, coaching and business plan development
- > Implementation of, at least, three similar projects in the past

Interested consultancy firms with proven experience in this specific kind of work are kindly requested to express their interest in the above-mentioned project.

Please send a Letter of Interest (LoI) with the following documents:

- Official letter expressing interest
- Copies of company profile defining the constitution and principal place of business, full address, phone and email,
- Company registration certificates, SSNIT, VAT and tax clearance certificates
- Minimum of 3 references of same consultancy projects of the last three years

All letters, including information and documents, should be sealed and marked as "Expression of Interest for SME Business Training and Coaching Loop"

PN 14.0967.1-009.00

and shall be submitted not later than 11th May, 2020

To the following address:

The Procurement Unit
GIZ Ghana
No. 7 Volta Street, Airport Residential Area, Accra
P.O. Box KA 9698,
Accra

Please do not send technical or price offer or other documents not requested!

Kindly note that complete tender documents will be sent to all companies that will be assessed as eligible by GIZ based on the information and documents submitted as specified above.

IN THE HIGH COURT OF JUSTICE IN THE HIGH COURT OF JUSTICE INDUSTRIAL AND LABOUR DIVISION 2, ACCRA – GHANA

SUIT NO: LD/0851/2017

MADAM AFIA KONADU PLAINTIFF/APPL.
NEAR "WEST HILLS" MALL
OPPOSITE "BELIEVERS" SCHOOL
BORTIANO – ACCRA

VS

(SGD)

1. GARIBA AMINU -

DEFENDANTS

 BAABA ALHASSAN AGAPE –ABLEKUMA ACCRA

FRANK ABOADWE ROCKSON JUSTICE OF THE HIGH COURT

ORDER TO FOR SUBSTITUTED SERVICE

UPON READING the affidavit of FRED KWASI COCH of Hse. No. 17 Reindorf Crescent North Kaneshie, Accra, Solicitor for the Plaintiff/Applicant herein filed on 4th day of March, 2020 in support of Motion Ex-Parte for Substituted Service;

AND UPON HEARING the submission of MR. FRED KWASI COCH ESQ., Counsel for and on behalf of the Plaintiff/Applicant herein:

IT IS HEREBY ORDERED that the Defendants be served with a HEARING NOTICE with the return date of 21st April, 2020 at 10:00 a.m and a copy of this Order by Substituted Service in the following manner:

- By posting same on the Notice Board of the High Court, Law Court Complex, Accra.
- By posting same on the wall of the property/land in dispute at Ablekuma, Accra.
- By a single publication in the Daily Graphic Newspaper.

Where the process shall remain posted for 21 days.

GIVEN UNDER MY HAND AND THE SEAL OF THE HIGH COURT OF JUSTICE (LABOUR COURT 1), ACCRA THIS 10TH DAY OF MARCH, 2020

(SGD)

MR EKOW DZIMM MENSAH- ATTAH REGISTRAR

IN THE. LABOUR COURT AT ACCRA
Hearing Notice To Parties

SUIT NO LD/0851/17

Between

MADAM AFIA KONADU PLAINTIFF

AND

GARIBA AMINU DEFENDANT

TO GARIBA AMINU & ANO

TAKE NOTICE that the above case has been Fixed for Thursday the. 21st day of May, 2020 when it will come on for hearing If when the case is called you do not appear and answer, the court will proceed to hear the case without you.

Issued at Accra this .23rd day of April, 2020. By Order of the Court

SENIOR REGISTRAR

CERTIFICATE OF SERVICE

Upon the...... day of.......20.....this notice was served by me upon........ This I did by serving Copy of notice on the said........ Personally at...... Adjourned until or set down for hearing

BAILIFF Judicial Form No.10A



GRAPHIC NEWSPLUS
NOW







KOMFO ANOKYE TEACHING HOSPITAL



NATIONAL COMPETITIVE TENDERING (NCT)

FOR THE CONSTRUCTION/CREATION OF ASSISTED REPRODUCTIVE TECHNOLOGY (ART) CENTER AT THE FAMILY PLANNING CENTER (2ND FLOOR) AND RENOVATION AND EXPANSION WORKS AT DIALYSIS CENTER, KATH (AR/KATH/NCT/WK/034/001/2020, AR/KATH/NCT/WK/007/001/2020)

The Management and Entity Tender Committee of the Komfo Anokye Teaching Hospital intends to apply part of its budgetary allocation to fund eligible payments under the following projects:

- Lot 1: Construction/Creation of Assisted Reproductive Technology (ART) Center at the Family Planning Center, KATH (AR/KATH/NCT/WK/007/001/20)
- Lot 2: Renovation and Expansion works at Dialysis Center, KATH (AR/KATH/NCT/WK/034/001/20)
 - Interested firms are hereby invited to participate in the tendering process by applying to the <u>Director of Administration</u>, <u>KATH</u> for a set of tender document at a non-refundable fee of <u>GH</u>¢ 500.00 cash for each project.
 - 2. This invitation is open to Ghanaian registered firms whose object clause permits them to execute such works.
 - 3. QUALIFICATION REQUIREMENTS

Prospective tenderers would be required to submit their tenders with the following mandatory requirements which shall be used as criteria for preliminary selection:

- a. Valid Renewed/Current Business Registration Certificate
- Ministry of Works and Housing Classification Certificate with minimum classification of D3/K3.
- c. Valid Tax Clearance Certificate (valid up to May, 2020)
- d. Valid SSNIT Contribution Certificate (valid up to May, 2020)
- e. Valid Labour Certificate
- f. Evidence of PPA Supplier/Contractor Registration
- 4. Tenderers are required to submit a tender security of 2% of the total tender price as part of the tender.

