

# OUTSTANDING BRANDS TO LOOK OUT FOR IN 2021



**OKyeamekwame**

**An outstanding brand**  
talks brand growth, sustainability,  
creativity and everything in between

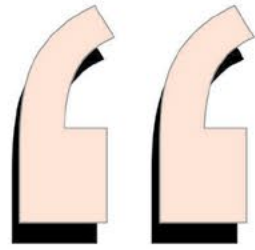






# Innovate or die, be modern and thrive

By Margaret OLELE



For Brands, perception is the much needed oxygen to survive and thrive. Perception is the sensory texture of the brand from the point of view of the consumer or prospective consumer irrespective of what the brand owners will rather prefer people to think or what they promise the brand can deliver.

This perception translates to human qualities that propel the customer towards the brand or conversely repel the customers in what I often share as degrees/ladder of trust or promise kept. The human qualities often referred to as the brand personality may present the brand in different ways like fun loving, strong, and dependable. Perception and personality are outcomes of a brand strategy which must exist and over time help build modern brands that successfully stand the test of time.

A truly modern brand will and can survive crises situations including the present COVID-19 pandemic situation. Yes, the pandemic changed our lives in ways we never expected. It turned the world bottom up. It was not anticipated, the lockdown mostly had a knockdown impact that petted lives over livelihoods. The pendulum moved from wants to needs, very basic needs. The Modern brand characteristics adopted by some brands insulate them and become the vaccine for a brand surviving and thriving in these times.

A modern brand must be innovative, versatile, will make great revenues, adept in navigating crisis, has dynamic marketing activities, is compelling, consistent, transcend geographies or have the potentials to transcend geographies flexible, customer –centric, adaptable, profitable but at the same time should have a raison d'être that goes beyond having great revenues to also doing the larger good and having a positive impact on the environment.

In its 2015 Global Corporate Sustainability Report, Nielson found that 66 percent of global consumers say that they are willing to pay more

Emilie Spire in an article 'How do you define a modern brand' suggested that modern brands have more chances of becoming long term success stories, shaping our consumption behaviour and pop culture, and eventually shaping a generation memory.

for sustainable brands – up 55 percent from 2014. It also found that 73 percent of global Millennials are willing to pay extra for sustainable offerings from 50 percent. Modern brands leverage technology relevant to the brand and used by the consumers. Brand owners must engage its target audience through innovative communication and must meet the consumer at all customer touchpoints.

Emilie Spire in an article 'How do you define a modern brand' suggested that modern brands have more chances of becoming long term success stories, shaping our consumption behaviour and pop culture, and eventually shaping a generation memory.

The brand life cycle matters for brands in the period of the pandemic. A brand that was introduced just before the lockdown will struggle to survive than a Brand in its growth and near maturity stage.

While some brands struggled, some brands opened up the innovative tap. One multinational organization operating in West Africa suggested that as a corporate brand they are

successfully surviving and growing during this period because they have the audacity to do things differently and to have a disruptive approach to a global crisis that is itself disruptive.

Another organization in the business of plastic supplies stressed the need to be customer centric as the reason for their success. It is not only to address what the organization wants but what their Customers need. It is about prioritizing the need and doing a lot of listening.

As a B2B, organization, the secret of their succeeding in this COVID-19 times is and should be continuous engaging of their customers to find out that their pain points are and understand how they can support their business to stay afloat without necessarily jeopardizing their own. According to them they need to know what changes their customers are making in their supply chain and adapting to this. This corporate brand will be seen as extremely dependable by their customers.



Margaret OLELE

>>> the writer is an expert in brand strategy and communication. As an adjunct Faculty of the Pan Atlantic University she taught graduate students at the School of Media and Communication. She is the CEO of the American Business Council in Nigeria. She can be reached on margareolele@gmail.com

A start-up interviewed believes that the strength of employees and colleague engagement have been critical to their survival. The ability to draw strength from one another at a time of crisis understanding and appreciating that no one person is the connoisseur of knowledge is valuable for brand existence. The ability to have flexibility of working from home reducing the traffic time in congested cities and over all keeping the colleagues motivated were identified as key to the success of this organization.

Most organizations agree that brands remained in the minds of the people occupying the highest step in the ladder of the mind by leveraging technology. These organizations had to revise and upgrade their virtual systems to make sure they are able to keep their target audience engaged. In selecting a virtual platform, care should be taken to ensure that the platform is well secure from the dangers of cyber-attacks deleterious to the image of the brand.

A not-for-profit brand with trade and investment interest had significant number of workshops, webinars, better and easier engagement with policy makers and their members than before and by extension more sponsorships because it is obviously easier to have a virtual event than to have face to face events.

These activities increased visibility and improved the engagement with private sector organizations within and outside the organization. Virtual meetings also reduced the operational cost by over 50 percent making it easier to compensate employees who made the corporate brand a lot stronger in

2020. The organization closed above budget with expenses lower than the targeted expenditure in the budget.

Communicating mostly on social media is also important as the target audience had moved to virtual platforms. As a modern brand, there is need to meet the customers on all important touchpoints including having platforms to engage them. Religious organizations and churches moved from traditional physical places of worship to virtual services on Instagram live, YouTube channels in addition to traditional media stations.

Crocs global has moved over 38 percent of its business online to reduce the physical interface according to the CEO on CNN.

In an article, The Power of the Modern Brands and how it is Evolving (Claudia 2015) it was stressed that a modern brand must evolve to create an almost symbiotic ecosystem of possibilities for interactions. This is must true especially during the pandemic. The group WhatsApp platform increased for colleague engagement in organization interaction; most organizations that were completely green around the ears from a technology stand point set up Facebook, Twitter, YouTube platforms.

According to the mobile marketing magazine, twitter data base has grown so far by twenty million since the Pandemic started. Other

Continued on page 19





By Emma WENANI

> > > The writer is Chief Director, Global Media Alliance. LinkedIn: Emma Wenani

# On Track or Off Track:

## How businesses can leverage the right communication tools to sustain their brands

been organized by organizations, conferences and meetings took place online, people were shopping online, we saw how many restaurants quickly innovated to offer delivery services to their consumers as sitting in restaurants was not allowed.

From a social perspective we saw virtual concerts and events take place, weddings, funerals and other events were also held online as a way of connecting people because they could not be together physically. The digital world is doing exactly what it is meant to do, connecting people.

### Social Responsibility

Participating in Corporate Social Responsibility shows that you're a business that does not turn a blind eye to the wider social issues. When an organization shows that it is not only interested in profit but also in making the people and community it operates in better, it attracts customers who share in these same values and in the long run pays off. The essence of CSR is however not to benefit from giving back but instead to play your part in creating a better environment and world.

Keeping COVID-19 in mind, we saw that even though brands knew that their business would be affected by the economic crisis that had risen from the pandemic, they did not shy away from making their contributions in the form of finances or PPEs that helped especially frontline workers in dealing with the crisis at hand.

These acts matter to consumers when they see brands that care and are concerned about what is going on in society. It is an indirect way of reaching new consumers and drawing them to your brand as people always see what we do, especially the little things with the most impact. Having the right tools is a first step for any organization to stay ahead of competition and stay relevant to their target audience. However, there are further steps that organizations can use these tools to sustain their businesses:

### Know your Target and which Tools work for them

Every brand, business, organization has a specific target audience that they intend to speak to or reach with their products and services. Knowing your target audience or customer can be the difference between your brand being effective or ineffective. Targeting the wrong audience can be dangerous and in the long run a waste of company resources.

Organizations need to spend time researching their audience and their respective changing needs so that they fully understand how different communication tools and materials can be segmented and properly utilized to suit the various target groups they may have.

### Monitor Competition

This does not mean in any way copy or do exactly what your competition is doing. Knowing what is already in the market, what and who who you are up against is a great way to start putting your communication tools into use. Monitoring your competition gives one the opportunity to identify weaknesses and strengths in your competitors and the opportunities available in market, to help you understand how your brand may develop new or enhance existing products and services to meet current market needs.

### Identify what makes YOU

A good brand is more than just a nicely designed logo and visual identity, it is also about the idea or story behind the brand. Organizations need to capitalize on their brands core values, key strengths and share them. What is the meaning or purpose behind the brand? Does the brand have a unique personality? What personality do you want to share with your target audience? Look at what makes the brand stand out and amplify it.

### Tell YOUR story

In today's communication world, brands have the opportunity to communicate outside of the traditional channels. Consumers are more interested in getting to know the why of brands and what makes them tick. Knowing your brand's story and telling it through your visual identity is just as important as selling your product or service as this helps brands to directly connect and engage with their consumers giving them an emotional feel of who they are.

If we have learnt anything in the past few months, it is the importance of being agile as a brand in order to be set apart during difficult times and emerge on the other side. It is never too late to try and make some differences and see how they positively affect how you do business. Pick one communication tool and start there then make small steps towards making your brand an impactful one. Don't forget to stay safe while you do so.

**N**ecessity is the mother of invention. Truer words have never been spoken. If 2020 taught us anything, it was that

one must be ready to innovate or they would be left behind. The COVID-19 pandemic brought the world and the global economy to a huge slow down. With over 103M current global cases and counting, the world has experienced an unprecedented health and economic crisis.

March 12th 2020, the first COVID-19 case was reported in Ghana. And though this may look like just the other day, a lot of things changed and organizations not just in Ghana, were forced to reinvent and rethink their ways of doing business while others were forced to shut down. Almost a year from the first case, over 67 thousand cases have been reported.

While the media and communication sector has been presented with a different form of crisis with cancelled events, projects put on hold, and a different feel to collaborations and socialization amongst colleagues due to virtual work spaces, there have been unique brand partnerships and messaging that are emerging out of these tough times, and keeping the sector enthusiastic and hopeful with a sense of purpose that has driven the message; change is not always bad.

In this time of the pandemic, different organizations and communication agencies, including PR, Digital Media, Marketing etc. are trying to re-define the media landscape by working on campaign and brand activities to generate relevant, original, and responsible content especially during this time.

What communication tools then can organizations use to be relevant and present to their consumers especially during this time. Below are some not so new but very key ideas to focus on:

### 1. Be Present on Digital

It cannot be overemphasized and given the current communication world we live in, brands need to have digital presence. They need to be found and seen on digital. They need to be thought leaders and make their presence felt as well.

Digital marketing lets brands communicate directly with their customers and audience who see their content. Brands are able to see what their consumers think through website comments, messages, reviews, and social media engagement posts. Creating these engaging avenues shows customers that you care about what they say and think, leading them to feel respected and part of the brand you are growing. It also allows brands to gather feedback and information on customers' reactions and preferences that can be used in product development or enhancement.

Digital marketing makes it easy to comment on issues and controversies that relate to your product or your industry. In this way, you can establish yourself as an authority on such topics, leading people to trust you, come back for more information, and eventually make a purchase or refer your products and services to others.

Besides being present on digital, brands need to ensure that their organizations are digitally savvy to suit the current working environment. Are your employees able to operate fully in virtual work spaces, do they have shared work tools to access work documents from wherever they are, do they have available online learning resources to keep building on their skills and competencies?

Last year especially during the lockdown in Ghana, we saw how important digital presence and digital tools were to businesses. As people were home, a lot of time was spent on the internet either on webinars that had

### 2. Create Relevant Content

Following the COVID-19 pandemic, campaigns and projects on hold, forcing organizations and brands to work with what they have in order to remain relevant. Hello innovation!

Brands are now reaching out with more engaging and responsible ideas where necessary while still keeping in mind that their consumers are also faced with trying to stay safe and sane. We saw that even though marketing budgets had to be properly managed, a lot of branding campaigns and messages incorporated the health crisis.

Brands sold their products and services but still kept the relevance of the times very loud. Communication messages spoke about the impact or damage which had been caused by the pandemic, companies made their employees and customers more socially aware, and also told assuring messages in these tough times.

Having in mind the present health crisis, content driven communication has never been more vital. From thought leadership and opinion pieces to participation across relevant discussions, different brands, companies and media houses have been seen working together to create content that is impactful and can drive positive action.

### 3. Participate in Corporate

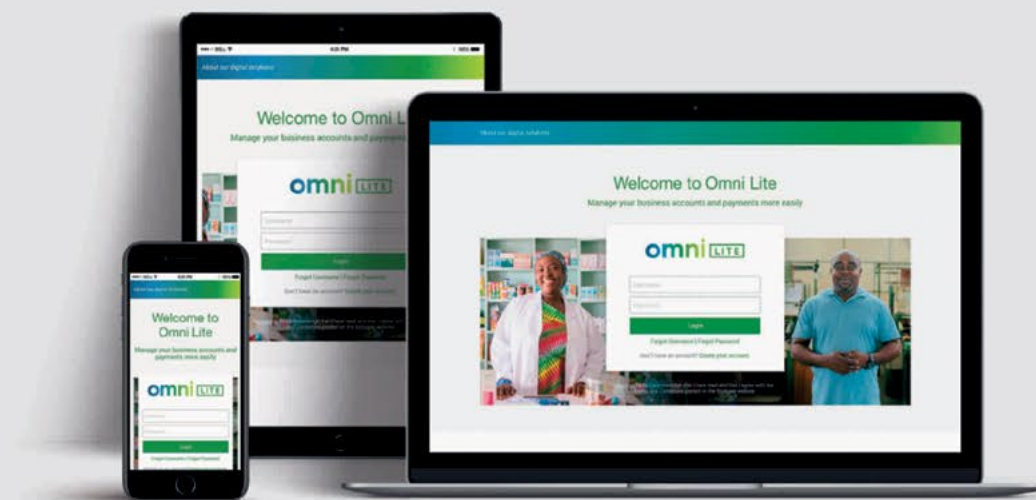




**omni** LITE

# Empower your business with OMNI Lite

Safer, smarter, internet banking for businesses



Our OMNI Lite online banking platform is specifically optimised for local corporates, public sector and SMEs, making it easy for you to manage your payment processes with just the features you need.

- Single and multiple account profiles management
- Easily view all accounts and expenses in one place
- Instant local bank account transfers
- Easily pay salaries with bulk payments upload
- Pay bills
- Make and manage loan payments
- Calculate exchange rates
- Easily generate reports
- Do it all online and on mobile

To discover everything you can do, download the OMNI Lite user guide now at [www.ecobank.com/omni-lite](http://www.ecobank.com/omni-lite)

COMMERCIAL BANKING

[ecobank.com](http://ecobank.com)



**Ecobank**  
The Pan African Bank





Dan Sackey, ECOBANK MD

# The art of building strong brands, brand value and the Ecobank story

**B**randing is a marketing jargon that has, largely, been misconceived but often referred to and used by people, institutions, destinations, businesses across industries and, indeed, nations. The term has, over time gained popularity and wide usage, albeit sometimes wrongly.

Despite having many definitions, branding may be conceived as the marketing practice in which an organisation creates a name, symbol or design that easily identifies and differentiates it from others.

Branding, in a nutshell, is who you are. According to entrepreneur.com, "your brand is your promise to your customer. It tells them what they can expect from your products and services, and it differentiates your offering from that of your competitors. Your brand is derived from who you are, who you want to be and who people perceive you to be".

With this, it is important to note that there are many parts that are brought together to develop a brand, including your marketing communications or promotional mix (advertising, sales promotions, public relations and personal selling), merchandising, customer service, corporate reputation, image, etc. All of these elements work together to create one unique and identifiable brand.

A brand helps to build and leave

memorable impressions on the minds of its audience, making it possible for people to know what to expect from it. Branding, among other things, can change how people perceive a company or a product, drive new business, increase the level of awareness, improve employee pride and satisfaction, create trust within the marketplace, etc.

Branding has become a top management priority for most organisations because of the realization that brands today are valuable intangible assets. Strong brands are said to contribute substantially to the bottom-lines of companies. In view of this, branding principles are being applied to, virtually, every facet of life, where customers can exercise their fundamental rights of choice over competitive offers. The long-term effect of nurturing effective brands is the ability to build brand equity.

Brand equity refers to the value premium that a company generates from a product with a recognizable name, compared to its generic equivalent. Companies can create brand equity for their products by making them memorable, easily recognizable, and superior in quality and reliability. Mass marketing campaigns also help to create brand equity for organisations.