- Interested tenderers are advised to inspect copies of the tender document at the Procurement Unit, KATH from 8:00 am to 4:30pm before they purchase the set of tender document.
- Tenderers are required to submit their tenders at the **Office of the Director of Administration, KATH**.
- The closing date for submission of tenders is <u>Wednesday</u>, <u>20th Ma 2020</u>. The closing time for submission of tenders is <u>10:00am promp Late tenders shall be rejected</u>.
- 8. Tender opening will follow immediately after the closing time for submission of tenders at the address below:

In-service Training Center Komfo Anokye Teaching Hospital

The tender process will be managed using the laws of Ghana as enshrined in the Public Procurement Act, 2003 (Act 663) and the Public Procurement Amendment Act, 2016 (Act 914)

For clarification call: 03220 - 81125, 0208888488, 0242757247

Address of the Purchaser: The Entity Tender Committee
Komfo Anokye Teaching Hospital P.O. Box 1934 Kumasi Telefax: 03220 -81125

Email: kathprocurement@yahoo.com / procurement@kathhsp.org

DR. OHENEBA OWUSU- DANSO (CHIEF EXECUTIVE)



KOMFO ANOKYE TEACHING HOSPITAL



EXPRESSION OF INTEREST (EOI)

TO ENGAGE A PRIVATE DEVELOPER/INVESTOR FOR THE CONSTRUCTION OF RESIDENTIAL APARTMENTS AT BANTAMA AND AMPABAME, KUMASI - (AR/KATH/WK/031/001/2020)

The Management of the Komfo Anokye Teaching Hospital intends to partner with private investors / Estate Developers for the construction of modern Residential Apartments for staff on its land located at Ampabame and Bantama, Kumasi using the Public Private Partnership (PPP) arrangements.

The entire process will be managed under the relevant laws of the Republic of Ghana, and in particular the Public Procurement Act, 2003, (663) as amended, and, The National Policy on **Public Private Partnership (PPP), 2011.**

1. OBJECT OF THE ASSIGNMENT

The hospital is inviting prospective developers/investors to express their interest for the construction of two (2) and three (3) bedroom flats with four (4) floors apartments for staff on a 10 Acre land at Bantama and 12 Acre land at Ampabame, Kumasi among others.

This invitation is open to Ghanaian registered Estate Developers / investors who have experience in the field and who have interest in partnering with the hospital to develop the proposed land under the Public Private Partnership (PPP) arrangements.

The shortlisted firms will be issued with Request for Proposals (RFP) to submit their proposals on the design of two (2) and three (3) bedroom flats with four (4) floors apartments for staff on a 10 Acre land at Bantama and 12 Acre land at Ampabame, Kumasi.

The prospective developer/investor would be required to make provision for the following facilities:

- a. Commercial activities such as a Mall / Supermarket, Barbering shop, saloon, playground, gym, etc.
- b. Redesign road network

- a. Waste treatment system/plant
- b. Drainage System with possibility of rain water harvestc. Parking lot with stated capacity

- Type of residential Building Design Minimum number of flats per block e.
- Construction Method to be adopted g. Period of Completion per Block
- 2. Prospective developers/investors are required to express their interest with the under listed mandatory requirements which shall form part of the Preliminary Evaluation.
 - a. Valid/Currently Renewed Certificate of Incorporation
 - b. Valid Tax Clearance Certificate (Valid up to May, 2020)
 - c. Valid SSNIT Contribution Certificate (Valid up to May, 2020)
 - d. Ministry of Water Resources, Works and Housing Certificate (D1/K1)
 - e. Labour Certificate
 - Procurement Authority (PPA) Registration Certificate
 - g. An Audited Financial Statement for the last three (3)

SUBMISSION

The Expression of Interest should be submitted at the office of the Director of Administration on or before **Wednesday 20th May, 2020** at 10:00a.m.

DR. OHENEBA OWUSU - DANSO (CHIEF EXECUTIVE)

06

Daily Graphic Monday, April 27, 2020.



2020



UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS FOR THE QUARTER ENDED 31 MARCH 2020

FOR THE QUARTER ENDED 31 MARC		· COINE		
in thousands of Ghana Cedis	20	020	201	10
Interest Income Interest Expense Net Interest Income	Bank 244,195 (113,340) 130,855	Group 244,542 (113,104) 131,438	Bank 199,161 (82,198) 116,963	Group 199,792 (81,724) 118,068
Fees and Commissions Income Fees and Commissions Expense Net Fees and Commission Income	11,286 (5,136) 6,150	13,073 (5,136) 7,937	11,087 (2,342) 8,745	13,051 (2,365) 10,686
Net Trading Income Other Income	11,954 111 12,065	11,932 142 12,074	13,363 5,309 18,672	13,401 5,452 18,853
Operating Income	149,070	151,449	144,380	147,607
Net Impairment Loss on Financial Assets Personnel Expenses Depreciation and Amortisation Lease Expenses Other Expenses	(10,572) (33,524) (6,246) (5,814) (24,623)	(10,572) (34,066) (6,287) (5,814) (24,665)	(26,762) (30,294) (5,003) (2,908) (21,566)	(26,762) (31,106) (5,013) (2,908) (21,979)
Profit Before Income Tax	68,291	70,045	57,847	59,839
Income Tax Expense	(20,488)	(21,037)	(17,354)	(17,975)
Profit For The Period	47,803	49,008	40,493	41,864
Other Comprehensive Income, Net of Income Tax Items that may be reclassified subsequently to profit or loss: Available-For-Sale Financial Assets	_	-	(6,808)	(6,808)
Total Comprehensive Income for the Period	47,803	49,008	33,685	35,056
Earnings Per Share (GHS per share) Basic Diluted	0.3052 0.3052	0.3129 0.3129	0.2585 0.2585	0.2673 0.2673

UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2020

in thousands of Ghana Cedis				
	2	020		2019
	Bank	Group	Bank	Group
Assets				•
Cash and Cash Equivalents	512,075	512,080	562,903	562,903
Non-Pledged Trading Assets	113,442	113,442	3,254	3,254
Investment Securities	2,748,081	2,758,416	1,602,107	1,614,748
Loans and Advances to Customers	2,988,473	2,988,473	2,553,845	2,553,845
Investments in Subsidiaries	2,038	-	2,038	-
Current Tax Assets	-	638	-	565
Property, Plant and Equipment	529,638	529,657	436,505	437,431
Intangible Assets	31,733	33,014	17,264	17,264
Right-of-use Lease Assets	86,236	86,236	87,841	87,841
Deferred Tax Assets	5,704	5,707	14,890	14,897
Other Assets	65,353	67,687	42,356	45,823
Total Assets	7,082,773	7,095,350	5,323,003	5,338,571
Liabilities				
Deposits From Banks and Other Financial Institutions	416 170	120 612	407.046	407.050
Deposits From Customers	146,478 3,755,980	138,612 3,755,980	107,016 2,868,527	104,059 2.868,527
Borrowings	1,935,041	1,935,041	1,324,651	1,324,651
Current Tax Liabilities	3.080	3,080	2,778	3,150
Lease Liabilities	78,211	78.211	76.155	76.155
Other Liabilities	155,313	160,631	145,619	147,413
Total Liabilities	6.074.103	6,071,555	4,524,746	4,523,955
Total Elabilities	0,014,103	0,071,000	4,524,740	4,525,555
Shareholders' Equity				
Stated Capital	400,000	400,000	400,000	400,000
Retained Earnings	210,670	226,529	93,201	110,125
Revaluation Reserve	104,636	104,636	62,246	62,246
Statutory Reserve	300,305	300,305	254,906	254,906
Regulatory Credit Risk Reserve	-	-	11,350	11,350
Other Reserves	(6,941)	(7,675)	(23,446)	(24,011)
Total Shareholders' Equity	1,008,670	1,023,795	798,257	814,616
Total Liabilities and				
Shareholders' Equity	7,082,773	7,095,350	5,323,003	5,338,571

UNAUDITED STATEMENTS OF CHANGES IN EQUITY FOR THE QUARTER ENDED 31 MARCH 2020

Profit
Transfer to/from reserves
Statutory reserve 47,803

					Other I	Reserves		
The Group	Stated Capital	Statutory Reserve	Revaluation Reserve	Retained Earnings	Treasury Shares	Fair Value Reserves	Regulatory Credit Risk Reserve	
Balance at 1 January 2020	400,000	288,353	104,636	189,473	(584)	(7,091)	-	974,787
Total comprehensive income								
Profit	100	-	100	49,008	_	_	5	49,008
Transfer to/from reserves								
Statutory reserve	-	11,952		(11,952)	-	-	-	-
Balance at 31 March 2020	400,000	300,305	104,636	226,529	(584)	(7,091)	-	1,023,795

THE BOIN	Capital	Reserve	Reserve	Earnings	Shares	Reserves	Reserve	Equity
Balance at 1 January 2019	400,000	244,782	62,246	58,140	-	(16,638)	16,042	764,572
Total comprehensive income								
Profit	-	-	-	40,493	-	-	-	40,493
Other comprehensive income Available-for-sale financial assets	-	-		-	-	(6,808)	-	(6,808)
Transfer to/from reserves				(40.40.1)				
Statutory reserve	-	10,124	-	(10,124)	-	-	-	-
Regulatory credit risk reserve	-	-	-	4,692	-	-	(4,692)	-
Balance at 31 March 2019	400,000	254,906	62,246	93,201	-	(23,446)	11,350	798,257
				1	Other	Reserves	1	

The Back Stated Statutory Revaluation Retained Treasury Fair Value Cognit Birds Total

The Group	Stated Capital	Statutory Reserve	Revaluation Reserve	Retained Earnings	Treasury Shares	Fair Value Reserves	Regulatory Credit Risk Reserve	Total Equity
Balance at 1 January 2019	400,000	244,782	62,246	73,666	(584)	(16,707)	16,042	779,445
Total comprehensive income Profit				41,864		-		41,864
Other comprehensive income Available-for-sale financial assets						(6,808)		(6,808)
Transactions with shareholders						(0,800)		(0,000,
Net changes in CAL Shares held by subsidiaries	-	-	-	27	88	-	-	115
Transfer to/from reserves Statutory reserve	12	10,124	12	(10,124)		_	-	-
Regulatory credit risk reserve		-	-	4,692	-	-	(4,692)	-
Ralance at 31 March 2019	400,000	254 906	62 246	110 125	(496)	(23 515)	11 350	814 616

UNAUDITED STATEMENTS OF CASH FLOWS FOR THE QUARTER ENDED 31 MARCH 2020

	202	:0		2019
	Bank	Group	Bank	Group
Cash Flows From Operating Activities Profit For The Period	47,803	49,008	40,493	41,864
Adjustments for:				
Depreciation And Amortisation	6,246	6,287	5,003	5,013
Impairment on Financial Assets	10,572	10,572	26,762	26,762
Net Interest Income	(130,855)	(131,438)	(116,963)	(118,068)
Income Tax Expense	20,488	21,037	17,354	17,975
Gain on Disposal of Property and Equipment	(17)	(17)	(115)	(115)
	(45,763)	(44,551)	(27,466)	(26,569)
Change in Loans and Advances to Customers	(50,770)	(50,770)	(125,843)	(130,893)
Change in Other Assets Change in Deposits From Banks and	(11,619)	(11,489)	14,485	16,968
Other Financial Institutions	(26,778)	(26,461)	28,855	32,688
Change in Customer Deposits	64,832	64,832	(210,155)	(210,155)
Change in Other Liabilities	48,905	51,242	(11,617)	(15,155)
	24,570	27,354	(304,275)	(306,547)

UNAUDITED STATEMENTS OF CASH FLOWS FOR THE QUARTER ENDED 31 MARCH 2020

Interest and Dividends Received Interest Paid Cash Flows From Investing Activities

Purchase of Investment Securities Purchase of Property and Equipment Proceeds From Sale of Property and Equipi Purchase of Intangible Assets Net Cash Used in Investing Activities