Farquhar, (1989) defines brand equity as; the 'added value' with which a given brand endows a product. Other researchers and practitioners have subsequently examined brand equity

from two separate perspectives; financial-based and customer-based. Financial-based brand equity is the financial value of the brand to the company, while customer-based brand equity is the value of the brand for the customer. High brand equity is considered to be a competitive advantage since it implies that firms can charge a premium; there is an increase in customer demand; extending a brand becomes easier; communication campaigns are more effective; there is better trade leverage; margins can be greater; and the company becomes less vulnerable to competition. Ultimately, high brand equity generates a differential effect, which leads to better brand performance, both from a financial and a customer perspective.

Knowing the importance of strong brands and branding, we proceed to examine one of the most admired financial services brands in Ghana, Ecobank. Ecobank, the youngest of Ghana's four tier-1 banks celebrated its 30th anniversary only last year, having started operations in 1990 as a one-branch wholesale bank, providing merchant banking services to corporate and institutional customers. Ecobank Ghana is a subsidiary of Ecobank Transnational Incorporated (ETI), a bank holding company with presence in over 33 countries across Africa.

The bank acquired a universal banking license in 2003 and listed on the Ghana Stock Exchange in 2006. Ecobank currently has 67 branches, over 200 ATMs, 2,200 Ecobank Xpress Points (serving as agents) and 15,000 accredited Merchants at EcobankPay points, who provide GhQR, Mvisa and MasterPass QR code payment solutions to customers. The bank has segmented its markets into; Corporate, Commercial and Consumer Banking, providing each market with

tailored financial solutions in a timely and efficient manner.

With this structure, Ecobank has consistently grown its incomes and balance sheet, becoming Ghana's number 1 bank from 2012, a position it lost to GCB Bank after the latter acquired two defunct banks in 2017. Ecobank, however, reclaimed its rightful number 1 position, as it closed the year 2019 as the biggest bank, growing customer deposits 28% to GH¢9,728.76million, and total assets 27% to GH¢13,228.79million. The bank's loan book, unsurprisingly, grew by 30% to GH¢5,380.31million with shareholders' funds increasing to GH¢1,784.31million (35%). The bank also closed the period with total revenue growth of 21% to GH¢1,585.65million and profit before tax 27% to GH¢642.49million.

Ecobank's third quarter financial results for 2020 are even more interesting, as the bank maintained its consistency in financial performance, compared to its peers in the tier-1 category of banks. Ecobank grew its total revenue by 20% to GH¢1,347.44million and profit before tax went up 16% to GH¢556.58million.

With respect to balance sheet, Ecobank closed the period growing customer deposits 18% to GH¢10,765.26million, total assets by 23% to GH¢14,667.57million, while loans and advances grew by 1% to GH¢4,675.73million. This low rate of growth in the bank's loan book is attributable to the adverse effects of the COVID-19 pandemic on businesses. Finally, the bank's shareholders' funds increased by 23% to GH¢2,078.23million.

From the foregoing analysis, Ecobank stands tall in terms of consistency in financial performance, even as the bank is only 3 decades old, compared to its older peers.

Tracing the bank's growth trajectory over the past 30 years reveals exciting results with key achievements

worthy of attention by analysts and for emulation by other institutions. The reasons for such consistent and unparalleled performances cannot be farfetched, as the bank combines superior technology with excellent service quality, leading to higher rates of customer satisfaction and consequently, customer loyalty.

Ecobank's wide array of relatively inexpensive products delivered via non-brick and mortar channels enables customers to access banking products and services conveniently. This has endeared the bank to the hearts of its many patrons. The sheer superiority of the products and services the bank offers, and the exemplary convenience with which they are offered has naturally attracted more customers to the bank, enabling it to grow both deposits and loans substantially.

The bank currently boasts of over 700,000 consumer banking customers who patronise traditional banking services across its 67 branches in Ghana, as well as over 1.5million patrons of the Ecobank Mobile App.

The unique ability to channel over 80% of all customer transactions over its digital banking platforms is highly commendable and contributes substantially to the cash-lite agenda of the nation. The introduction of Ecobank Xpress Account, an instant online bank account that can be opened and operated on customers' mobile phones without the need to visit the branch, is indeed a gamechanger, and has helped significantly in growing the bank's customer base.

To be sure, Ecobank appears to be enjoying the combined benefits of both customer-based brand equity as well as financial-based brand equity. The former is evidenced in the ready market acceptance of the bank's new products and services, while the latter shows in the consistent sterling financial performance over its three decades of existence. That is the power of branding.

Afterall, it is common knowledge among researchers and Marketing practitioners that branding is not a one-time event. It's, indeed, not a fad. Strong brands are built over time and require steadfast commitment to ensure long-lasting success. Let's keep our eyes on this beautiful and carefully nurtured brand, Ecobank.

## iPay DigiStore an all-in-one digital commerce solution

**T**he COVID-19 pandemic has exposed the need for these Micro Small Medium Enterprises (MSMEs) to implement business models that seeks to move their businesses online, driving digital sales and contactless payments to minimise person-to-person contact.

For consumers, the need to stay home requires offering solutions that allows them to continue to patronise services of their favourite merchants' whiles staying safe.

iPay Ghana's DigiStore solution is an all-in-one digital commerce solution designed for businesses of all sizes to:

- ◆ Maximise Sales across multiple channels in a contactless manner – Online, Offline and In their Shop.
- ◆ Manage their Expenses, Inventory, Payments, Deliveries, Shipping, Customer Loyalty and many more all in one solution from any device at any time.
- ◆ Grow their business by providing access to working capital and training.

The company seeks to provide 2000 MSMEs in Ghana access to the complete digital commerce toolkit by Q1 2021 and 10,000 MSMEs by the end of the year and affecting the lives of over 150,000 Ghanaian Consumers in partnership with Ecobank Ghana and

with support from the United Nations Capital Development Fund (UNCDF).

iPay Solutions Limited is a technology company in Ghana on a mission to create technology that is relevant for Africa. Established in 2017, they began this journey by empowering businesses and individuals, by removing the complexities of receiving and making payments in order to increase their productivity and deepen customer loyalty, anywhere, anytime and on any device.

Visit [www.digistoreafrica.com](http://www.digistoreafrica.com) or Call 0302735088 to sign up for FREE.









# QUICK CREDIT

& INVESTMENT MICRO-CREDIT LTD

...LENDING MADE SIMPLE

No.12, RingRoadCentral | P.O.Box MP 3427 Mamprobi, Accra Ghana | +233 (0) 302 208 400  
[www.quickcreditghana.com](http://www.quickcreditghana.com) | [info@quickcreditghana.com](mailto:info@quickcreditghana.com) |     @quickcreditgh



No.12, RingRoadCentral | P.O.Box MP 3427 Mamprobi, Accra Ghana | +233 (0) 302 226 381 / +233 (0) 302 267 382  
[www.quickangelsghana.com](http://www.quickangelsghana.com) | [info@quickangelsghana.com](mailto:info@quickangelsghana.com) |     @quickangelsgh



# Quick Angels

## The angel investor of choice

**Q**uick Angels Limited is a fully Ghanaian-owned angel investor company established in 2019 under Section 24 of the Companies Code 1963 (Act 179) with registration No. Cs067512019.

The company's key focus is to support startups and businesses with equity financing. The Business has so far funded over 30 startups and businesses with over GH¢50million.

Some of the companies that have secured our equity funding include Ridge Medical Centre, Dough Man Foods, Prospectus Ghana, Zaconut, Pinkberry, Coli Network, Alicia (into tilapia), Addicent Foods (rice production-Benjie rice), Dominion Paints-Agatex as the first brand, Sunsolar (into salt production), Sankofa Natural Spices, BEEFA Foods (first product- BEEFA CHIPS), Janam Cosmetics, CEQA Foods (Pizzaman and Chickenman), Burger King (Quick Angels franchise in Ghana), Morning Glory Publication, Mona Brand-Cosmetics, and Clothing. These businesses also have direct employees of about 1000.

### What are our objectives?

- ◆ Provide seed capital for startups

- ◆ To support and rapidly expand existing businesses by making available the requisite capital and premium management expertise.
- ◆ Partnering already existing businesses and startups with the aim of providing strong financial returns and creating institutionalised entities over long periods.

### Our Vision

Our vision is to become a leader in 'Angel Investing' in Ghana and beyond, by promoting entrepreneurship through strategic partnerships.

### Our Mission

Our mission is to drive innovative commercial 'Angel Investments' that seek to propel Ghanaian startups, and also restore promising businesses through strategic partnerships that exceed expectations.

### Our Core Values

**Teamwork:** We work together across boundaries to meet the needs of entrepreneurs and help to foster win-win situations for all.

**Integrity:** We uphold the highest

standard of integrity in all our business actions.

**Respect:** We value our partnership with all our stakeholders.

**Reliability:** Entrepreneurs can be assured of tailor-made services to suit their needs.

### Our Services

- ◆ Startup Equity financing
- ◆ Early Stage Equity Financing
- ◆ Business Growth Equity Financing
- ◆ SME Equity Financing

### Why this business (Quick Angels Limited)?

- ◆ To prevent great businesses from dying due to lack of financial support
- ◆ To help small-scale businesses in distress with funds and expertise
- ◆ To ease financial pressure on entrepreneurs
- ◆ To help scale-up businesses in Ghana to enhance job creation for economic growth
- ◆ To aid great minds and prepare the 21st century thinkers



## Profile

### Richard Nii-Armah Quaye

**Founder & CEO, Quick Angels Limited**

**R**ichard is a young successful award-winning entrepreneur and an Angel Investor, seen by many as one of the promising global icons. He is a Ghanaian multinational businessman with diversified business interests. Richard has demonstrated continuous leadership, excellence in business, technical skills in financial and entrepreneurial management as well as project executions.

Richard is the founder and Chairman of Quick Credit & Investment Micro-Credit Limited, a micro-credit company licenced by the Bank of Ghana as a Non-Deposit taking Financial Institution. The company is over a decade old and started with just two branches, later increasing to 25 branches in some regions of Ghana with an over-50,000 clientele base and over 400 direct employees.

His business, Quick Credit & Investment Micro-Credit Limited, is currently branchless in Ghana and operating remotely across the country - and has operations in Eastern and Western Africa as OYA Micro Credit to help young businesses with loans to support their livelihood. 90% of his loans are given to women.

He is currently the CEO of Quick Angels Limited, an angel investor company that seeks to support potential and existing entrepreneurs as well as businesses that want to expand with equity financing. The initiative by Mr. Richard Nii Armah Quaye is to inspire entrepreneurship and business excellence in Ghana.

## Recognition

**Richard** won the promising entrepreneur at Ghana Business Awards 2020; he also won the First Among Equals, also termed as the overall winner, at the 2020 40 under 40 awards; and defended the investment category award in 2020. Mr. Quaye was selected as part of 50 young CEOs in Ghana by Avance Media in 2020. He won the European CEO Entrepreneur of the Year award 2020 organised by Global Business Outlook.

Richard was featured in 'Those Who Inspire' - a magazine endorsed by the President of Ghana to mentor the country's young generation after careful analysis of his business module and its impact so far on the younger generation by the team. Due to his acumen, he has been invited twice to lecture at the Harvard School of Business on entrepreneurship.

corporate social responsibility

customers, understand their needs and provide efficient service that aligns to their needs.

## Our core values

**Loyalty:** We work collaboratively with employees and customers to successfully overcome challenges and achieve goals for the company's interest. We are committed to prioritising our customers and employees and finding the best way to satisfy the needs of all parties at all times

**Hard work:** We thrive on the concentrated efforts of smart, dedicated customers and co-workers who go the extra mile. (i.e. Dedication/commitment and Reliability)

**Integrity:** We recognise integrity and trust as invaluable to our existence. We commit to acting at all times with honesty and integrity without compromising the truth (i.e. acting right isolation)

**Discipline:** Discipline has always been at the heart of our very existence. We seek to follow through with our visions and goals for greater proficiency. It's also our sole mission to listen to our

## What We Do and Don't Do

#10 quick facts you need to know about Quick Credit

1. We are a micro credit company licenced by Bank of Ghana
2. We disburse loans on weekly bases
3. You can trust us because we have been there for over a decade and provided loan facilities for over 50,000 Ghanaians
4. We do not take any form of deposit from you
5. We are not a susu company
6. We are not a finance house.
7. We do not take any form of investment from anyone
8. We only give micro credit loans
9. Our loans are without guarantor and collateral
10. All you need to bring along for the loan is a national ID card

## Quick Credit & Investment Micro-Credit

A leading credit service provider



### Romeo-Richlove Kweku Seshie

**CEO, Quick Credit & Investment Micro-Credit Limited**

**Q**uick Credit & Investment Micro-Credit Limited is an award-winning Micro-Credit institution in Ghana with a customer-centric culture managed by an experienced team with diverse portfolios in financial services.

Over the last decade, Quick Credit & Investment Micro-Credit has lived its mission of supporting small businesses to grow through our loan support or with our loan scheme service.

Our focus remains a lending institution with strong customer relations to enhance sustainability and impactful mutual growth. Currently, over 50,000 Ghanaians have access to our loans while we have employed

over 600 Ghanaians. The business intends to become a leading credit service provider in Ghana and beyond that will provide recognised excellent services to our cherished clients.

In 2020, during the pandemic, the company experienced a transition from branches to a branchless institution operating remotely across the country - where over 400 call centre executives are employed.

Our CEO, Romeo Richlove Kweku Seshie, by this action was awarded for his outstanding contribution in the pandemic by the West Africa Regional Business Excellence Awards.

Through our innovative loan scheme and great service to the small and medium business enterprises,

Quick Credit won the SME Company of the Year at Ghana Business Awards 2020. We also won the most Innovative in Financial Inclusion Loan Service Provider at the Global Business Outlook Awards 2020.

The company has transitioned into branchless operations using mobile money and direct bank transfer as the medium and mode of disbursement and repayments.

Quick Credit & Investment Micro-Credit Limited was incorporated on 9th December 2011. We are licenced by the Bank of Ghana to operate as a Lending Institution under the Non-Bank Financial Institutions (NBFI) Act. Our Head Office is located at No. 14 Ring Road Central, Adjacent Provident Towers.

## Our mission

To provide convenient and 'quick credit' service to small and medium businesses.

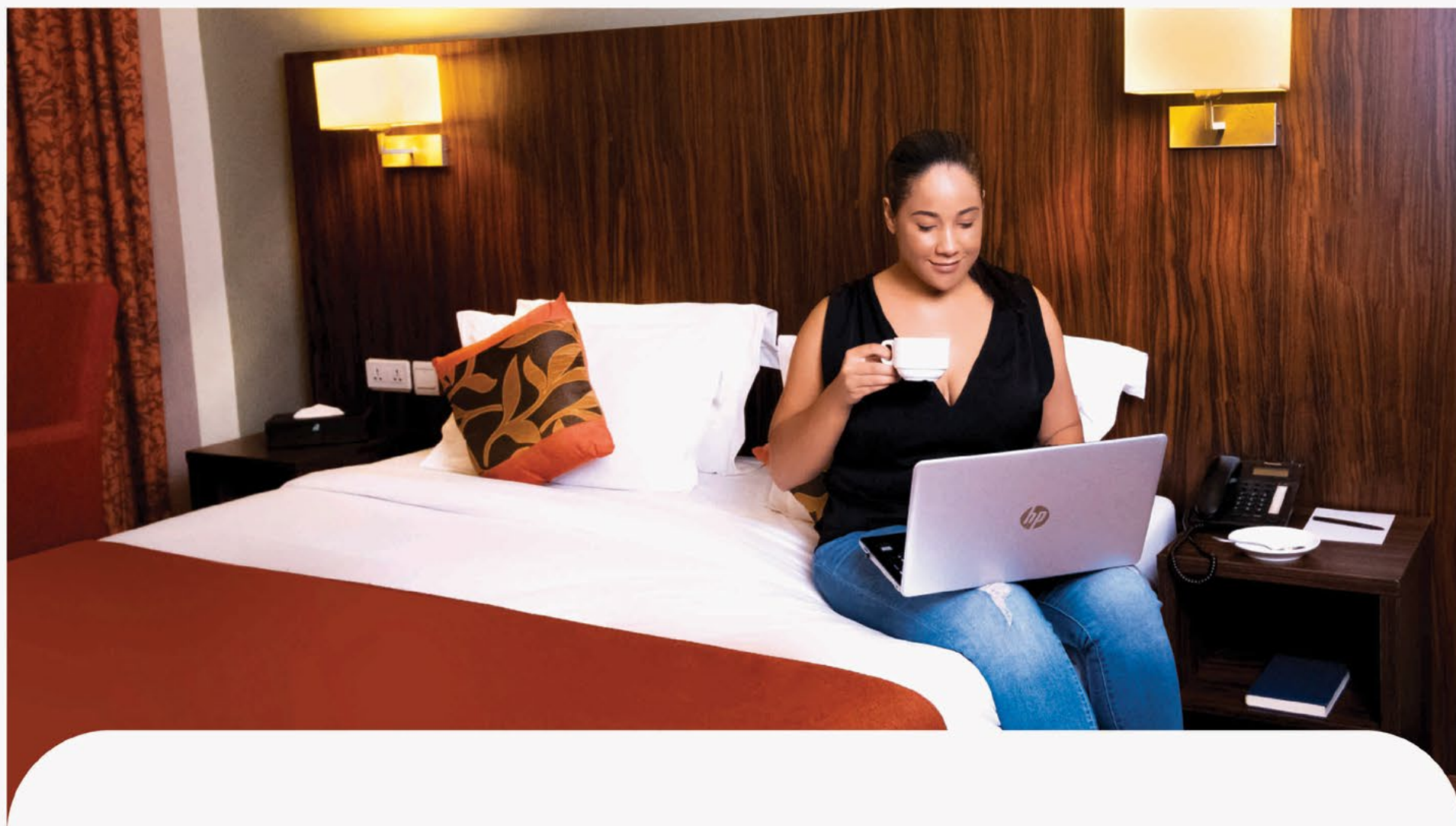
## Our vision

To be the leading Micro-Credit institution of choice.