Cash Flows from Financing Activities Net Changes in Borrowings Net Cash from Financing Activities

Net Change in Cash and Cash Equiva

Cash and Cash Equivalents at 1 January Cash and Cash Equivalents at 31 March 2020

	Bank	Group	Bank	Group
	215.946	216,293	173.705	170,950
	(123,549)	(123,313)	(90.309)	(89.835)
	(3.912)	(4.543)	(21.849)	(22,030)
es	67,292	71,240	(270,194)	(274,031)
es es				
	(31,456)	(35,395)	194,078	197,910
	(26.330)	(26.314)	(3,386)	(3,386)
oment	17	17	121	121
JITIETT	(9.588)	(9.613)	12.1	16_1
			400.040	401.015
S	(67,357)	(71,305)	190,813	194,645
25				
	(85,639)	(85,639)	4,719	4,719
			4,719	/ 740
	(85.639)	(85.639)		
	(85,639)	(85,639)	4,719	4,719
alents				
alents	(85,639)	(85,639)	(74,662)	(74,667)
alents	(85,704)	(85,704)	(74,662)	(74,667)
alents				
alents	(85,704)	(85,704)	(74,662)	(74,667)
alents	(85,704) 597,779	(85,704) 597,784	(74,662) 637,565	(74,667) 637,570
alents	(85,704)	(85,704)	(74,662)	(74,667)
alents	(85,704) 597,779	(85,704) 597,784	(74,662) 637,565	(74,667) 637,570

QUANTITATIVE DISCLOSURES

2020	20
23.1%	17.
9.7%	9.
21.1%	15.
11.6%	12.

QUALITATIVE DISCLOSURES

(i) The Bank's dominant risks are: credit risk, liquidity risk, market risk and operational risk

The Bank's risk management policies are established to identify and analyse the risks faced by the Bank, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions, products and services offered. The Bank, through its training and management standards and procedures, aims to devolp a disciplined and constructive control environment, in which all employees understand their roles and obligations.

The process followed in risk management for the period ended 31 March 2020 are consistent with those followed for the year ended 31 December 2019.

Philip Owiredu Director

Paarock VanPercy Director





7 Arrested after scramble for robbery cash

From Benjamin Xornam Glover,

TEMA

HE Tema Regional Police Command has charged seven persons for stealing in connection with the robbery that occurred in the metropolis last Thursday afternoon.

The seven were among some persons picked up in a swoop conducted by the police last Friday.

Confirming this to the Daily Graphic, the acting Public Relations Officer of the Tema Regional Police Command, Chief Inspector Stella Dede Dzakpasu, said the seven suspects were arrested for taking part in the scramble for bank notes which had scattered on the streets after a police patrol team foiled a robbery attempt, killing the

robbers involved in the incident.

Despite foiling the robbery, the police was able to retrieve only GH¢2,500 of the GH¢123,345 from the crime scene.

Caution statement

Chief Inspector Dzakpasu said three of the suspects - Richard Attoh, aka Amartey, 30;

Oaadir Bancey, 31; and Awudu Mohammed, aka Vuga, 36 — in their caution statements, admitted that they took part scrambling

and pocketed a total of GH¢2,500 from the crime scene.

The four other suspects were identified by the police as Sulemana Bancey, 62: Kwesi Hanson Smith, 66: Kabul Akuaku, 53; and David Nartey Daniels, 30.

Chief Inspector Dzakpasu urged members of the public who witnessed the incident to provide information to help arrest and retrieve all the money robbed from the victims.

"It is a criminal act to tamper with evidence at a crime scene, hence the

> seven persons: we encourage everyone who has more information to help in the retrieval of the money to help the police in that regard," she said.

Background

The Police in Tema responded to a robbery incident last Thursday and in the process killed two suspected armed robbers who attempted to bolt with GH¢123,345 in two polythene bags belonging to two businessmen, a Ghanaian and a Lebanese, who sell frozen fish at the Tema Fishing Harbour.

The two, who had made a withdrawal from the Community One branch of Zenith Bank, near the Tema Metropolitan Assembly (TMA), were reportedly trailed by the two gunmen on a motorbike.

In the course of the shootout and the resultant melee, one of the robbers allegedly spilled the booty on the street, leading to onlookers scrambling for the

According to the police only GH¢2,500 was retrieved from the crime

> Writer's email: benjamin.glover@graphic.com.gh

Highlight

The seven are alleged to have taken part in the free-for-all scramble for the money that had spilled on the road after the failed robbery.

Crime Check Foundation supports widows, PwDs

By Juliet Akyaa Safo

non-governmental organisation, Crime Foundation, has donated food items and cash all valued at GH¢32,800 to over 200 widows and persons with disability within the Okaikwei Central municipality.

The beneficiaries received quantities of rice, cooking oil and GH¢100 each at a brief ceremony in Accra last Saturday.

Support

The Executive Director of the

Foundation, Mr Ibrahim Kwarteng, said the gesture formed part of support to the less privileged in

He explained that although the foundation was focused on seeking the welfare of prisoners and exconvicts, it also undertook general charity activities such as supporting people on the street, providing financial and educational support to orphans, and other vulnerable persons in

"As a foundation, we have paid fines of many petty offenders and provided jobs for some ex-convicts;

however, we go beyond the prisons," he said.

"We have a huge donor base, which includes a Ghanaian philanthropist in the Netherlands, Ms Linda Owusu, who has contributed immensely towards our donations, enabling us to be able to support people on the street, as well as offer educational support to those who need them,"

He said similar exercise would be done across the country to support more people in the prisons and the needy in society.

Appreciation

The Member of Parliament (MP) for the Okaikwei Central Constituency, Mr Patrick Boamah, commended the Foundation, expressing his commitment to support them in their quest to improve the lives of the needy.

'The foundation donating these items did not do it on a partisan basis; this is the team's humanitarian work that they offer to the less privileged in society, and I commend them for that," he said.

The president of Persons with Disability in Okaikwei Central, Mr Gilbert Osafo, also thanked the foundation for the gesture, stating that the donation would go a long way to improve their living

NLA takes over *959# short code

THE National Lottery Authority (NLA) has taken over the running of *959# short code purposefully for the operations of Original 5/90 Lotto, the flagship product of the

The *959# was previously managed by Keed Ghana Limited, one of the collaborators of the authority responsible for the operations of LUCKY 3.

The NLA, through consensus and continuous engagement with Keed Ghana Limited, MTN, Vodafone and AirtelTigo has now taken full control of the *959#.

The *959# will be used for the continuous operations of the Original 5/90 Lotto via MTN, Vodafone and AirtelTigo.

The NLA, in a statement, said it was fully committed to the government's vision of Digitisation and Digitalisation Programme.

"After a very careful assessment, the *959# has proven to be a very Robust Short Code and one of the best in Online Gaming Lottery Platforms," the statement said.

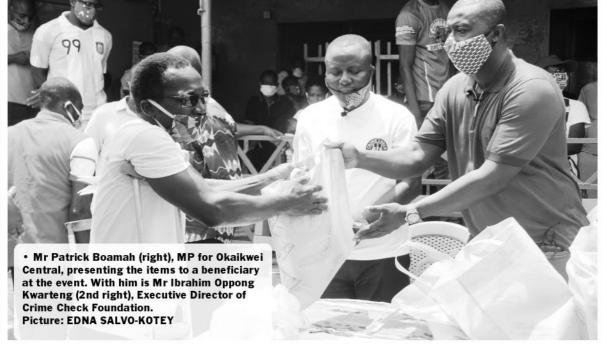
"We are, therefore, urging the Staking Public to fully patronise the *959# short code for Original 5/90 Lotto, especially during these difficult moments of the Coronavirus pandemic.

"The *959# is now controlled by the NLA and as such it is legal and safe platform to play your favourite 5/90 Lotto, especially during this period of Coronavirus pandemic," the statement





Persons with Disability and widows within the Okaikwei Central municipality have received food items and cash donation from Crime **Check Foundation at** a ceremony in Accra.







News Desk Report

HE Mental Health Authority has asked people affected by COVID-19 to guard against self-stigma.

It has asked survivors to endeavour to increase their resilience to ignore the public stigma and tell themselves that they

certain that

for the next

couple of

perhaps

months,

"the new

visitor we

it or not."

have got to

live with, like

weeks and

COVID-19 is

had been blessed to survive the pandemic. "Tell vourself that you have been blessed to have survived, and no amount of stigma from the public can discourage you from

your health and freedom from the virus," the Chief Executive of the authority, Dr Akwasi Osei, said in a statement

enjoying

last Friday. He stated that if the fight against the disease was to achieve the desired results, stigmatisation needed to be eradicated from the scheme of things.

New visitor

The statement said it had become certain that for the next couple of weeks and perhaps months, COVID-19 was "the new visitor we had got to live with, like it or not".

"The number of cases is expected to increase as the test results of the backlog of samples taken trickle in and enhanced contact tracings and testings are done," it

It said as the national containment measures were yielding fruits with very low mortality rate of 0.78 per cent as compared with the world trend of four per cent. the concern was the stigma associated with

persons with the disease.

The statement made reference to a survivor who gave his story that after his recovery, he and his family knew no peace because of stigma.

What is stigma?

The authority defined stigma as when one was tagged for shame and discrimination for having a condition.

It said stigma aroused out of fear — the fear came from

ignorance -It has become and the ignorance led to people's avoidant behaviour and attitude of rejection. The statement

advised people who indulged stigmatisation to seek knowledge to help them stop the practice.

Stigma, it said, had three forms, made up of the

public stigma "which you receive from the public because you have the condition; selfstigma which you associate with yourself because you have it, and association or courtesy stigma which others close to you receive because of your condition".

Danger

It said stigma could prevent people from seeking help knowing that they would be stigmatised.

"Then they will harbour the condition, suffer the consequence in silence and spread it to others. This will defeat our efforts to combat this enemy, the coronavirus. Let us stop the stigma for tomorrow it could be you," it said

The statement encouraged the public to keep observing the personal hygiene principles of handwashing, hand sanitisation and social distancing.



GHANA WATER COMPANY LIMITED

Graphic



GREATER ACCRA METROPOLITAN AREA SANITATION AND WATER PROJECT (GAMA SWP)

DISCLOSURE OF BATCH TWO (2) PIPELINE IMPROVEMENT WORKS' RESETTLEMENT ACTION PLAN (RAP)

The Ghana Water Company Limited (GWCL) through its Project Planning and Development Department (PPD) is currently implementing the Water component of the Greater Accra Metropolitan Area Sanitation and Water Project (GAMA SWP) with additional financial support from the International Development Association (IDA) of the World Bank.

The objective of the project is to increase access to improved sanitation and water supply in the GAMA, with emphasis on low-income communities and to strengthen management of environmental sanitation in the GAMA. As part of the strategies in achieving the improved water supply component, GWCL has prepared the Resettlement Action Plan (RAP) for the Pipeline Improvement Works (i.e. the completion of the Batch 3 Pipeline Works) in accordance with the National Resettlement Legislative requirements and the World Bank's Involuntary Resettlement Operational Policy (O.P) 4.12. The RAP is in respect of the Water Supply Civil Works sub-project of the GAMA and shall be used as a guide in the reinstatement of affected properties and payment of compensation to the Project Affected Persons (PAPs) in

- Amanfrom (Adentan Municipal Assembly)
- ii. Ashiyie (Adentan Municipal Assembly)
- Amrahia (Adentan Municipal Assembly) iii.
- iv. Botwe Old Town (Adentan Municipal Assembly)
- v. Ogbojo (Adentan Municipal Assembly)
- vi. Otanor/New Legon (Adentan Municipal Assembly)
- Asofan/Ofankor (Ga West Municipal Assembly) vii. viii.
- Nii Boi Town (Ga West Municipal Assembly) ix. Sarpeiman (Ga West Municipal Assembly)
- Adjei Kojo (Tema West Municipal Assembly) x.
- Teshie Bush Road (Ledzokuku Krowor Municipal Assembly) xi. Gbetsele (Kpone Katamanso District Assembly) xii.
- xiii. Zenu (Kpone Katamanso District Assembly)
- Pantang Sun City (La-Nkwantanang municipal Assembly) xiv.
- Taifa & Narhman (Ga East Municipal Assembly) XV. xvi. Tetegu (Ga South Municipal Assembly)

The RAP outlines the identified impacts, nature of the impacts, the Project Affected Persons (PAPs), the PAPs' entitlements, property reinstatement, types of compensation (s) due the PAPs and Grievance Redress Mechanisms which have been prepared in consultative manner with other stakeholders.