## Our objectives

- ◆ To become a leading credit service provider in Ghana
- ◆ To provide a recognised excellent service to our cherished clients.
- ◆ To be recognised in our sector for delivering excellent micro credit service and key rewards to shareholders
- ◆ To become an industry leader in corporate governance and





*Our Akwaaba*  
*means more than just*  
**WELCOME**

**EXPERIENCE THE BEST IN HOSPITALITY**  
**A REFRESHED LOOK TO SERVE YOU BETTER**

The refreshed Alisa Hotels is a peaceful oasis for everyone who appreciates the power of rest and relaxation. Alisa is a canvas on which businesses, partnerships and ideas that change the world can be painted without hindrance. Alisa is an open dancefloor for lovers of great music and amazing atmosphere. Alisa is a world of tastes for all who understand how good food makes everything better, even if only for a moment. Alisa is fresh air, discovery, connection, excitement, ease, simplicity, sophistication, class, culture and innovation all in one.

📍 North Ridge   📍 Labone   📍 Tema

[www.alisahotels.com](http://www.alisahotels.com)



0302 214 233  
0302 214 244

 **Alisa Hotels**



# Akwaaba to the new Alisa

From a humble beginning of a 14-room hotel—Alisa Labone as it now stands in the leafy suburbs of Accra, Alisa Hotels was established by Mr. Kwame Ofose Bamfo as a wholly-owned Ghanaian enterprise in the year 1999. It was initially setup as a guest house to host the Owner's Business partners who came to Ghana.

This quickly turned into a business because of the quality of service and products that were on offer at the hotel and became a favorite hangout for many within the vicinity and beyond. This led to the rapid growth of the hotel and sooner, the then Sunrise Hotel was acquired by the Owner and added to the Alisa Hotels Group as Alisa Hotel North Ridge.

Alisa Hotels North Ridge progressively and consistently grew over the years, achieving a name for itself as a mark of distinction with quality services and products.

The hotel added an astounding 242 rooms to the original 25 rooms acquired together with a total of 14 Conference Venues of diverse dimensions.

Alisa Hotels has won several awards in its wake including the prestigious AGI Award for the

Best 4 Star Hotel on 2 occasions, Best MICE Hotel at the GEM Awards, and the Gold Award at the Financial Services Excellence Awards, to name a few.

The expansion and growth coupled with its bigger

responsibilities of maintaining the high standards set by the Owner, led the owner to sign a Franchise agreement with Swiss International Hotels and Resorts, a Hospitality Management Company based in Dubai, to expose the hotel's

products and services to the International Hotel market in an effort to increase the hotel's revenues and market share in the industry.

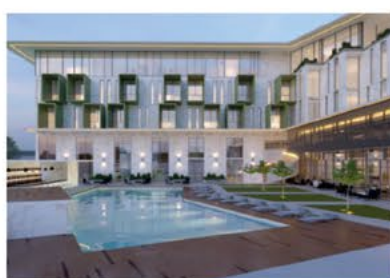
This franchise agreement came to an end in December 2020 and hence the rebirth of the New Alisa Hotels and rebranding process set in motion. In 2018, the idea of a new addition to the Alisa brand of Hotels promise of excellence was borne and a new property in the Harbour city of Tema—a 50 room 4 star luxury hotel started on its foundation and is set to open in Mid-2021. Mr. Bamfo



**Alisa Hotel North Ridge**



**Alisa Labone**



**Alisa Tema**



**Kwame Bamfo, Alisa MD**

proudly quips “we promise nothing but the best in hospitality services to all our cherished patrons”.

Following the exposure and experience the hotel group has acquired over the years, we now believe it is time to stand on our own as a proudly indigenous Ghanaian hospitality brand and convey the true sense of Ghanaian hospitality to the international market.

Today, Alisa Hotels is setting the standard for excellence in Ghanaian hospitality which embodies the largest accommodation provider in the country, with three hotels – Alisa Hotel North Ridge, Alisa Hotel Labone offering 281 rooms and 14 conference

rooms, and the new kid on the block Alisa Hotel Tema which will offer 50 additional rooms and 3 conference rooms to the company's portfolio.

Thank you to all our committed and loyal customers. Your support and patronage made us who we are and together we shall see us through this very difficult times during the COVID-19 pandemic. At Alisa Hotels all safety and health protocols have been enhanced and improved. Nothing is left to chance.

We present to you the new phase of Alisa Hotels where Our Akwaaba means more than just welcome! Truly the Alisa Hotels Brand is the brand to watch in 2021.

**Wakanow** was founded in 2008 in Nigeria as the country's first OTA (Online Travel Agent) to bridge the gap and eliminate the barriers and inefficiencies facing the travel industry.

Wakanow has grown to become one of Africa's leading travel booking portals, with physical presence in Nigeria, UAE, Ghana (opened in 2015) and Kenya and aggressive plans to open new offices across Africa.

With a convenient payment system, excellent 24/7 customer service and technology anchored at the center of its processes, Wakanow has expanded the frontiers of travel to become a force to be reckoned with in the African travel landscape.

Wakanow became a Carlyle group portfolio company upon securing \$40 million capital from the Carlyle Group in 2018. Wakanow had also secured \$20 Million from Africa Capital Alliance Investment and \$7million from Tiger Investment in 2014 and 2010 respectively.

Our vision is to be our customers' indispensable and trusted travel companion. To constantly excite them with travel deals, packages and services that are unobtainable elsewhere.

Our Services include:

- Flights (Local and International)
- Hotels (Local, Regional and International)
- Visa Assistance
- COVID 19 Test Bookings
- Global Travel SIM
- Travel Insurance
- Holiday Packages and Tours
- Prepaid Visa Travel Card
- Transfer Services
- Corporate Travel Services
- Affiliates (Sub agent) Program

 [www.wakanow.com.gh](http://www.wakanow.com.gh)









# Your one stop shop for all your travel needs.

Flights. Hotels. Travel Insurance. Visa Assistance. Holiday Packages. Covid 19 PCR test

**Ground Floor Millennium Heights Building**  
14 Casely Hayford Road, Formerly Liberation Link,  
Airport Commercial Area, Accra.

[ghanainfo@wakanow.com](mailto:ghanainfo@wakanow.com)

0242435515

[www.wakanow.com.gh](http://www.wakanow.com.gh)

 0596913909

   wakanowghana

**LET'S GO**



# In search of focus knowing what to build next

By Nii Lous NELSON

## Boundary Spanner

The real role of the product manager in the organization is to work with a team to create the right product that balances meeting business needs with solving user problems. To do that, they need to wear lots of different hats.

An effective product manager must understand many sides of the company in order to do their job effectively. They need to understand the market and how the business works. They need to truly understand the vision and goal of the company. They also need deep empathy for the users for whom they are building products, to understand their needs.

If you don't know where you are going, any road will take you there. When outcomes are not clearly defined, this tends to be the result of most product development efforts.

Products fail not because the technology doesn't work but because the product lacks customers and a viable business model. Finding value and delighting your customers requires a lot of effort and a considerable level of focus. So as product teams how do we chart a course to understand customer needs, and ensure what we build next is right for them.

## Focus from Above

Products are a true reflection of the companies that build them. A successful product can have its roots traced back to the leadership of the organization that birth it, same can be said for a product that is struggling or worse failing. The best product visions are ones that are aligned with the strong vision, mission statement and strategy of the company.

Successful organizations focus on a few initiatives that bring out real change. Companies must think about the why as well as the what and have them clearly spelt out by the leadership.

Effective product development starts with disciplined thinking from the top, with leaders investing their efforts to choose what's truly

important. When in doubt on where to begin, turn to your company's mission statement. If you are still in doubt speak to your organizational leaders.

## Battle Fields

Choosing the battles to participate in is one sure way to win the war. Winning the right battles requires fighting on the right battle fields. In product development, the markets the product solutions address can be considered as the battlefields.

Working off the back of a strongly aligned company vision, mission statement and strategy, the product team is able to determine the markets for which their products will solve customer problems and deliver value to customers and the organization.

## Customer Obsession

Customer obsession is what drives companies like Amazon and from the look of things, it should drive yours too.

No one really knows what a customer needs until they have done some work. Different companies have different approaches to figuring out what their customers need, from scouring through social media posts and online surveys to digging through mounds of customer data.

To be customer obsessed, one

must map out and devote their efforts to understanding the customer journey. Rather than debate ideas, delve into the customer journey.

Let the various personas, use case scenarios, work flows and experiences influence and inform the problems and opportunities that will determine why, what and how to build.

## Tools to Cut Steel

Figuring out what to build takes a strategic and experimental approach. The product manager should be at the helm of these experiments, while continuing to identify and reveal every known unknown.

At the beginning of product development, the known unknowns are usually around problem exploration and customer behavior. As these unknowns begin to become clearer, the uncertainty then shifts to what will solve that customer problem.

As a product manager seeking ways to spend your time on features that matter, it's important to note that a chunk of your ideas start off as opinions and not facts. Your job is to sooner rather than later figure out where you are wrong and quickly align before investing a lot of effort into the wrong ideas. Opportunity hypotheses is a widely used method focused on creating and validating opinions. Opportunity hypothesis can be determined using quantitative or qualitative tools.

Quantitative approaches involve studying, interpreting and analyzing data to determine what to do next. Metrics are the most common sources of quantitative data



Nii Lous NELSON

>>> The writer is a Product Manager at DreamOval Ltd.



as they measure different tasks users perform within your product. Setting the right metrics and drawing analysis from them reveals a great deal of information to inform what to build next.

Qualitative reasoning, the second set of tools for opportunity hypothesis, involves looking at the overall product vision, using intuition, soliciting the views of product team members, tackling known bugs, market research, business model analysis and using knowledge from observing customer behavior to determine the next line of action.

## Less is Always More

Going through the ideas funnel and using the opportunity hypothesis approach results in a handful of work

items that truly require the attention of the product team. Product teams that are focused on a lot of work items have diluted focus and obscure progress. At the end of the day product teams deciding what not to do is as important as deciding what to do.

## Sources

1. Measuring what Matters, OKRs - The simple idea that drives 10x growth; John Doerr
2. The Product Book - How to Become a Great Product Manager; Josh Anon, Carlos Gonzalez de Villaumbrosia
3. Escaping the Build Trap - How Effective Product Management Creates Real Value; Melissa Perri



## WE'VE GOT YOUR BACK.

We wish to commend all businesses striving to stay on their feet and keeping the economy going.

In these critical times, the **Business and Financial Times (B&FT)**, your authoritative business information provider, has your back.

Subscribe now  
in Print or Digital

[www.thebftonline.com](http://www.thebftonline.com)

[f](#) [t](#) [i](#) [bftghana](#)

[in](#) Business & Financial Times

[v](#) Business & Financial Times





PEOPLE • TECHNOLOGY • SERVICE

**Bank safe...**

Use our electronic banking channels.



USSD Banking



Zenith Cards



**Bank2Wallet**  
Mobile Money



PoS



iBanking



Scan To Pay



ZMobile



**FOR FURTHER ENQUIRIES, CONTACT**

+233 302 680884  
+233 542 000111

info@zenithbank.com.gh  
www.zenithbank.com.gh

ZenithBank\_Gh  
Zenith Bank Ghana Limited  
ZenithBankGhana



# Zenith Bank

## Driving financial inclusion with innovative digital banking products and services

Since its inception over fifteen years ago, Zenith Bank Ghana has been an industry leader - driving financial inclusion with its vast array of digital banking products and services. Zenith has continued to set new records in the industry by using the best people and cutting-edge technology as the biggest drivers of growth.

At the 10th Ghana Information Technology and Telecom Awards (GITTA) 2020, Zenith Bank was recognised as the Best Bank for Financial Inclusion. For most industry watchers, this award cemented the bank's ethos of consistently leveraging technology to bring innovative digital products and services to its growing customers base.

An analysis of the industry's contribution to deepening financial inclusion points to the bank's entrenched involvement in this drive via the introduction of many firsts. The most recent of such trendsetting moves was launching the Bank's Eazypay GH Dual Card (Eazypay Card), which combines the e-zwich and Gh-Link functions and is powered by the Ghana Interbank Payment and Settlement Systems (GhIPSS).

Zenith Bank is also one of the banks that has deployed the GhQR service on its USSD code \*966#. The GhQR service, introduced by GhIPSS, is a new and easy way to make payments to merchants by scanning a QR Code displayed at merchant premises with one's mobile phone; or by dialling a USSD code (e.g. \*123#) of his or her payment service provider and following the prompts to pay any merchant irrespective of where they received their GhQR point of sale display. The merchant gets the money instantly via electronic means, just like paying with cash.

The bank has since inception ensured the continuous development and roll-out of a wide array of innovative digital banking products and services that are user-friendly and provide absolute convenience to customers.

Besides enabling the traditionally banked to carry out financial transactions with greater ease, digitisation has been known to promote financial inclusion. Digital channels afford the unbanked an opportunity to leapfrog barriers to brick-and-mortar banking - such as cost and infrastructure - that historically have excluded them from the financial system, enabling them to perform simple banking transactions anytime, anywhere.

According to the 2019 Report by the World Bank on Ghana, the nation had been noted as one of the fast-growing mobile money markets on the African continent.

It is estimated that about half the 20% of Ghanaian adults who have mobile money accounts do not have a bank account - proving that mobile money is not just an enabler of cheaper and more convenient financial services for those who already have access, but is also



spreading the net to reach those who were previously financially excluded.

With increasing growth in mobile money transactions in terms of value and volume, Zenith Bank's introduction of innovative products and services in partnership with major telecommunication and FinTech companies is truly deepening financial inclusion across the length and breadth of the country.

Some of the key products that are transforming lives include the USSD code \*966#, which allows clients to instantly open an account without visiting the branch, transfer funds; and enables individual, SMEs and large corporates to receive payments in real-time directly into their accounts.

In collaboration with card giants such as Visa, Mastercard and some FinTech companies, the bank has also launched a wide array of card products that can be used to easily effect banking transactions anytime, anywhere in Ghana and around the world. Some of these are the Zenith Contactless Visa Cards (Debit, Prepaid and Credit), Zenith MasterCard (Credit, Debit, Prepaid Cards), Zenith Corporate MasterCard and the Zenith MasterCard Executive Travel Card.

To underscore its broad-based

appeal and reach, the bank also has the Cruz-Card which provides staff and students of academic institutions access to financial products and services, and serves as a photo ID as well as access control card. It is also a Visa-enabled stored value card. It is globally accepted on any Visa channel, which adds to its convenience and ease of use.

Travelling? No problem. The Bank's GlobalTravelWalletCard is an instant Visa prepaid foreign currency denominated card, issued to travellers by Zenith Bank in partnership with participating foreign exchange bureaux. Among other benefits, the card eliminates the risk of exchange rate fluctuations.

Other digital banking products and services which have enabled the bank to stand out include its Internet Banking Service that caters to individuals and corporates; and ZMobile, a revolutionary mobile banking application that enables customers to effect instant interbank transfers, set up beneficiaries for transfers, top-up investments, pay utility bills and more, right from any mobile device.