Further details relating to the resettlement process and information on the RAP and the PAPs' entitlements are in the Resettlement Action Plan documents for Batch 3 Pipeline Improvement Works which are now available at the Ministry of Sanitation and Water Resources (MSWR), Accra; Ministry of Local Government and Rural Development (MLGRD), Accra; the Greater Accra Regional Coordinating Council, Accra; Environmental Protection Agency (EPA) offices in Accra; the participating Metropolitan, Municipal and District Assemblies; Area Councils of project communities; Ghana Water Company Limited (GWCL) Head Office, Accra; GWCL participating District Offices; Public/Community Libraries of the participating Metropolitan, Municipal, and District Assemblies; Notice Boards of Project Communities; Palaces of Chiefs in Project communities and at the Info shop of the IDA (World Bank).

This Public Notice can also be found on the Ghana Water Company's website www.gwcl.com.gh.

For any further enquiries on this disclosure, the following GWCL Official email addresses can be used; info@gwcl.com.gh, ppd@gwcl.com.gh, mbotse@gwcl.com.gh, stenkorang@gwcl.com.gh, eansah-gyambiby@gwcl.com.gh

ISSUED BY: THE MANAGING DIRECTOR. GHANA WATER COMPANY LIMITED P.O.BOX MB 194

ACCRA

DATE: 27TH APRIL, 2020

Pay your water bill promptly to enable us serve you better

Sports

Palmer accuses NC of improper accounts

By Samuel Ebo Kwaitoo

PRESIDENTIAL aspirant at the last Ghana Football Association (GFA) election, Wilfred Kwaku Osei (Palmer), has stirred the hornet's nest with a wild allegation that the Normalisation Committee failed to render proper accounts of its stewardship.

The Normalisation Committee, headed by Dr Kofi Amoah, was set up by FIFA between September 13,2018 and October 25,2019 to steer the affairs of GFA following the resignation of former GFA president, Kwesi Nyantakyi, and the subsequent dissolution of the then Executive Committee by the government following Anas' Number 12 investigation of Ghana Football.

Incomplete financial statement

However, the outspoken Palmer revealed in an exclusive interview with the Daily Graphic that the financial

statement which was presented at the last GFA Congress at Prampram last December did not highlight the expenditure of the normalisation period.

Graphic

The Tema Youth FC president was livid about the way the issue was pushed under the carpet at Congress under the guise of an anticipated FIFA Forward money to be received by the GFA.

According to Palmer, his greatest disappoint had to do with how Congress went ahead to approve a financial statement which did not capture the emoluments of Normalisation Committee members and the financial consultant it hired during the period, as well as the renovation which took place at the FA secretariat.

Missing pages

"It may interest you to know that some of the issues that were raised during the Normalisation period were the pages that were missing.

The emoluments paid to directors is not in the financial statement, salaries and wages, including that of the financial consultant, the innovations



and expansions that took place at the FA during the Normalisation period were all missing, yet some people say Palmer is doing politics," the disappointed Palmer lamented.

He said while he raised the issue and suggested to congress to reject the financial statement, congress decided to approve it and seek an amendment later in order not to miss the FIFA Forward money.

Mistake by Congress

"You don't approve a financial statement and seek an amendment to it later. It means we should have rejected the financial statement because within congress, when it comes to the financial statement, it is either approved or declined; there is no midway under the count.

He pointed out that the GFA Executive Council (ExCo) could have sent the financial statement to the clubs to study and pass their comments after scrutinising it.

"When we vote in that manner, no member can go anywhere and purport that our financial statement contains material defects as is currently situated," he stressed.

Palmer emphasised that the benefit the FA would have derived from a proper accounts was a fair comparative analysis of what transpired in 2017 and 2018 in order to form an expert opinion as to whether the association was going forward or backward.

JOB OPPORTUNITIES

Marie Stopes International Ghana (MSIG) has vacancies for a passion driven, well-organised, client-oriented and energetic individuals with the below relevant qualification/s and experience. MSIG's goal is to meet the needs of the underserved and improve access to the use of Family Planning (FP) and other Sexual Reproductive Health (SRH) services. MSIG is part of Marie Stopes International's global partnership, which operates in over Thirty-Seven (37) countries worldwide

Length of contract: All vacancies advertised have One (1) year contract

1. Centre Manager, Tamale - Northern Region,

The Centre Manager is responsible for the effective functioning of assigned centre through adequate planning and deployment of resources: human, finance and logistics. The job holder provides and ensures core clinical services daily at the centre. He/She develops centre work plans with his/her team, supervises, coordinates, monitors and assesses the performance of the clinical team to ensure quality service delivery.

In addition, the role has responsibility for maintaining proper and accurate records of Centre's activities, addresses client complaints, and periodically collecting and analysing incidence reports in compliance with set clinical

The Centre Manager will report to the Regional Manager, Northern Sector.