Looking to make payment via a Point of Sale (POS) Terminal? Zenith

Bank has got you. Its terminals allow customers to process card transactions electronically on real-time basis. In addition to allowing verification of transactions either by biometric/PIN/signature, the Bank's terminals conveniently enable customers to 'tap and pay' for their purchases.

To confirm its leadership in the digital space, the bank has over the years been honoured by both local and international awarding institutions. Truly, the Financial Inclusion Award at the Ghana Information Technology and Telecoms Awards 2020 affirms the bank's strides in the digital space over the past decade and a half.

Awards such as Most Cashless Bank in 2014, 2015 and 2016 by the Ghana Banking Awards, Best Prepaid Initiative of the Year (Zenith Platinum Prepaid Mastercard) and Best Fintech Bank Collaboration of the Year by Ghana Information Technology & Telecom Awards in 2019 go to show the bank's tremendous contribution in the space.

Other awards the bank has won include: The World Finance Magazine's Best Banking Group in Ghana award 2020; International Finance Magazine's Best Customer

Service Bank in Ghana 2020 award; Global Business Outlook's Most Customer Centric Bank Ghana 2020 award Ghana Business Standard award's Outstanding Bank of the Year 2020; as well as Bank of the Year 2020 by the Ghana Business Awards.

The bank believes the momentum that digital finance has gained in Ghana will continue for years to come - driven by government and regulatory initiatives, innovation by service providers, increasing financial literacy, and an improving economy. It is therefore poised to take advantage of both the opportunities and challenges this evolution will certainly present; by continuously investing in its people and infrastructure, innovating its products and services, exploring strategic partnerships, and putting the customer at the heart of everything it does.

Zenith Bank Ghana is a subsidiary of Zenith Bank Plc with its Head Quarters in Lagos, Nigeria. It has presence in Sierra Leone, The Gambia and United Kingdom, as well as representative offices in Dubai, South Africa and China.





## IMPROVING THE LIVES OF PEOPLE

Over the years, we have initiated and successfully grown businesses in Ghana and across Africa. We are focused on building strong partnership and fostering development.

*just a pinch...*



# Jospong Group

## Improving the lives of people

**J**ospong Group of Companies is a wholly Ghanaian holding company with interest in over 40 different subsidiaries. Established in 1995 with a core business of printing and publishing, the company has in the last couple of years, grown into conglomerate with operations in 14 sectors of the economy.

It is one of the most diversified private companies in Ghana and has directly and indirectly created over 200,000 jobs along the value chain.

The vision of the Group is to become the most successful African Holding company leading in every sector of our operations with a simple mission of improving the lives of people. Jospong Group's core business is to identify gaps, churn out innovative businesses and build capacities to provide value and nurture them to become market leaders; fit to play on both the local and international markets.

Some of our major areas of operation include Waste Management, Software Development and ICT, Banking and Finance, Manufacturing and Automobile among others. The Jospong Group of Companies is one of the most diversified holdings companies in Ghana with operations in other African countries and Asia. The Group is the leader in the waste management and the entire circular economy in Ghana.

For ease of operations, the companies have been clustered into five main Groups namely...

- ◆ Environment and Sanitation

- ◆ Technical and Logistics
- ◆ Commercial and Allied Services
- ◆ ICT Group
- ◆ Banking and Finance

### Environment and Sanitation Group

This covers over 60% of the Jospong Group operations with businesses in the circular economy space comprising waste management in terms of public cleansing and residential waste collection, transfer stations, recycling both plastic and organic and landfills management. This Group boasts of about 29 different companies.

### Technical and Logistics

There are 17 companies under this Group. Businesses under this Group are into manufacturing, building and construction, Automobile and equipment, Ports and Logistics Services, Agriculture and Agro business, Mining and quarry as well as oil and gas.

### ICT Group

Operations under this group centres on providing solutions in the information technology space including software development, programming, website development, auditing of telcos and simbox fraud detection and other digital archiving of documents. Its seven major companies also provide data collection services and cyber security operations.

### Commercial and Allied Services

The Commercial and Allied Services Group generally caters to the operations of the Jospong Group in its customer facing services such as Multimedia, Hospitality, Printing and publishing, Human Resource outsourcing and consulting services and other allied services. This also comprise of seven companies.

### Banking and Finance

Under this Group, the company boasts of a universal bank, two Insurance companies-one in general insurance and the other in health, a venture capital company, a pensions trust and a digital payment platform company.

Jospong Group of Companies has initiated and successfully grown businesses in Ghana and across Africa. The key to our success include the fact that our businesses are situated in a peaceful and stable political climate which boasts of a vibrant human resource and a Government willing to pursue economic growth led by the private sector. The operations of the company cover 8 of the 17 sustainable development goals of the United Nations including SDGs 1, 3, 5, 6, 8, 9, 11, and 13.

### The strength

**Experience:** We have extensive experience in our various sectors of operation over the past few years

**Well Resourced:** We have strong financial and infrastructural base in terms of equipment and facilities

**Diverse Nature:** One of the most diversified Groups offering numerous opportunities for partnership in strategic management, technology transfer, technical and/or financial support

**Solid Work Force:** Boasts of a huge workforce of young and old talented and skilled personnel with a



*Dr. Samanjith Udumalagala, Chief Operating Officer, Jospong Group*

good balance in gender, race and social stratification

**Strong Relationship:** We have built strong relationships with the government and other businesses.

**Stable Economy:** Our businesses are mostly situated in Ghana which is one of the most peaceful and stable economies in Africa

### The Values

- ◆ Godliness & Fellowship
- ◆ Service Excellence
- ◆ Stewardship
- ◆ People focused
- ◆ Team work

# WaxPrint Media

## A top marketing and strategic communications brand

**W**axPrint Media is a boutique digital marketing and strategic communications agency with a focus on technology, luxury and innovation in Africa. The Accra based team brings a wealth of

experience building and innovating brands from early-stage startups to blue chip internationally recognized brands.

Feeling the effects of the global pandemic, the agency developed innovative digital strategies especially over the past year, with clients in Ghana, Nigeria, Europe, and the US to engage consumers in new ways and build bridges across the African continent and the globe.

WaxPrint Media services include online advertising, social media

management, public relations, content development, influencer marketing and business development.

WaxPrint provides marketing and strategic communications for top brands and clients including Air

France/KLM, Alliance Motors, Key Architectural Group, Pernod Ricard, Marina Group, El Padrino, Oyarifa Mall, The Freedom Movement, Dominion TV, Silver Star Auto, Fuse ODC

To learn more about how

WaxPrint media can elevate your brand to the global forefront with digital tools, contact: [social@waxprint.media](mailto:social@waxprint.media), [www.waxprint.media](http://www.waxprint.media) GH: +233503264653 US: +17185142219@waxprintmedia







**...Keeping Africa Clean Green and Healthy**

**Zoomlion Ghana Limited** is a giant in the Waste Management and Environmental Sanitation industry in Ghana and Africa as a whole.

We are Champions of Clean, Green and Healthy Communities through our integrated Waste Management Solutions.

We offer Public Cleansing, Door to Door Services, Waste Transfer, Medical Waste Treatment, Composting, Plastic Recycling as well as Sewerage Treatment and Engineered Landfills Construction and Management among others.



Reach Us On: 030-707-7777  
[www.zoomlionghana.com](http://www.zoomlionghana.com)







**Gloria Opoku Anti**  
*Managing Director*

**O**ur Managing Director, Mrs. Gloria Opoku Anti, is a holder of MSc Human Resource Management from the University of Glamorgan, UK. She is a graduate member of the Chartered Institute of Personnel Development (CIPD, UK) and a member of the Institute of Human Resource Management Practitioners, Ghana.

She has many years' experience in Human Resources Management and Development, having worked with Adecco Recruitment Solutions (Cardiff, UK), Data Set Limited (London, UK), Promasidor Ghana Limited, J.A Plant Pool Ghana Limited and Zoomlion Ghana Limited. She has experience in Strategic Decision Making and Strategic Human Resource Management and Planning.

Gloria has participated in several trainings, seminars and conferences, including Alternative Dispute Resolution (Gamey and Gamey Academy of Mediation), Career Development and Succession Planning (Institute of Human Resource and Management Practitioners), Productivity Related Pay System (Gamey and Gamey Academy of Mediation) and Foundation in Leadership and Change (Pentacle).

**Z**oomlion Ghana Limited is a limited liability company established in January 2006, under the Company's Code 1963, Act 179 of Ghana. Over the years, it has become a giant in waste management as well as environmental sanitation business in Ghana and Africa.

The company's core mandate has been to help deal with the country's waste menace and to address its teeming unemployment. The company started with a nine-member staff but has grown over the past 13 years of its existence, with 14 regional subsidiaries and now has a total core staff in excess of 3,500 and

project staff of 55,000.

Zoomlion Ghana Limited is a fully-owned Ghanaian company that focuses on delivering proven waste management, beautification, vector control and scientific cleaning services by providing solutions that rely on ongoing technical innovations that respect the environment. The company initially started with Public-Private-Partnerships (PPPs) in various waste management and environmental sanitation service projects such as evacuation of refuse heaps, public cleansing etc.

The company has offices in all 16 regional capitals and 260 Metropolitan, Municipal and Districts Assemblies throughout Ghana. Currently

# Zoomlion

## A leader in environmental sanitation management

Zoomlion Ghana Limited has subsidiary companies in Angola, Togo, Equatorial Guinea and Zambia.

### Vision

To be the leading Environmental Sanitation Management Company in Africa.

### Mission

Improving people's lives and their environment.

### Business Principles

- ◆ We believe in integrity when dealing with our customers.
- ◆ We recognize that it is in the best interest of our shareholders to have regard for the views of important stakeholders such as customers, employees, local communities and the general public.
- ◆ We are committed to achieving a safe working environment, where our people are valued and respected.
- ◆ We try to ensure that our suppliers and clients share our values.
- ◆ We aim to be good corporate citizens, responding to local and national concerns.
- ◆ Our business actions are consistent with our value of leadership in the environmental sector of the economy.
- ◆ We obey the laws and respect the social structures and cultures of communities in which we conduct any business;
- ◆ We will compete vigorously and professionally, but within the laws and accepted norms for new businesses.
- ◆ We seek to conform to corporate governance guidelines relevant to publicly quoted companies.

### Core Business

The range of services provided by the company include but not limited to the following:-

- ◆ Tricycle waste collection concept in public cleansing, street sweeping and drain cleaning; this has been upgraded to the use of motorized mini-dump trucks (Borla Taxi) and motorized tricycles
- ◆ Beach cleansing and aesthetics; hauling of waste along the beaches, drainage of major drains leading directly into the sea and coconut planting along the coast
- ◆ Door-to-Door Solid waste collection with compaction trucks and tricycles
- ◆ Solid Waste Collection with large capacity waste containers for communities (communal waste collection)
- ◆ Liquid waste collection (septic tank emptying) and treatment

plant in progress

- ◆ Pest Control Services, de-infestation and fumigation of facilities and localities
- ◆ Landfill or final disposal Site operation and management
- ◆ Street and pavement sweeping, desilting and cleaning of drains
- ◆ Hiring and leasing of waste management equipment
- ◆ Landscaping of roadsides, medians and roundabouts as well as residences
- ◆ Water tanker services
- ◆ Janitorial services – scientific and industrial cleaning services
- ◆ Waste management capacity-building and training of personnel
- ◆ Disaster management services i.e. disaster and emergency services management, event waste management services, etc.

### Technical and Managerial Structure

The following constitute the Technical and Managerial structure of the company as shown in figure 1:

- ◆ The Executive Chairman and an Eight-Member Board of Directors having varied experiences and expertise in the fields of environmental sanitation and waste management, business management, finance and law.
- ◆ An administration which is headed by the Managing Director who provides leadership and strategic direction with other functional Directors and Managers;

I. Deputy Managing Director – oversees the day-to-day running of the company.

ii. Director of Monitoring and Service Quality – oversees all operational activities and provision of quality service.

iii. Director of Finance – oversees the financial administration of the company

iv. Director of Communication and Corporate Affairs – acts as spokesperson for the company.

v. Director of Research, Innovation and Development – carries out research activities for the company.

vi. Head of Legal – responsible for all legal matters concerning the company.

vii. Human Resource Manager – responsible for human capital, training and development of staff

viii. Head of Technical – responsible for the Technical Department including Mechanical Maintenance Workshop and Stores.

ix. Operational Supervisors and Field Operatives, including Drivers and Janitors.

The company has a foundation, Zoomlion Foundation, that operates as a subsidiary to deal with other social interventions. Below is a diagram that shows the structure of Zoomlion Ghana Limited, the positions in the organization and how they are related to each other.

Zoomlion Ghana Limited has a team of experienced professionals, highly motivated and well trained staff that provides the requisite capacity to execute environmental sanitation services. The management team is led by a managing director.

With COVID-19,  
2 words come  
to mind

**INVENT. INNOVATE**

We're  
all in this  
together.

the  
bftonline  
.com | Business & Financial Times





FY2020 PERFORMANCE

# Fastest Growing Challenger Fintech

SPECIAL  
PUBLICATION

MONDAY FEBRUARY 8, 2021

OUTSTANDING  
BRANDS  
TO LOOK OUT FOR IN 2021



Fastest Growing  
Challenger  
Fintech

10 African  
Countries



\*Between the period of Jan 2020 - Dec 2020



Total Number  
of Transactions

↑ 212%  
YoY Growth  
2.4 Million+

\*Between the period of Jan 2020- Dec 2020



Largest Distribution  
Network

150,000+  
Agents

\*Between the period of Aug 2020- Dec 2020



Fastest Growing  
Subscriber  
Base

420k+  
Subscribers

\*Between the period of Jan 2020 - Dec 2020



Largest Volume of  
Transactions

↑ 235%  
YoY Growth  
\$398 Million+

\*Between the period of Jan 2020-Dec 2020



Available for Cash Out  
on all Networks\*



\*Networks: MTN, AirtelTigo, Vodafone



# Zeepay

## A super outstanding brand in the fintech industry

**Z**eepay is a wholly owned Ghanaian Fintech that started operations in Ghana May 2016. The brand at the time was set up to enable financial inclusion to thrive in Ghana through the use of its fintech rails. Which predominantly leveraged digital assets such as - Mobile Money Wallets, Bank Accounts, VISA Cards and Automated Teller Machines to terminate remittances.

Back in 2016 remittance receivers could only go to Banks' for cash collection of money transfers from abroad. This process was rather tedious and tiring and often taking days, coupled with the fact that receivers in sub urban and rural has to travel long distances to redeem their transfers.

What makes Zeepay exciting is at the time, the brand introduced a novel idea of enabling remittance senders to send directly to mobile money wallets. Making it the first of kind to do this on a commercial scale as a disruptor under the supervision of the Central bank. For a Regulator that was the first time working with a local fintech to enable such novel innovation.

The brand successfully grew the traffic from about 386 transactions in 2016 to about 2.4million transactions in 2020. This growth has been largely attributed to Zeepay's aggressive marketing, partnerships and disrupted marketing campaigns.

In 2019 Zeepay was inducted into the Global Brands and awarded the "fastest growing payment service provider". As evidence of how super outstanding Zeepay is, they were the first non telco and non-bank mobile money license receiver from the Bank of Ghana in March 2020.

This move further cemented Zeepay's position as the leader in the financial technologies (fintech) industry, as it became the first company in that space to be granted

such a licence. The company has grown to become one of the most outstanding brands in Ghana.

### How the brand has been sustained?

For every brand to stand the test of time, it must be able to adapt to the ever-changing environment and needs of clients. And it takes a management team with foresight to envision such needs and develop a product or service that will provide solutions. This is exactly what the brains behind Zeepay did.

Speaking to the B&FT in an interview, General Manager, Chief Commercial of Zeepay, Dede Quarshie, said the company evolved in their strategy to become relevant in the market. This was done by tapping into the ever-growing remittance market to drive growth of the company.

"According to GSMA remittance was the fastest growing use case for mobile money, and contributed to about US\$3.5billion annually to about US\$400million in volume across 10 active markets such as Ghana, Ivory Coast, Zimbabwe, Mozambique, Uganda, and Nigeria amongst others. And regulated in both the United Kingdom by the Financial Conduct Authority and in Ghana by Bank of Ghana.

This strategy paid off nicely as we successfully expanded the business into 10 active markets in Ghana and processed about US\$400million in 2020, with a growth rate of 432percent compared to FY2019.

Today Zeepay is the poster child for Fintech in Ghana and Africa and has proved that technology has indeed democratized the world, making it possible for a Ghanaian brand to compete globally with strong brands such as Terra Pay, Thunes and Homesend and dominate the Ghana corridor for digital remittances.

Zeepay is also the first African brand to actually be licensed in the

United Kingdom as a money transfer operator and in Ghana as a mobile money operator. Similar to Orange Money, a European brand owned by Orange Telecom France with a money transfer license and in Africa a mobile money one.

We are indeed proud of Zeepay and excited that our hard work has produced a challenger brand that today operates as the only non-telecom and bank mobile money operator alongside the likes of MTN Mobile Money, Vodafone Cash and AirtelTigo Money.

That strategy has, once again, proved fruitful. Since rolling out the platform in May 2016 the company has processed over US\$600million and in 2020 processed about US\$400million in volume across 10 active markets such as Ghana, Ivory Coast, Zimbabwe, Mozambique, Uganda, and Nigeria amongst others. And regulated in both the United Kingdom by the Financial Conduct Authority and in Ghana by Bank of Ghana.

### What makes Zeepay an Outstanding Brand

For General Manager, Commercial, Zeepay is an outstanding brand for basically three reasons – the young vibrant and versatile workforce, and the company's robust infrastructure, and innovative products and services it keeps introducing.

"First of all, the uniqueness will come from our staff. We are a very diverse group of young people and so we are very agile. And we believe it is one thing that makes us unique. Besides that we also have a very robust and agnostic platform that enables one to convert their existing phone number into a mobile money wallet for financial services.

Making Zeepay the alternative



**Dede Quarshie, General Manager, Chief Commercial of Zeepay**

wallet for everyone with either a mobile wallet or bank account held with both the Telco or Commercial Bank. Aside from that, if you look at the industry, we came in with innovation. Our strategy remains in remittance, as we believe that out of a remittance receiver one can also have multiplicity of services such as micro insurance, savings, lending, and investment," she said.

### Looking into the future

As an innovative company and, of course, an outstanding brand, Zeepay said it has started planning for the future already. Ms. Quarshie said the company is positioning itself for global dominance and is currently in partnership with Visa international to deploy visa direct across the continent.

This will enable remittance senders to send money to all bank accounts across the continent in real time online mode, while further disrupting the remittance receive sector again.

We believe with the coming into force of the African Continental Free Trade Area (AfCFTA) agreement, Zeepay is also ready to drive cross border trade and payments with its award winning platform.

### Assurance to clients

The General Manager, Commercial assured clients that Zeepay is here to stay. For this reason, it has invested in the first of its kind world class Fintech Campus in Ghana worth over US\$2million in Cantonments, further creating employment for over 16,000 agents in 2021.

# Innovate or die, be modern and thrive

Continued from page 2

platforms like LinkedIn has seen increased usage for live events. Brands have also begun to use more online marketing opportunities. For this, tech and digital companies position their brands as the best platform to utilize.

Brand owners need to know what people really need. Will it be food versus luxury clothes? How will they meet this need? A clothing company in the Highbrow area of a

city in West Africa for years sold designer clothes to c-suite women. At the height of the lockdown and with zero sales since people were not going to work, the clothing company began selling food items, reaching out to customers through the directory and customer data base to advertise these new products. Within days, the company began to get orders and eventually stayed afloat because the customers had confidence in the quality of brand.

Many dress making companies began producing nose masks and for a

young entrepreneur Fumzy and owner of NAYA Stiches the pandemic became an opportunity to grow her corporate brand. Fumzy leveraged her science background to prepare nose masks that were not only durable but safe for use. Before long she began supplying neighbourhood supermarkets and later expanded to larger chain stores in the city.

She also set up online stores on platforms including Jumia. She remotely employed workers who managed different aspects of the

mask making. As a brand owner, she realized that she needed to have her brand support corporate responsibility projects. She provided masks to NGOs - sickle cell aid foundations and other foundations targeted at indigent widows at almost zero cost. What also made this interesting, was that she reached out to pharmaceutical companies involved in the sale of sanitizers and began retailing sanitizers on her online shops.

At a larger scale, many companies delved into this too. Overnight, pharmaceutical companies expanded their product line to include sanitizers and reduced the scarcity of sanitizers, meeting the needs of many while remaining profitable, a women sanitary ware company, Dr. Brown began making disposable masks utilizing similar materials used for the sanitary wares for this.

Courier and logistic companies, realizing that travelling remains restricted especially during the

lockdown expanded their services to include delivery of food items. Tech companies like Go kada using mobile software for motorcycles to move people around in the crowded Lagos city but banned for security reasons by the government, found a new business life line through a complete change of services from moving passengers to delivering food services working with restaurants and other food companies.

Adaptability, versatility and innovation as well as the ability to extend brands to what people really need remain imperative to support the sustenance and growth of businesses and their brands at this time. The brands that truly survive and thrive are those one that distinguish themselves to become thorough bred modern brands.

For brands in this COVID-19 times the adage innovate or die remains true. Also add to this adage "be modern and thrive".





Get  
**DIG/**  
with it  
DIAL  
**\*924#**



# CBG Mobile

**Empowering you to bank on the go**

**SELF-REGISTRATION AND AT THE BANK**

Check your balance

Transfer money to any mobile wallet

Order mini statement

Top-up your Airtime

**We Stand With You**

Tel: +233 (0) 302 216 000

@CBGBankLtd

[www.cbg.com.gh](http://www.cbg.com.gh)



# CBG

CONSOLIDATED BANK GHANA LTD.





*Daniel Addo, Managing Director, Consolidated Bank Ghana (CBG)*

# Consolidated Bank

## Providing you with simple, secure and differentiated banking experience

**A**round the globe, the nature of trade is undergoing a profound shift in an increasingly digital and interconnected cyber world. COVID-19 meanwhile continues to teach us that technology is indispensable for our personal and business growth.

The outbreak and impact of the pandemic has caused changes in many aspects of our lives as a people. In its wake, there have been emerging technologies, work shifts, and economic uncertainties. As a bank that seeks to stand with its customers, Consolidated Bank Ghana Ltd (CBG) adjusted and adopted resilience and connectivity. We are hopeful that 2021 will bring positivity and normalcy.

As we ride the storm, CBG will

continue to provide you our customer with simple, secure and differentiated banking experience. We are once again focusing on digitization and the growth of Small and Medium Enterprises (SMEs).

In line with this year's commitment, we will continue to invest and improve on our systems and increase our capacity to offer customers convenience.

We are also offering our SME Clients unique products and services including SME Smart Loan, SME advanced Loan, SME Classic Account, Business Plus Account, Business Current Account, and many more to aid them thrive in the midst of the pandemic.

With our mobile banking short code \*924#, customers do not have to worry about walking to branches for transactions.

Again, we have a list of customer-centric products and services intended to give our customers financial freedom. We plan to scale-up, engage in strategic partnerships, deepen our existing offerings, and introduce new solutions to provide you with simple, secure and differentiated banking experience.

Consolidated Bank Ghana Limited (CBG) is an Indigenous Ghanaian Universal Bank licensed by Bank of Ghana under the Specialized Deposit – Taking Institutions Act, 2016 (Act 930). The Bank started operations on August 1, 2018. CBG has 114 branches across 13 regions in Ghana.

CBG has a strong balance sheet size of circa GH¢10 billion and has recorded profits over the period since inception.

# DreamOval

## Enhancing Africa's digital financial infrastructure

**D**reamOval's journey was started 14 years ago by Ashesi students who were passionate about financial technology and driven by the idea that they could transform the Ghanaian payment ecosystem. Today, DreamOval is a top financial technology company active in four African countries and led by Claud Kweku Hutchful, one of its original co-founders.

At DreamOval we believe that the growth of the African middle class is driven by several factors, including access to education, security and financial empowerment. We believe that supporting the growth of Ghana's middle class we will contribute to the development the country and will have a positive impact on the larger

Sub-Saharan region.

We are enhancing the digital financial infrastructure for banks and financial institutions to grow and develop their customer base in Africa. Our system, Billbox, brings flexibility and value to merchants and their customers. Billbox works as a payment hub that can collect payments for goods and services from all channels - Visa/Mastercard, mobile money and offline collection points including mobile POS.

Our system simplifies how Financial Institutions acquire merchants, aggregate payment providers and receive remittances from Money Transfer Organisations. These financial technologies are extremely important in limiting the spread of the Covid-19.



*DreamOval Co-Founders*

Billbox processes over US\$1 billion worth of digital transactions per year through partner banks. We are currently enhancing the systems of more than 16 commercial banks across Africa leading to higher customers merchants deposits and increased customer use of banks

digital platforms. We enable customers to define their financial journey based on the channels or services they are most comfortable with while providing increased security for our partners.

DreamOval supports banks to facilitate their transformation strategy by digitizing traditional banking

activities that were previously available in a banking hall, leading to better access to services for customers. DreamOval has a branch in Cote d'Ivoire, and is continuing an African expansion while promoting Ghana's digital transformation.





In business, a local partner for international trade is a must have, let **CalBank** be your partner.

**Our International Trade Finance Services include;**

- Letters of Credit
- Outward funds transfer
- Documentary Collections
- Bank Guarantees
- Advisory Services

Contact us Toll Free on **0800 500 500**

**Forward Together**

visit [www.calbank.net](http://www.calbank.net)     







**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

SPECIAL  
PUBLICATION



MONDAY FEBRUARY 8, 2021

23



45 Bed Ultra-Modern Hospital

**NOW  
OPEN**

The Finest Medical Center  
Located Right Here In Your Community



## OUR SERVICES

- GENERAL PRIMARY & INTERNAL MEDICINE
- MEDICAL EMERGENCY SERVICES
- LABORATORY SERVICES
- PHARMACY SERVICES
- AMBULATORY SURGICAL SERVICES
- MEDICAL DIAGNOSTICS SERVICES
- SPECIALIST PHYSICIAN SERVICES
- OCCUPATIONAL HEALTH & WELLNESS SERVICES
- AMBULANCE SERVICES
- INPATIENT SERVICES

**+233 (0)233 099 096; (0)204 096 099; (0)501 663 827**

**📍 Opposite Police Headquarters, #11 Angola Close, Ringway Estates, Osu, Accra**

**Email:** [info@accramed.com](mailto:info@accramed.com) **Web:** [www.accramed.com](http://www.accramed.com)

**Follow us on** [f](https://www.facebook.com/accramedicalcentre) [i](https://www.instagram.com/accramedicalcentre) [in](https://www.linkedin.com/company/accramedicalcentre) [@accramedicalcentre](https://www.twitter.com/accramedicalcentre)





# Personal branding goals to strive for in 2021

***“Any brand that does not innovate and grow, dies!”***



**B**rands evolve! Regardless of the current stage of your brand, if you desire to stay top of mind and in business, you will need at least one of these milestones/goals to reach in the coming year. Go through this list and be challenged to take your brand to another height.

## 1. Raise the bar on yourself

I know quite a number of brands in my circle who offer the same services and products of high quality and standard yet they are underpaid by their clients. Why? Well, my survey revealed one major setback, lack of confidence in their expertise. They lack the boldness to price their products and services as they deserve.

Listen, if you don't place a premium price on yourself, others will treat you like a commodity.

Truth be told, you are powerful, gifted, talented, and skilled. Yes, you, you have to believe that.

It all begins with self-belief and confidence in one's abilities.

Perhaps, you have settled for crumbs for your brand and business.

No! Yours is the gold, gear up and go for it. Until you raise the bar on yourself and work toward becoming a better version of yourself, you will

only have the leftovers of those who dare and do mightier things.

Building confidence in yourself is building confidence in your brand.

If you've been doing well, great! It's time to step up your game, go up the notch. Stretch for a higher and greater opportunity.

You can do more.

In the coming weeks, months, and years, lift your game, pursue excellence, and master your craft.

## 2. Invest in a professional coach

Truth be told, successful people hire coaches. They don't try to figure everything out on their own, they ask for help and support - coaching.

To move your brand to the next level, a coach is imperative.

Coaches guide you on paths they are more knowledgeable and have proven records of their success.

Hire a coach to help you in selected areas of your life and brand. It saves you time and money.

The potential return on investment in a coach for your brand is priceless.

## 3. Build partnership

There's strength in numbers and unity of purpose.

In building and growing your brand, forming strong alliances offer you great leverage you can't have doing things all on your own.

There are times you need to partner with other successful and big brands to grow your business. Therefore, I advise you to seek mutually beneficial connections.

In partnering, consider what you can offer your partners and vice versa, what they will be bringing to the table.

Once all is set, always remember to have a partnership agreement signed before you go on with any task. If possible, seek legal advice.

Effective partnerships grow Brands.

Make it a major goal to build a partnership in the coming weeks, months, and years.

## 4. Scale - enlarge your territories

Too often many people settle too soon when they attain what they may seem successful in their own eyes.

The temptation to settle could be so high when praises come from all corners. Yes, you may be doing well. It is good to celebrate but even greater to make the most of the situation at hand - repeat that which

worked and scale your brand.

When the season to grow comes don't rest on your past fruits, there are more lands to conquer. Grow your brand beyond your current comfort zone.

You may be doing well considerably in your niche. Sometimes your niche may become your comfort zone when you fail to recognize the season to expand.

Take a well prepared and calculated giant step with your brand in the coming weeks, months, and years. The world is your oyster.

## 5. Work on your feedback

As I always say "feedbacks are ways brands can look back".

I know of brands that have failed and have dimmed out because they took lightly the feedbacks of their clients and customers.

Perhaps, you've lost a fortune over the years because of your indifference, but in moving forward you can do better to restore that which you lost.

It's time to review and evaluate your brand, where you flipped and flopped. The good, bad, and ugly.

Every great brand and leader takes reviews and feedback seriously. These are important data to help make better decisions, products, and services, you discard and disregard it at your peril.

## 6. Get a brand identity designed

A successful brand works on its tangible and intangible aspects of the brand.

A brand can be successful by mastering any of these two, however, to make a great impact one must perfectly blend both the tangibles and intangibles.

One major aspect of a Brand's tangibles is its brand identity - logo and its other brand visuals.

A great brand identity becomes the wheel on which your brand travels. A lever to reach higher feats. It's therefore important to give your brand a professional representation.

Your logo, visuals must supplement and boost your brand.

Make your visuals stunning, simple, and impactful. Remember, men are moved by what they see, give them something worth your brand.

Dominate with dazzling designs.

## 7. Develop a working brand guide and strategy

Knowing exactly what you want and desire would help you achieve your goals faster.

Sometimes, you may have a plan for your brand but if it's not well documented, you wouldn't be able to reach your brand goals.

One way to make this easier and better is by having a brand guide and strategy plan.

Your brand guide and brand strategy will serve as a blueprint. Boosting your professional brand position.

This will deter you from using try-

and-error approaches.

## 8. Read more books

Your brand gets better when you get better.

In the coming weeks, months, and years, make time to read good books. Invest in your mind, expand your intellectual prowess. Read books in your field by other successful people.

You can simply start by reading a book a month, that's fine. Read at your own pace, assimilate, learn, and practice.

Books open a whole new world unto you, a world of possibilities.

I recommend the comprehensive list of branding books by the book authority.

Check the 100 branding ebooks of all times by bookauthority.com (Two of my branding books were featured: i. Rebrand, ii. The Art of Personal Branding)

## 9. Get a website/ redesign the old one

In this digital content world, a website is a must-have for any brand. It's erroneous not to have a website.

Get a website for your Brand.

If you have one but are not making the most of it, now is the time.

If your existing website is outdated, get it redesigned, it's your 24/7 online storefront, a virtual extension of you, your product, and services. Let it speak and sell you well.

## 10. Pay attention to SEO/SEM

SEO stands for "Search Engine Optimization." It simply means improving the visibility of your site for relevant searches.

It's rewarding when your brand is easily discoverable via search. It leads to more leads, brand visibility, and business.

Content abounds; every media platform gets flooded with loads of content daily.

It is increasingly becoming tough for even established brands to get their voice heard amid the crowded market place.

Therefore, to stay top-of-mind for your clients demands you need not only produce quality content but you need to invest in search engine marketing (SEM) and optimize your website and blogs for search.

Hire a professional agency to handle your brand's SEO

## 11. Rebrand

Sometimes, things will not pan out as planned but just learn from it and move on.

You might have been building your brand for some time if not years now but doesn't seem to be working. Perhaps it's a sure sign to rebrand. Regroup and re-strategize.

Review why it hasn't been working - collect data of your current brand, and re-work your plans, employ new strategies.