Responsibilities Include:

- The Centre Manager is responsible for the coordinating, supervising, monitoring, and providing high quality clinical services in the centre.
- Oversees the work schedules of all clinical team working within the
- Facilitates the transfer, relief and rotation of centre team members when necessary to ensure that the optimum number of team members per centre is maintained.
- Provides support for Centre team, managing performance within the
- Supports Medical Development Team (MDT) to manage members of the Clinical team to build their capacity and strengthen competency and provides technical clinical staff training and professional development
- Monitors monthly centre results in collaboration with the team and change work plan when necessary.
- Responsible for all logistical requirements needed for the centre and prevents unnecessary stock outs and wastage in the centre.

- Responsible for reporting, clinical issues including major and minor incidences to appropriate channels and minimise clinical complications
- Any other duties that may come up.

Qualifications:

- Must have a recognised clinical qualification in Midwifery.
- Certified midwife with a minimum of Five (5) years work experience
- Be registered with a recognised local clinical professional body in Ghana. Preferably (NMC) Nursing and Midwifery Council and of

Skill and Experience:

- At least 5 (Five) years post-graduate experience in a Leadership position
- Senior midwife in sexual and reproductive health care delivery. Evidence of basic managerial qualification will be an advantage.
- Knowledge of health delivery system in Ghana.
- Must have requisite experience to work with minimum supervision.
- Sympathetic to women and men seeking Family Planning and reproductive Health Services.
- Able to work on own initiative and at longer periods.
- Team Player and motivates team members to deliver high quality service and results
- Self motivator and able to motivate others to achieve results.
- Must be pro-choice and passionate about maternal health.

2. Centre Midwife- Ashaiman, Greater Accra Region

The Centre Midwife will be responsible for providing high quality core MSIG clinical services in the assigned Centre of excellence. She will be required to support the Centre Manager to maintain high quality clinical services and to promote a congenial and professional atmosphere towards all clients. The midwife will report to the Centre Manager Ashaiman.

Key responsibilities: Efficiently provide clinical services including long acting family planning methods.

- Ensure proper maintenance of all clinical products and equipment.
- Counsel and assist clients to make informed FP/SRH choices when
- Ensure that clinical complications at service delivery points are minimised or professionally managed when they occur



Children by choice, not chance

- Provide core MSIG Clinical services including: IUCD, Implant insertion, MSP and MSMP
- Support the Centre Manager to monitor monthly centre results and make appropriate recommendations to meet centre set targets.
- Assist with all clinical trainings at the centre level.
- Counsel and assist clients to make informed family Planning/sexual Reproductive Health decision.
- Keep and manage records of all centre activities including minutes of centre team meetings.
- Assist the Centre Manager to ensure formal communications with the various health partners where appropriate.
- Support with the entry of all service data into Clic and other MSIG

The Person Must:

- Have a recognised clinical qualification in Midwifery.
- Be registered with a recognised local clinical professional body in Ghana and be of good Standing.
- Be well versed in Ghana Health Service clinical policies, protocols and standards
- Have requisite experience to work with minimum supervision.
- Have at least Three (3) years post-graduate experience in a Midwifery position.
- Have experience of working in Sexual and Reproductive Health.
- Have excellent provider-client interaction skills and work experience with Ghana Health Service and/or an INGO.
- Be sympathetic to women and men seeking Family Planning and Reproductive Health services.
- Be passionate about maternal health, prochoice, self-motivator and able to motivate others to achieve result.

These are local positions. Interested Non-Ghanaians must therefore have the necessary legal permits required to work in Ghana.

Females are encouraged to apply

Please submit your application by filling this online form via this link https://tinyurl.com/msg-centremanager-tamale or https://tinyurl.com/MSG-CENTREMIDWIFE-ASHAIMAN by the Close of Business of 6th May, 2020.

Please fill application with the exact job title and location if indicated.

Kindly note that only shortlisted candidates will be contacted.

Aboagye eyes debut Stars call-up

Former Ghana youth star, Clifford Aboagye, says he working hard to earn his debut Black Stars call-up. The petit midfielder was tipped for greatness when he took centre stage at the 2013 FIFA U-20 World Cup in Turkey, winning the Bronze Ball of the tournament as Ghana finished tournament. Aboagye has, however, failed to make the grade at senior national team level despite churning out good performances in the Mexican Liga MX with Ouerétaro FC.

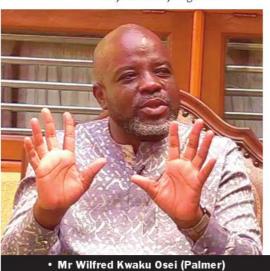
'GFA gurus influence player selection'

By Samuel Ebo Kwaitoo

FORMER Black Stars Management Committee chairman, Wilfred Kwaku Osei (Palmer), has stated categorically that some Ghana Football Association (GFA) officials have been influencing the selection of players to the detriment of the senior national team.

Selfish interest

He, therefore, singled out



selfish interest on the part of some GFA officials and certain personalities in the team as the main issue that had hampered the progress of the team in recent times.

"This is an open secret that GFA officials influence the selection of players into the national team. There are some players who come to the national team but are not fit to be in the team," Palmer revealed in an exclusive interview with the Daily Graphic last Thursday.

He noted that selfish interest on the part of officialdom stood out, among other missing pieces, which had denied the nation her fifth Africa Nations Cup (AFCON)

Many missing pieces

"We have so many missing pieces and selfish interest which are the drivers as far as most personalities in the Black Stars and the GFA are concerned," he stressed.

According to him, some top officials close to the team tend to consider players who are close to them for selection into the Black Stars instead of diagnosing the problems of the team from a technical perspective.

"Instead of we looking at

things from a technical perspective, we tend to look for players very close to us to be part of the team, irrespective of their level or quality of skills they have.

"If you have your doubts, you can talk to the ex-coaches and they will tell you a lot. Even the supporters can say we want this player to come into the team because we want ABC to be done. But is that the way forward?" A worried Palmer questioned.

Progression of players

Similarly, he said progression of players into the Black Stars had also not been the best, citing the promotion of some key players of Ghana's 2009 FIFA U-20 World Cup winning team to the Angola 2010 AFCON squad as a typical example.