You may need to change the brand name, identity, tagline, colors, story, product, and services.

Whatever that is for you, go work harder and smarter. Better your best

**Bernard Kelvin Clive is an Author, Speaker and Corporate Trainer. Africa's foremost author[ity] on Personal Branding and Digital Book Publishing. An Amazon bestselling author of over 40 published books.**



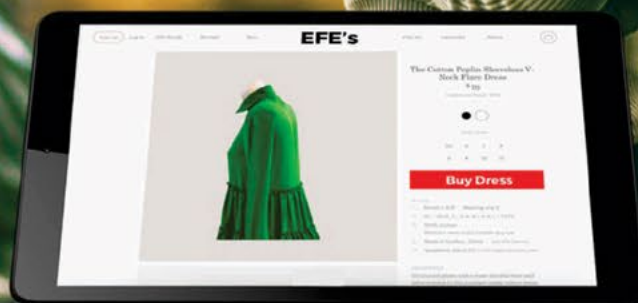


**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

**SPECIAL  
PUBLICATION**  
**B&FT**  
Business & Financial Times  
MONDAY FEBRUARY 8, 2021

25

**Get a business website  
package from as low as  
GHS99 per year**



Open up your business to a new customer base with  
"Your Business Online". Go digital with web and e commerce  
solutions to take your business global.

Email [vodafonebusiness.gh@vodafone.com](mailto:vodafonebusiness.gh@vodafone.com) or  
call 0302334040.

**Ready?**

Terms and conditions apply






**Michael Aidoo, General Manager**

**S**ekyere Rural Bank Limited was set up and commissioned in 1983 at Jamasi in the Ashanti Region of Ghana. The role of the Bank is to play an intermediary role between surplus fund holders and those in need of funds for their economic activities in the communities in which the bank operates.

Sekyere Rural Bank Limited is dedicated primarily to the mobilization of resources from its operational area for on lending to individuals savers, small and medium scale enterprises

The bank is registered under Ghana's Companies Code 1963, Act 179 as amended Companies Act 2019, (Act 992) and operates under the Banking Law, 2004 Act 73 as amended Banks and Specialized Deposit-Taking Institutions Act 2016, Act 930 to operate the business of banking. The nature of the businesses that the Bank is authorized to carry out are:

- ◆ The provision of Current and Deposit Accounts for customers
- ◆ To act as agent for other financial institutions in the country
- ◆ To Accept and Discount Bills of Exchange
- ◆ To act as Executors or trustees of wills for people in the community
- ◆ To provide finance for farmers, small and medium scale enterprises
- ◆ Safe keeping \*\*\*\*

## Vision

To be a rural bank of choice

## Mission

To be a unique bank, propelled by a motivated workforce, customized products, better banking services, to give value to our shareholders

## Core Values

- ◆ Higher Standards
- ◆ Innovation
- ◆ Due Diligence
- ◆ Partnership with stakeholders

## Our target market

Our primary focus is to provide tailor made solutions and wide range of

financial services to the unbanked and under banked within the rural and peri-urban communities by mobilizing surplus funds from the communities and channeling such funds into the productive sectors of the economy.

The bank supports retail customers, small and medium enterprises, micro unit institutions, and farmers to ensure accelerated economic growth and development in the communities in which we operate with a prime aim of alleviating poverty in the short term and eliminating same in the long run.

## Products and Services

### Savings Products:

- ◆ Current Accounts
- ◆ Savings Accounts
- ◆ Fixed Deposits
- ◆ Susu Savings Accounts
- ◆ Medaakye Savings (Investments Account)
- ◆ Bronya Anidaso Savings
- ◆ Aku Sika Group Savings

### Loans and Advances

- ◆ Overdrafts Facilities
- ◆ Salary Advance
- ◆ Commercial Loans
- ◆ Salaried Loans
- ◆ Credit Line
- ◆ S- Smart Loan (Controller Loan Product)
- ◆ X'mas Loan
- ◆ Group Loans (Aku Sika)
- ◆ Susu Loans
- ◆ Funeral Loans
- ◆ Fast Track Loan
- ◆ Agric Loan

### Other Services

- ◆ Domestic Funds Transfers
- ◆ Western Union Money Transfer

# Sekyere Rural Bank creating brand awareness & making SMEs more relevant in a pandemic

- ◆ Advisory Service (Trust, Investment)
- ◆ Shares
- ◆ Agent for the ARB Apex Bank and other Financial Institutions in the country
- ◆ Safe-Custody Services (Bailment Agreement)
- ◆ Executors and Trustees for Wills

## Distribution Channel

The bank currently has nine (9) Vibrant & fully Networked Branches across the region and has its head office located in Jamasi. The branches are as follows:

- ◆ Jamasi
- ◆ Agona
- ◆ Ntonso
- ◆ Mampong
- ◆ Ahwaa
- ◆ Kronom
- ◆ Afrancho
- ◆ Abrepo Junction
- ◆ Dr. Mensah

## Performance Analysis

Sekyere Rural Bank Limited has been recording an impressive year-on-year performance in all performance indicators as depicted in the table.

## Awards

As a result of our outstanding performance, Sekyere Rural Bank has won so many awards, locally and internationally, including six Gold Awards at the Ashanti Financial Services Excellence Awards, held under the auspices of the Manhyia Palace, Kumasi.

The bank won an International Gold Award on Quality, Innovation and Excellence during the 2012 BID Century International Quality ERA Convention in Geneva, Switzerland.

Another award was also won in Best Practices Award in Excellent Performance, instituted by the Chartered Institute of Financial and Investments Analysts - Ghana.

The bank was awarded Platinum (International Arch of Europe) for Quality, Leadership, Technology and Innovation in Frankfurt, Germany

## Corporate Social

## Responsibility

The contribution of the bank towards socio-economic development of the country, through its Corporate Social Responsibility (CSR) has been enormous. Our CSR contributions cut across several sectors, including health, education, security, agriculture, etc.

To mention a few, the bank single handedly built a big Police Post for the Ghana Police Service at a strategic location in-between Jamasi and Asante Mampong scalp, where armed robbers attack was rampantly experienced by several commuters. Since this onerous intervention by Sekyere Rural bank, cases of armed robbery have now become a thing of the past in the area.

The bank prides itself as an institution that applied its initiative to build and fully furnish a 50-seater ICT Centre for the Interbeton JHS in Agona Ashanti, to uplift ICT education at the school. It has annually supported the National Farmers Day Celebration by providing items and equipments to Municipal and District Assemblies with its catchment areas to be awarded deserving farmers.

The bank has also donated several quantities of branded exercise books in support of the Otunfour Educational Fund, other schools, and also sponsored educational quizzes, among others.

## Donations and Special Initiatives towards the Fight against COVID-19 Pandemic

As part of the bank's CSR in support of the fight against COVID-19, pandemic the bank donated PPEs to three health institutions.

The beneficiary Hospitals were Jamasi Health Center, Agona Asamang

## Board of Directors

The affairs of the bank are directed by the following able and competent Board of Directors:

- |                               |                   |
|-------------------------------|-------------------|
| Dr. Noble Francis Denteh      | - Board Chairman  |
| Mr. Osei-Assibey Bonsu        | - Vice Chairman   |
| Kwame Owusu Sekyere, Esq.     | - Board Secretary |
| Mr. John Amoah                | - Member          |
| ACP Nana Bediako-Poku I (Rtd) | - Member          |
| Mr. Kofi Boateng Oduro        | - Member          |
| Miss Constance Asamoah        | - Member          |
| Mr. Anderson Afrifa Attakora  | - Member          |

## Executive Management

The bank prides itself with a well-qualified and competent Executive Management team:

- |                       |  |
|-----------------------|--|
| Micheal Aidoo         | - General Manager                                  |
| Prosper Badu          | - Deputy General Manager, Operations               |
| James Owusu Ansah     | - Deputy General Manager, Finance & Administration |
| K. Krobea Asante      | - Manager, Compliance and Risk                     |
| Muntala Mohammed      | - Manager, Audit                                   |
| Simon Aboagye         | - Manager, Microfinance                            |
| Ulric Ofori Asare     | - Manager, IT                                      |
| Samuel Opoku Ware     | - Manager, Credit                                  |
| Esi Ampiah Adu-Gyamfi | - Manager, Human Resource                          |
| Percy Sydney Annan    | - Manager, Marketing                               |
| Maxwell John Adu      | - Manager, Administration                          |

SDA Hospital and Pope John Paul II Medical Center at Jamasi in the Sekyere South District of the Ashanti Region.

PPEs donated included Veronica Buckets with stand and washing bowls, boxes of hand sanitizers, liquid soaps, hand gloves, nose mask, tissues, soaps, and other items running into thousands of Ghana Cedis. The items were presented by the General Manager, Mr. Micheal Aidoo on behalf of the bank.

The bank further educated all its customers to observe the preventive protocols and provided Sekyere Rural Bank branded nose masks to most of its customers.

## COVID-19 Relief Package to Customers

As part the bank's efforts to support our customers revive their businesses from the economic impact of the COVID-19, a 'COVID-19 Relief Package' was introduced.

This package granted a moratorium of up to six (6) months for our customers without interest. Loan beneficiaries of staff of private institutions that could not pay their salaries during the pandemic also benefited from this package.

## What to look for in 2021

- ◆ Superior customer service.
- ◆ Introduction of new products and repackaging of existing ones that will meet the needs of our customers.
- ◆ Very moderate lending rates and charges.

PERFORMANCE INDICATORS	DEC. 2019	SEPT. 2020	INCREASE	% INCREASE
DEPOSIT	88,530,122	115,727,785	27,197,663	24
INVESTMENT	47,204,317	66,620,933	19,416,616	29
LOANS/ADVANCES	27,605,988	31,104,362	3,498,374	11
SHARE CAPITAL	2,158,008	2,206,958	48,950	2
TOTAL ASSETS	102,838,049	134,670,155	31,832,106	24
PROFIT BEFORE TAX	1,035,468.92	1,036,613.86	1,145	-





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

SPECIAL  
PUBLICATION



MONDAY FEBRUARY 8, 2021

27

**MOVING FROM A RETAILER  
TO A DISTRIBUTOR  
MADE EASY**



**SEKYERE**  
**RURAL BANK LIMITED**

***Fast Track***  
***Business Loan in less than 48hrs***

**TARGET CLIENTS:** \*Importers \*SMEs \*Private Schools and other Institutions  
\*Organised Groups/Associations, Churches, etc.

**FOR ENQUIRIES CALL:**

**0202077218 / 0501697586 / 0202028298**

**OR VISIT OUR BRANCHES AT**

Jamasi | Agona | Ntonso | Mamponteng | Ahwiaa | Abrepo Junction | Kronom | Afrancho | Dr. Mensah

**website:** [www.sekyerebank.com](http://www.sekyerebank.com) | **email:** [info@sekyerebank.com](mailto:info@sekyerebank.com)





# CalBank's Corporate and Institutional Banking

## Calm during the storm

CalBank, in its more than three decades of existence, has been a pillar on which the entire spectrum of financial services has stood. From stimulating capital market engagements, by being one of the few banks listed on the Ghana Stock Exchange (GSE) to financing major infrastructure projects as well as a strong retail presence, CalBank remains at the fore of financial intermediation in the country.

COVID-19 has brought unprecedented levels of distress to economies and corporations, our strong balance and deep-rooted expertise has made CalBank poised to offer tailor-made corporate and institutional banking services to drive the post-pandemic economic recovery process.

### Our Expertise

At a time of great uncertainty, everyone needs a steady hand to inspire confidence and allay fears, and large corporations and institutions are not exempted. CalBank is evidently well positioned to provide this and more.

Our Corporate Solutions are delivered by a highly skilled and experienced relationship management team who are abreast with the latest financial techniques and market needs to provide sound financial advice and support. Assisting them to offer bespoke solutions to our corporate clients is an expansive

international footprint through our network of top correspondent banks and in-depth local experience that makes us a reliable partner for corporate business.

As a Bank we believe in the uniqueness of each client. We, therefore, ensure to deliver with speed, operational efficiency, dynamism, and professionalism a rich bouquet of solutions unique to each client's needs to optimize the customer experience and offer our clients sustainable value.

### Our offering

Our Corporate offering covers a wide range of services across our product groups including Transactional Banking, Electronic Banking, Cash Management Services, Trade Finance and Business Finance.

These services are offered from our local expertise based on global insights. Our best-in-class corporate package is delivered to a clientele base from different segments of the market such as large corporates, multinationals, and institutions.

Our core Value Propositions include Collections and Cash Management. This solution was enabled by state-of-the-art technology, which we had invested heavily in, pre-pandemic and has therefore proven timely. These solutions are particularly useful for organisations with large-volume deposit requirements. CalBank's Collections portals and platforms provide data enrichment, facilitate reconciliation, and allows for customizable reports.

Additionally, we understand the needs of our corporate entities and we position ourselves to respond to their needs. Knowing the need of our corporate entities for multi-currency denominated credit facilities, we, therefore, as part of our offerings provide asset financing and working capital facilities.

Whereas our asset finance solution provides short, medium- and long-term financing for capital expenditure and investments and supporting businesses to procure assets such as land, buildings, plant & machinery, vehicles and other capital expenditure items, our working capital facilities helps to finance the short term operational needs and recurrent expenses of our corporate clients through Overdrafts, Credit Lines, Invoice Discounting, Receivables Financing and Inventory Financing.

Our expertise in trade finance is unmatched in the industry. We offer a comprehensive range of international trade and commodity financing solutions for importers, exporters, and traders. These trade finance solutions are tailored to meet our corporate and business clients' global import and export needs in a timely and efficient manner. These solutions include Letters of Credit, Bank Guarantees, Documentary Collections, Direct Transfers and Online Banking.

As a forward-thinking digital Bank, our dynamic online banking solution is designed with the primary



**Philip Owiredo, Managing Director, CalBank**

aim of facilitating and automating payments made by our corporate clients and providing them unfettered access to their accounts on a secured network.

The portal allows our clients to initiate and process payments directly through the Bank's core banking software without any intervention from the Bank. Clients can therefore make payments directly to suppliers, service providers, regulators, employees et cetera with the utmost convenience.

**How do we support our clients?**

The value offered our corporate clients is enhanced through strategic partnerships with certain key entities such as government, state owned enterprises, private businesses etc. both domestically and internationally. We do so because to borrow the words of Helen Keller, alone we can do so little; together we can do so much.

So, as a team, we believe the success of our corporate clients' businesses will take care of themselves once we are moving forward together.

# Customer-centric marketing

## Why you need to start paying more attention to what your customers want

By: George IACOVOU

It all started in 2010, when Bill Macaitis was the Senior Vice-President of Marketing at Salesforce, a leading cloud SaaS provider. (He's worked at Zendesk and Slack since.) Over a period of a few weeks, Macaitis noticed Salesforce's website leads had dropped by 10%.

This was puzzling. Salesforce had just run a successful rebranding campaign announcing a fresh new position. They were now "the social enterprise". (Think social media, but for company teams to communicate across departments.) Straight-forward enough.

At that point, a fork opened up in the road for Macaitis.

He could look inward and keep

assessing Salesforce's website performance based on his own criteria, needs and assumptions. Or he could try to re-understand Salesforce's web content through the eyes of their customers.

Macaitis chose the second path. He put the Salesforce landing page to the 5-Second Test.

The 5-Second Test is a web service that shows your website to a group of random users for five seconds. Participants are then asked what they thought of the experience and what they remembered: basically, their strongest impressions of your brand.

When visitors got to the Salesforce website, they ran into a brick wall. They just didn't get Salesforce's new messaging.

In hindsight, it's easy to understand

why the new slogan, "the social enterprise", was a flop. Social media was still a new thing in 2010 and it meant something entirely different to those in the know (tech companies and early adopters) and to the average B2B user.

Test users outside tech assumed Salesforce specialized in helping non-profits with social causes, an automatic bounce for any for-profit leads, Salesforce's primary target audience.

Salesforce had, in effect, generated a tagline designed to drive away business and they'd slapped it on their website for everyone to see. They hadn't realized this because, as a tech company, they were blinkered by their own assumptions.

Bill Macaitis learned a very

important lesson that day: if you want your company to stick around for the long haul, you need to see it the way your customers see it.

Listen to Macaitis' story in his own words here.

### Getting into the customer-first mindset

Uri Geller might be able to bend a spoon just by thinking about it. You won't be able to grow your leads just by thinking like your customers. That's because transitioning to a customer-centric user experience takes more than a shift in mindset.

You're going to need to change the way you do some things you've taken for granted forever, like customer support and

retention, and maybe even invest in new technology like a customer data platform.

However serious you are about recalibrating your relationship with your customers—and however much transformation you can actually afford—you should make sure you cover these five bases during the process.

### Retention and loyalty (versus acquisition)

No need to preach the gospel of retention and loyalty. We all know that customer acquisition is way more expensive than retention, and that a loyal customer is the best customer to have.

Still, old, brand-centric habits die hard. 44% of companies still spend more on acquiring new customers than on keeping those they already have.

That's because when you're looking through a brand-centric lens, the instant and intense rush of landing a new customer makes sense. It's one more lead converted.

If you look at growth through a customer-centric filter, however, you'll see another audience segment that can potentially make that one new lead seem puny: the customers you already have.

Continued on page 48





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

**SPECIAL  
PUBLICATION**



**MONDAY FEBRUARY 8, 2021**

29

**dimension  
data** 

# One *People.* One *Name*

Together, we're giving our clients the power  
to do more in a digital-first era.



## **Intelligent Business Applications**

Transformation Advisory  
Data Value Management  
Enterprise Business Apps  
Application Integration  
Vertical Solutions



## **Intelligent Customer Experience**

Omnichannel CX  
CX Analytics  
AI & RPA  
Workforce Optimisation  
BPO



## **Intelligent Workplace**

Modern Collaboration  
Enterprise Mobility  
Enterprise Productivity



## **Intelligent Infrastructure**

Data centre Infrastructure  
Multi-cloud  
Hybrid WAN  
Wired & Wireless  
Advanced Infrastructure



## **Intelligent Cybersecurity**

Predictive Threat  
Intelligence  
Application Security  
End-Point Security  
Infrastructure Security





# NÚMERO UNO

GROUND FLOOR, MARINA MALL

*Valentines Day  
Sale*

13 - 14  
**FEB**

MANGO

**70% off**

DR&N

**70% off**

EASTPAK

**30% off**



VICTORINOX

**30% off**

PABLOSKY

experts in growing feet

**35% off**



CONVERSE

**25% off**

BLUKIDS

**20% off**

GEOX

**10% off**

AVARCA

**10% off**





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

**SPECIAL  
PUBLICATION**



**MONDAY FEBRUARY 8, 2021**

31

## Delivering **High-Quality** Fuels and Lubricants for the ordinary Ghanaian



Since September 2019, ZEN Petroleum has opened service stations in Ghana designed, constructed and operating in accordance with The Blue Book. These stations are equipped with double wall tanks, leak detection, overfill prevention, flame arrestors, oil separators and other key safety features.



ZEN has recently expanded its retail service offerings with a nationwide roll-out of its range of premium, high performance engine oils and lubricants for cars and light duty vehicles operating in severe conditions.

[www.zenpetroleum.com](http://www.zenpetroleum.com)



Scan to find a station





Prince Awuley, Retail Director, ZEN Petroleum

Since commencing operations in 2009, ZEN Petroleum has experienced a markedly consistent and substantial market growth, having achieved enviable status as one of the top 4 Oil Marketing Companies (OMC) in Ghana.

Led initially by its business in delivering fuel to mines, ZEN now builds from that solid base and sees rapid growth in the retail sector, with 31 service stations now operational across the country. This is in line with a vision of being the leader in the supply affordable, high-quality fuel for the ordinary Ghanaian.

### Market growth

Between 2010 and 2019, ZEN had a compounded average growth rate of 24%, compared to the sector's total compounded market growth of just 7%.

ZEN's year-on-year market growth rate has consistently exceeded the sector's total market growth, highlighting ZEN's increasing market share. Notably, ZEN grew its non-mining business by 70% in 2019.

ZEN's Retail Director Prince Awuley has indicated that, the retail sector will lead ZEN's continued

# ZEN delivers innovation and high-quality fuels with expanding retail footprint

market growth, and realignment of its customer base moving from B2B to B2C. It is anticipated that, ZEN's B2C business should account for over 50% of volumes from 2022, as the company expects to maintain a solid and successful growth of its retail business; benefitting greatly from increased locations, and an unrelenting commitment to low priced, high-quality fuel at the right quantity.

### Expanding Innovation

In September 2019, ZEN opened the first filling station in Ghana designed, constructed and operating in accordance with The Blue Book. It is

equipped with double wall tanks, leak detection, overfill prevention, flame arrestors, oil separators and other key safety features.

This was done in recognition of the impact of innovation on efficiency, and most importantly in preventing accidents and losses. ZEN has greatly benefitted from The Blue Book, which is produced jointly by the UK-based Association for Petroleum & Explosives Administration (APEA) and the Service Station Panel of the Energy Institute (EI), with considerable technical input from other industry stakeholders in the UK.

Other innovation initiatives being implemented by ZEN include; live tracking of all delivery vehicles, call forwarding systems at all depots, including driver and vehicle

recognition and automated dipping and stock taking of all inventories in various tanks.

Further, there are far advanced plans to also deliver a customer App that provides the latest information on network, pricing and offers, as well as improving on mobile payment systems already deployed to our outlets for convenience and to enhance safety associated with cashless transactions at the retail stations.

In addition to innovation and expansion efforts, all of ZEN's existing stations are undergoing major refurbishments to create a network of modern user-friendly stations, where safety and customer service are at the forefront of the design.

# Numero Uno Ghana's largest European fashion retailer

Numero Uno Ghana is Ghana's largest European fashion retailer located in Marina Mall in Airport City, Accra. Founded in 2012, Numero Uno provides its customers with trend-forward formal wear, business wear, smart casual, sportswear, shoes, makeup, and accessories from top European designer brands for men, women and children at affordable prices.

The company is under the umbrella of Marina Group, a well-established pan-African company founded in 1989 in Burkina Faso and expanded operations in Ghana and Niger.

Numero Uno started as an outlet store for Inditex Group featuring

brands including Zara, Pull & Bear, Oysho, Uterque, Diesel, Hackett, Victorinox, Geox Respira, London, Benetton, Mango, Faconnable, and Italian cosmetics brand Noubia.

An area of interest for Numero Uno is the need to have various discussions on entrepreneurship and how to support businesses thrive in the fashion and beauty space. This birthed The Numero Uno Style Talk series dubbed 'The Business of Beauty', a discussion that featured local beauty entrepreneurs including Stephanie Adu, Founder and CEO of Colorbox Cosmetics; Violet Amo Amoabeng, Founder of Skin Gourmet; Asare Prince Owusu, a Celebrity and Editorial Makeup artist; and moderated by beauty blogger Ruth Nartey.

The aim of the Numero Uno Style Talk series is to provide a platform for fashion and beauty personalities and entrepreneurs to share their voices and experiences on the state and future of style in Ghana.



Numero Uno provides international brands, access to quality designer brands, affordability and quality customer service and as part of its achievements has secured an ISO-9001 quality management

certificate for a wholesale and retail chain.

As part of its Corporate Social Responsibility, Numero Uno distributes clothing and provisions to less privileged individuals and orphanages.



Currently, the company is running a Valentine's Day discounted sales of up to 70% off from February 13 to 14, 2021 at the ground floor of the Marina Mall in Airport City, Accra.



# Okyeame Kwame

An outstanding brand talks brand growth, sustainability, creativity and everything in between

*A Linguist; a Poet; a Word-smith; a Rapper; a Social Entrepreneur; a Record Label Executive, a Cultural Icon; a Fashion Trendsetter; The Boy Next Door; a Scholar; a Thought Leader; an Author; a United Nations Dad; The Rap Doctor; Mr. Versatile; a Husband; a Father; a Teacher... A star studded ensemble? Yes. All these are embodied in one man; one man for whom we have run out of superlatives to describe.*

*Born Kwame Nsiah Apau in Kumasi, the middle child of a teacher and an accountant, better known to us as Okiyeame Kwame, the multi-faceted creative has transcended eras, shattered glass ceilings and redefined the arts. He has bridged the gap between entertainment and business in a manner never before seen on our shores and longevity – two decades and counting – points to his enduring appeal across various divides.*

*From the time he burst unto the music scene in the mid-90s, he has had a knack for separating himself from the rest of the pack - not just in a bid to be different; he is different. Weaving rich Akan poetry and imagery over a diverse range of musical instruments, Okiyeame Kwame has been at the fore of projecting Ghana to the world.*

*Dedication to his primary craft was duly recognized in 2009 as he won the Artiste of the Year award; one of many deserving accolades for the Masters of Marketing Strategy graduate of the University of Ghana Business School (UGBS). As testament to his aforementioned enduring appeal, he has been brand ambassador for major corporations such as MTN Ghana, Coca-Cola and GT Bank, Water Aid, TVET, Insurance Awareness Coordinators Group Advocate and a host of others.*

*He has also served in other capacities such as ambassador for the African Union (AU); Made-In-Ghana ambassador for the Ministry of Trade and Industry; ambassador for Junior Boys Mentoring to equip young people grow into proper adults. Due to his charity works over the years, in shining light on Hepatitis B, he was made an ambassador for the disease by the Ghana Health Service.*

*Mayor of the city of Cincinnati, John Cranley in Ohio USA on November 21, 2016, presented Okiyeame Kwame with a Key to the City and declared 17 November each year as 'Okyeame Kwame Day' to solemnise his status as International Cultural Ambassador to the city. Kwame was also honored on February 3, 2017 by the Chartered Institute of Marketing Ghana with the status of an associate co-opted member for his professional use of marketing in the creative arts.*

*He is a UNICEF Super Dads Ambassador with the likes of David Beckham and Hugh Jackman. His selection as ambassador comes on the back of his recognition as a father with an enviable, amazing relationship with his children which had taken centre stage in the media over the years. He is currently a climate change ambassador for international environmental NGO, Solidaridad and world bank.*

*What makes him tick? How has he maintained longevity? How does he juggle so many engagements effectively? How important is branding? When should a rebranding occur?*

*From the studio to the boardroom, all the answers to these questions and other nuggets of branding wisdom were posed to Okiyeame Kwame by two of B&FT's journalists, **Ebenezer Chike Adjei NJOKU** and **Lilipearl Baaba OTOO**, as part of our special publication on Outstanding Brands to look out for in 2021.*

*The special publication, which is annual, seeks to shine a light on brands to look out for in the year. It attracts adverts and specially curated promotional articles on these brands and thought leadership articles on brands authored by branding, marketing and communication experts, and analysts. Enjoy the read.*







# Okyeame Kwame

**B&FT:** For more than 25 years, you have been top of your game. Your sustained relevance in the music industry is something every creative worth his or sort should learn from. Kindly walk us through your creative journey over the decades.

## Okyeame Kwame (OK):

My mother was a teacher; my father was an accountant. When I was five years old, my mum introduced me to African poetry – to beautiful poems in Twi. Whilst people my age were doing 'Black, black, black sheep, 'I was doing 'me y3 abofra...'. I had so many of these poems and I will go from house to house reciting and people would give me money.

I remember the satisfaction it gave my audience as they watched a five-year-old say all these things – which I didn't have a clue what they meant at the time. It gave me an idea that when I grow up, I will do something in the area of oratory but I did not quite know what and how it was going to be.

Fast-forward to secondary school, I realised that I was paying critical attention to Akan, English, Literature and Poetry. At one time, I could recite all of Macbeth. But in 1991, when I was in high school, and hip-hop had become the order of the day, I was listening to a lot of such music in addition to reggae and dancehall and we tried to have Twi renditions in Ghana.

Around the same time, I met Okiyeame Quophi and we became friends and we started building together. He would write the songs and I would go on stage to perform them and I was called 'Wizkid'. About two years later, I realised that all the performers were solo artists and I had seen groups like 'Born Jamaicans' and other groups. I therefore suggested we become a group. He (Okyeame Quophi) used to be shy in the beginning but later he joined me and we were called 'WizDan' because I was Wizkid and he, Daniel. And this was in 1992.

To cut a long story short, we tried everything and in 1995, we got a producer – Andrew Opoku Amankwah of Spider Web Records and in 1996, we had a manager, Mark Okraku Mantey. In 1997, with that collective effort, we released our first album called 'Nyansapo' and that is how it all started.

**B&FT:** You have stayed relevant across three decades and into a fourth, meanwhile, we have seen other artistes and creative minds rise and fade in a relatively short time. How have you managed to stay relevant well into 2021 with your recent single 'Yee ko'?

**OK:** Constant evolution. In business, if you do not evolve, you dissolve. Evolution, for me, has been the idea of the game. From an artistic point of view, an artiste's ability to hold and sustain his audience over a long stretch of time depends on his skill to keep shocking them. My brand, if I am allowed to call myself a brand, has evolved from Akyeame to Okiyeame Kwame, then from Okiyeame Kwame to The Rap Dacta, from the Rap Dacta to Best Rapper Alive and

from that to Mr. Versatile and from Mr. Versatile to Made-In-Ghana and from that it became the Family Man.

Over the period of 24 years, at least every three years, I try my best to add something to what people know me to be already because if I do not keep evolving and reinventing myself people are going to be bored with me because it is the same voice, the same philosophy, the same ethos. What then do I bring to what people have already heard that will ginger them to develop a new liking for me so that we can continue the journey?

## Potent management

The second thing would be about management. I have a very potent management. My wife, who is the head of my management team, has a master's degree in branding and marketing. She is on top of things – she knows the rules, and apart from that, I work with about a dozen young men and women who are vibrant and consistent and I have worked with them for four to 10 years. The shortest time I have worked with anyone on my team is four years and that is my photographer. We keep a lean team and we draw plans – short, medium and long-term.

We also take a theme, and work towards the theme. This year, the word is 'Edge' meaning Every Day Great Expectation. A particular year was 'Consolidate' and we looked at everything we had done up until that point and try to bring all of it to the centre. Another year was 'Team'. That year, the idea was how to make the team happy – let's ramble together, let's invest together. Management is aligned, the focus is simple, all of us are going to one place and the leader of the management team – my wife – who keeps the money, is vigilant and ensures we do not waste the money and we keep investing and reinventing.

## Purpose

Apart from evolution and management, I think purpose is next. I knew from a very young age that I wanted to be a rapper or a linguist or a poet and as I keep going, I keep having new understandings of how to use the position of Okiyeame Kwame, as I have become, to benefit the wider society.

If you look at all my studio albums – I have nine – they have been about me. 'Mr. Versatile', 'Bohy3 Ba', 'Manwensem' but the last album, which was the 'Made in Ghana' album, was about Ghana because from the beginning, we have pushed the agenda that Okiyeame Kwame can rap; people have heard it, they know it, they believe it. How is that affecting Ghana positively? We therefore embarked on a campaign to record 10 songs from 10 regions [as the regions were only ten at the time] featuring 10 top artists from each of the regions so that we show diversity and inclusion.

Being a purposeful artist helps. About 10 years ago, I started my Corporate Social Responsibility, which is the Hepatitis eradication drive under the Okiyeame Kwame Foundation and every year, I give free Hepatitis B screening and vaccination to 1,000 people. If nothing at all, on July 28, the world remembers that there is the artiste Okiyeame Kwame, who cares about the people. Purposefulness is very key. People support people who show them support.

**B&FT:** One would be tempted to think you were properly mentored and trained to achieve these heights. Is that the situation?

Where did you get your mentorship and training from?

**OK:** I think that my first mentorship came from my immediate family, particularly my father. When my father was at the tertiary level of education, he could not afford to pay for his fees so he wrote a number of books, about six or eight. My father wrote books and in them were some amazing poems. There were also detective stories; he wrote on accounting, sociology and I think that was the first point of call. When he realised that I was interested in poetry, he would sit me down to talk about poetry.

The second one was my mother. She understood the psychology of nurturing a child and guiding that child to become what he or she wanted to become. My parents, in my opinion, were the first point of call. They stayed together, they did not get divorced. Even though they had many problems, they stayed together for the sake of the five of us. I got my idea of modalism from my parents.

Then, when I started rapping, I met a young man called Saint Kankam who had a diploma in Music from Winneba and I was about 17. He introduced me to music. I was already rapping but he introduced me to chords, melodies, progressions, ideas and philosophies of music. He introduced me to Highlife and I remember that when we were coming up, when we [with Okiyeame Quophi] made our first album, Reggie Rockstone had released 'Tsoobi' which was Hip Hop music with Twi rap and had called it HiLife but we were making HipHop music with Highlife rhythms and we also called it Hip Life and that became extremely successful because Saint Kankam had introduced us to music. I think Saint Kankam did an amazing job.