"We were able to go as far as the final of the finals in Angola after 2009, which should inform us in our policy direction that when we allow these boys to migrate in a natural progression up to the Black Stars, this is what is there for us to achieve.

"If they were able to make that monumental impact on the African soil just a year after winning the FIFA U-20 World Cup, then a different story would have been told if we had gone with the

full complement of the team, including some of the senior players such as Essien and Co.who were ruled out by injury.

Appointment of coaches

Palmer, who is currently contesting his disqualification from the GFA elections on October 25 last year at the Court of Arbitration for Sport (CAS), also had a problem with the mode of appointment of coaches for the Black Stars.

"Even when it comes to the appointment of the technical team for the Black Stars, do we do the right thing?

"There were people within the technical team who bottled up some negative feelings because of the way things were done," he disclosed further.

In his frustration, he questioned whether coaches were subjected through a thorough scrutiny before they were appointed to serve in the senior national team.

"Are people being properly scrutinised for us to know if they are the right people to do the job? he lamented, with particular reference to the recent appointment of coaches to the various national teams.





VRA, TAQA-TICO fumigate four Shama communities

From Dotsey Koblah Aklorbortu,

ABOADZE-SHAMA

HERMAL power generators in the Aboadze enclave, the Volta River Authority (VRA) and TAQA-TICO, have jointly fumigated and disinfected houses in four host communities.

The exercise, being undertaken by Aslord Ghana, a local waste and pest management company, will cover homes in Aboadze, Djomo, Upper Inchaban and Abuasi, where the T1.T2 and T3 thermal plants are located in the Shama District.

Community disinfection

The exercise, which began last Saturday and is expected to be executed within a week, follows the fear and apprehension that has engulfed the communities after the first coronavirus disease (COVID-19) case was recorded at a quarry in the Shama District.

The Volta **River Authority**

(VRA) and TAQA-TICO, operators of thermal power generation units at the Aboadze enclave, have joined the fight against the Coronavirus disease (COVID-19) through fumigation and disinfection of households in four large host communities.

STIHL A worker of Aslord disinfecting a house

The Director of Thermal Generation at the VRA, Mr Edward Ekow Obeng-Kenzo, explained that the exercise was part of the preventive measures within the communities to keep them safe and possibly prevent further community spread after a case was recorded.

He added that as a socially responsible company, the environment in which the companies

operated formed a key part of their stakeholders.

"I must say that disinfection and fumigation are ongoing across the country, but the move to enter the communities in our own operational area became critical after a case was

"In order to assure our staff and their families and the communities and ease the level of anxiety, VRA and its partner TAQA-TICO, decided to carry out the fumigation and disinfection of households in the four communities

and our plants," Mr Obeng-Kenzo

Health and safety

Mr Obeng-Kenzo added that the exercise was also to ensure that VRA's stakeholders went about their normal duties freely and without fear.

According to him, after the exercise, the companies would also present Veronica buckets, alcohol-based hand sanitisers and other hygiene products to the communities and also support health facilities in the district and the communities to prevent the spread of the COVID-19 pandemic.

Non toxic chemical

The Managing Director of Aslord, Paapa Asmah, said the chemicals being used in the disinfection were not toxic on humans, since the communities could not be evacuated for the exercise.

"We're also using high concentration of chlorine and the fumigation will be tackled with a chemical known as 'ULVE' for maximum effect. These were settled on for the exercise because they are not dangerous on humans" he explained.

He further said that the company was also using motorised and hand fogger machines to ensure that there was enough pressure to direct the chemicals into every hidden place to ensure total coverage of the selected areas.

Background

One of the Chinese nationals working with a quarry firm in the Shama District tested positive for COVID-19 upon arrival in the country.

The Chinese was one of six Chinese nationals and 32 Ghanaians working at one of the quarries located near Anto in the Shama District, where 72 of his contacts and colleagues were traced and quarantined in the quarry community.

Police impound 200 motorbikes in Accra

By Emelia Ennin Abbey

Box 742, Accra.

THE police have impounded an additional 200 motorbikes from riders for allegedly disregarding the social distancing protocol in various parts of the Greater Accra Region.

others bolted and abandoned their motorbikes upon seeing the police.

Some of the riders were also detained while

The operation, dubbed "Operation social

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distancing," was based on a directive from the Accra Regional Police Command to all divisional commands in the region following an earlier operation by the regional command in which 130 motorbikes were impounded, and some riders arrested.

Operation

Briefing the Daily Graphic, the Accra Regional Police Commander, Deputy Commissioner of Police (DCOP) Mr Frederick

Adu, said the operations were carried out by the Baatsona, Kaneshie, Dansoman, Nima and the Tesano divisional police commands in their jurisdictions while the Accra Central Motor Transport and Traffic Department (MTTD) also joined in exercise in their area of responsibility.

He said the Dansoman Division impounded 60 bikes, Kaneshie, 40; Accra Central MTTD, 40; Tesano, 31; Baatsona, 19 and Nima, 10.

"Motorbike riders are banned from picking a pillion rider in order to observe the social distancing protocol and prevent the spread of the coronavirus as directed by the President."

Prosecution

Mr Adu Anim explained that the operation was meant to enforce social distancing on motorbikes as part of measures to prevent the further spread of COVID-19.

"Motorbike riders are banned from picking a pillion rider in order to observe the social

distancing protocol and prevent the spread of the coronavirus as directed by the President, Nana Addo Dankwa Akufo-Addo," he said.

He said the riders who were arrested had been screened and would be put before the Motor Courts.

Ongoing exercise

DCOP Anim said many people had misconstrued the lifting of the partial lockdown as freedom to go back to normal life and reminded all that, all the directives outlined by the President to help curb the spread of the infection were still in force.

"The public is reminded that all the directives the President has outlined, including the ban on social, public and religious gatherings, motorbike riders carrying pillion riders to encourage social distancing are very much in place and they are advised to comply."

The exercise, DCOP Anim stressed, had not ended and warned that the police were likely to impound more motorbikes.