The person who introduced me to rap music was called Lord Marcus. When I completed form five, because I was focused on rap and I was dyslexic, I failed every subject except Literature, Akan and another subject. I remember I went to him and I asked him to teach me how to rap and he said "bring your results" and when he saw my results, he said: "tweaa [an exclamation used to rubbish something], rap is for smart people" and he introduced me to KRS-1, Eric B and Rakim and I listened to their music and it was powerful, it was revolutionary.

Then I asked him how to become like them and he said if he was going to teach me to rap, every week, I would have to read one book. He would give me books by Hardley Chase and teach me a metaphor and ask me to go underline all the metaphors in the book in four days and bring it to him. Whilst I was preparing to retake my O-Levels, I was reading all these books – I had a room full of books and it opened my horizon because I could now travel business class, to see Paris and India and Kenya by just reading a book. I would say Lord Marcus, my parents, Saint Kankam introduced me to music. However, my academic knowledge in music was acquired at KNUST under the teachings of the legendary Dr. Daniel Amponsah also known as Agya Koo Nimo. He introduced me to the philosophy of African music and classical guitars.

There is someone else – Flash Junior. Where we lived, at Fante New Town, in Kumasi, at the ground floor of the house was a nightclub called Copa Cabana, where music was played from Thursday to Thursday because during the day, it was a restaurant and at night, it was a bar and a night club. I heard a lot of songs from Jazz to Salsa, Pachanga to Merenge, and I developed my catalogue of music from living in that house. I

would say Kumasi, Fante New Town, and all the people around me made me who I am today. Flash Junior was the DJ at copa and he was prepared to answer all my questions about hit records he played.

**B&FT:** You created the brand 'Okyeame Kwame'. Honestly, it is a successful brand and looking at some of the local and multinational companies and multilateral institutions you have worked with over the years, including MTN Ghana, GT Bank, Coca-Cola, Solidaridad, African Union, Ghana Education Service, WorldReader, Ghana Health Service, Ministry of Trade and Industry and UNICEF, how did you do it and how can people tap into your line of becoming a household name?

## 'Guys next door' image

**OK:** The first time I heard of branding was in 1997, when Okraku Mantey said he was going to brand us (Akyeame) as the 'guys next door'. At the time, most of the rappers had dreadlocks and wore baggy jeans but he did not want us doing same. He said, he would want it such that if a girl were to take us home to her father and introduce either of us as her boyfriend, her father would not exclaim and become worried. That was the imagination Mark and our producer, Andrew, had when they decided to build Akyeame and it worked.

## The dissonance

Two years later, we went to the USA and saw people wearing baggy jeans, and we did same and started speaking 'slangs' on radio and people wondered if we were the same Kumasi boys who wore Kente and rapped over traditional music.

Our second album sold, perhaps, 500,000 copies in cassettes and CDs. But the album after that sold less than 5,000 copies because we reintroduced baggy jeans and 'akata' into our image. It failed woefully. At the time I didn't know the cause of the failure but after I went to business school years later, that was when I realised that we had created dissonance and alienated ourselves from the fan-base that Mark had created for us as the boys next door.

## Becoming absolutely brand conscious

I became absolutely brand conscious about 11 years ago, when my wife joined my team with her knowledge and expertise. When she joined, she was saying we needed to tell the brand story; we needed to fix the brand image, look at brand positioning and associations, we need to look at brand relevance. She brought these concepts up and started saying that in the final analysis of branding, what we say and what we do is not the same as who we are. This is a quote from MTN's Brands Manager, Eli Kpodo: "How do we extract from this whole façade, who you truly are; the man I fell in love with, how do we get all of Ghana to fall in love with you like I

have?" It is by being 'stripped naked' for people to see me as I am.

A SWOT analysis was conducted and they realised that I am friendly, talkative and poetic. The same friendliness was also identified as a weakness, because I am almost always available and people will not pay the right price for my services. Despite the weakness, we still built Okiyeame Kwame as a friendly, entertaining rapper. The strategy was to use my image, front liners, my sound, my creativity, my honest interviews, my story and associations to endear me to people who wish to be associated with a friendly, gentle and a high performing professional musician.

## The Rap Dacta + Hepatitis B campaigns, corporate social responsibility.

When I started calling myself the Rap Dacta, she came up with the idea of Hepatitis B activations to cement the 'doctor' tag and the fact that if you support Okiyeame Kwame and buy his records, he will give some back in the form of health advocacy. That quickly opened the grounds for me to win Artiste of the Year in 2009. Everything that we have been doing has been intentional and we keep evolving.

## Mr. Versatile

Along the way, there was brand and audience fatigue, we decided to introduce something fresh, which was the Mr. Versatile Show. The Mr. Versatile Show was an album that incorporated poetry, drama, comedy and dance on one stage. That truly created a new reality for my audience.

With that, I became known as 'Mr. Versatile' but then my team, again realised that I am growing older and as a husband and a father who collaborates with the United Nations and other bodies, how do we reposition the brand? Going back to the drawing board, we changed the brand direction from a creative, versatile person to a creative, inspiring guy.

## Becoming different again

To us, there are so many other amazing rappers – Sarkodie, E.L., Joey B, Flow King, Stone etc – how do we position you to be different from them? We went back to the Kente again, using the philosophy of our tradition and the elements of our culture. We did that to show that Okiyeame Kwame is a rapper but he is a different rapper. I remember at the time, our tag line was 'value your values'.

There was the need for the creative and inspiring musician because I have been married for a while and have children and a lot of progressive young people were looking up to me for lifestyle and that is why we chose to promote family values, as that is what almost everyone desires to become. We combined elements of inspiring family man with creativity in my videos and the differentiation became crystalized. Since then, my brand resonates with most who love family.

## A brand manual

If you have paid attention to my logo, it is a simple OK with a kente tie. The kente represents culture and the tie represents a gentleman. The logo says meet Okiyeame Kwame the cultured gentleman. Three years ago, we wrote a manual on how to deal with the Okiyeame Kwame brand and in that manual, we made a conscious effort to specify the brand direction. The colours, the reason behind the logo and its appropriate use, the direction and composition, the style and positioning and even added a set of dos and don'ts.

Some of the don'ts include:

- ◆ Okiyeame Kwame would not objectify women in his music videos
- ◆ Okiyeame Kwame would not promote





violence.

All these were done to show that I was different. The dos are:

- ◆ Okyeame Kwame is interested in development
- ◆ Okyeame Kwame is inspiring
- ◆ He is concerned about the education of children

With these dos I became the UNICEF Dad for 2017 along with David Beckham and Hugh Jackman. I think the big idea is to find the balance between who you truly are and what is valuable for your customers. Being yourself means, looking at the competition but not starring.

**B&FT:** Wooow!!! That is impressive. With all these experience and knowledge acquired along the way, you do stand in a great position to advice upcoming artistes, small businesses and even offer nuggets to big businesses. Let us first start with the advice to local start-ups about brand positioning.

**OK:** When I was growing up, my mother would buy 'alata samina' for me to take to school. It had no proper packaging yet I liked alata samina because it was potent. Every product has two elements: functional, which is built on its potency and emotive, which is built on equity. If you are a young business and you want to build a brand that will stand the test of time, make sure that the product does what it says it will do.

Promise what you can deliver.

If you are a business and you say you are selling the best powdered soap, once you use the word 'best', make sure that it is better than the gold standards and if it is not better, don't add 'best' to the packaging because consumers are going to hold you to the brand promise – whether the product works or doesn't. Don't have grandiose ideas about your products when you cannot meet them. Just start small.

## Take advantage of feedback

Secondly, whenever you take your products to the market, and people give feedback by buying or not buying, do not think that people do not know what they want. Any feedback, whether the product is being patronised or not, use it to good effect. Organise research, get some persons to conduct a survey of your product, ask about the competition and how it is faring. Based on that, create, improve or price your products to be able to compete.

## Pricing is key

For positioning, pricing is key. If you are selling an ostentatious product, like rap music, the higher the price, the better. If you are selling a personality brand and you have to entertain, make sure that when people pay money to see you, you deliver. Whatever your product promises, deliver.

Once you deliver, the people will begin to have an emotional connection to your product and that will become your brand equity because equity is from the people. be conscious of your equity and price accordingly. If you are not a market leader, consider competitive pricing. Price a little lower than your competitors as an entry strategy and give more value.

## Carving a niche

To carve a niche depends on how much energy your product has. If you are a small business making kaftans and there







# Okyeame Kwame

Continued from centre

are people already in the industry, and you decide to segment a certain core market to reach out to, it is a great idea. But if you have the potency, you can produce to meet the mass market demands, produce, because in business the margins are on the economies of scale; the more you produce, the lower your average cost. Therefore, you can lower your price and reach out to a lot of people. However, if you do not have such capacity but you have specialized skills, then it will be wise to produce for a small segment and charge a premium.

Whether you are creating a niche product or you should mass produce depends on who you are, what you can give, and even where you are on the product development curve. Niche market is easier to manage, but do not forget that people with disposable income also have a choice so I think that it can't be put in a strait jacket. You need to decide based on your specialty, resources and the market demand and preferences.

**B&FT:** How about the big businesses which are already established brands? What can you tell them to do differently to continue to stand out?

**OK:** To the big businesses, the best they can always do is listen to the market and the masses at all times. Strategically, most of them know what they are doing and have actually been doing it for a long time but that one thing which will destroy your brand equity is a slight dissatisfaction that you didn't pay attention to. Please listen to any and every disaffection, no matter how small a customer or consumer is and periodically organise market researches and surveys to find out if your product is still resonating with the audience sorry in the market.

Another thing I want to tell big business is that they should show leadership. They make a lot of money. Put some of that money in areas where the same people who buy your products suffer. Put some of the money in cleaning up Ghana, put some into educating young brilliant but poor children, put some of this money in supporting young businesses, consider backward integrations, put some resources into making more key distributors, give them credit.

Once the base is strong, the apex will continue to go high. Put some of the money in the arts too, because once we become successful, then you can have more brand ambassadors, you pay us well, we speak for your brand and everyone is happy.

## Made in Ghana, Kente & AfCFTA

**B&FT:** Okyeame, you have been one of the biggest promoters of culture, especially with your Made in Ghana album. When I look on your Social Media, I see a lot of Kente and others. With AfCFTA how can creatives take advantage to portray our culture to the world?

**OK:** A man's wealth is in his culture. First of all, how can we portray

our culture in our creative space so that we can improve the quality of the image of Ghana? Government must become intentional about getting young people to see culture as recurring patterns and not peer pressure from dead people. When some people think of culture, they think of pressure – pour libation, get married by a certain age, etc.

I think it is important that the ministry responsible for culture will find a way to make culture easy on the minds of people because, once that happens, we develop an appreciation for the language, artefacts and even taboos.

That way we appreciate the significance of the symbols in Adinkra, in Kente, because, if we are not intentional about it, then, judging from how the proliferation of international and social media, satellite television, among others, are able to get into the minds of the youth, our tradition and culture will suffer. I think the ministry must make a conscious effort to first, infiltrate the minds of young people as well in a nice way and by getting involved in things like music awards schemes.

For example, the most culturally vibrant artiste gets to perform at all national days internationally, using the Foreign Missions, because it is important to tell our stories to the international audience.

Also, young people must know that we can't compete by imitation. When we have imitated something, there is no way we can compete with the one that made the original. I don't think anybody in the world can come to Ghana to shoot a Komfo Anokye movie better than someone from Asankraguaa or better than a Ghanaian. We need to tell our story using the elements around us and we have to be intentional about it. We have to identify with ourselves as ourselves and express ourselves as ourselves, because once it happens like that, everywhere you go, you stand out and that is what branding is about.

## Speaking as an artist to fellow artists

**B&FT:** Should creatives only 'follow their passion' or treat their craft as a business?

**OK:** The music industry in Africa is very tough because of a lack of structures and the over dependence on residual income. People must eat, go to the hospital, buy clothes to wear, and satisfy some basic needs before they think about going to see a performance or buy a piece of art. When the entire economy of the people is about subsistence, it is very difficult for those people to enjoy art. In the same way Karl Marx said, "you can't enjoy art unless you learn to feed and clothe yourself." When a person is hungry, it will be almost impossible for them to enjoy the sunset but it is when you have some food in your stomach that you can see a blossoming flower.

The economy of the creative arts is tied to the macro economy of any country and since we know that we barely create anything for export and we import everything, it makes it difficult locally for artists to get brand ambassadorship roles.

But in the USA, for example, Nike is made in America and whenever they want to work with an artiste, they can get Kanye West to bring his creativity and popularity. It is a big bang and Kanye becomes a billionaire. But there are only few companies in Ghana who are making profit enough to embark on such associations.

For the art and creative space to work, one, the economy must work. The artiste must have complete overview of where he finds himself. Yes, you are driven by passion but you get to a point

where reality hits you. You have recorded two singles, they are both hits, COVID is here, you are not playing shows, how do you turn around, how do you make money? It is then important for the artiste to try and learn and hone some of the business skills that the market woman has so that he will be able to deal with the financial aspect of his creativity properly. Do not forget that business development managers do not wish to work in ill structured industries. The artist must be financially literate too.

Another way artistes can make money is to speak to investors. There is nothing wrong with an artiste who has GH¢10,000 walking to his bank to see the manager to ask what can be done with the GH¢10,000.

Another thing that is helping artistes nowadays is social media. Because we are creative and people are interested in the way we live and the creative thoughts in our heads, an artiste can easily open a YouTube channel. If it is difficult for an artiste to make money from performances, he could use this medium to, expand his scope. Artistes – musicians, photographers, videographers, fashion designers etc – who are finding it difficult to establish yourself as an artiste, could try a reality show or YouTube based on their talents.

On Instagram and Facebook, if you are famous, you will have many followers, the question then becomes, how can that be monetized? How do you leverage those numbers with brands so that you will be paid some good money to post one advert? Simple, by keeping your page clean and organised and ensure that the brand story is told, your equity is intact by living a good life and getting to a point where people will like to associate with you. If you cannot afford a social media manager, you can learn to manage it effectively yourself. No matter how small your numbers are, if you are organic and interesting, people will use you as an influencer and you will make some money. With passion, an artist displays vibrancy, but the combination of passion, knowledge of trade and financial literacy creates a complete artiste who is ready for the show and ready for the business.

## Diversification

I also think diversification is important. For example, I have been selling hair extensions made in Ghana i.e. - Sante's Hair – for about two years now and the success of that hair has been because I am Okyeame Kwame and I have already amassed a lot of following on social media. With COVID-19 still ravaging, it is this hair business that is sustaining my family and I. If we had not diversified and were waiting for someone to call us to come and perform what would we have done?

## Positioning

Also, you need to find a way to position yourself to receive businesses. There are two factors we need to consider with positioning; there is the push and the pull. You need to get business development managers, who are writing letters, visiting corporate, visiting government, smiling at the customers, building relationships, correcting mistakes, finding a way to organise your funds, developing your fan-base and all that so that you will be seen to be ready for short and long term engagements.

And then, there is also the pull, which is taking the right pitches,

speaking the right languages, standing with the right crowd, taking photos with the right people to the point that people will see that if they associate with this artiste, they are going to be able to get value and they can leverage on their equity and when it happens like that, even if you are not pushing enough, your position will be pulling enough for you to survive.

Understanding the psychography, sociography, geography and the economic activities of your target market will help you to position where you visible. To become premium preferred, you need to know what your target market is thinking about and what their hidden needs are.

**B&FT:** We just spoke about diversification, positioning yourself and always being in tune with the time. You are writing a book with your wife, does this fall in line with diversification or creating a fresh chapter? While at it, tell us about the book.

The book is titled 'Love Lockdown'. We wrote the book during the lockdown. We have been speaking about writing a book for about four years now and during the lockdown we said 'let us write the book'. Some of the ideas were fragmented but we decided to consolidate them. In the book, we discussed finding and maintaining a lasting-loving relationship.

The book speaks to young people on how to find the right person, how to ask the right questions, and how to identify who is a possible long term partner. After every major chapter, there is a worksheet that yourself and your partner will fill to find out if you should continue or not. As a 2-in-1 book, the second part is about getting married, staying married and keeping it spicy. We talk about sex, romance, and intimacy and then we also look at the idea of religion, the pressures of religion, and culture on modern marriages.

**B&FT:** Okyeame, we have heard a lot about love/business partnerships and most of what we hear tends to be negative in the long run. But in your case, it seems to be quite the opposite, how are you able to separate business from your love life?

**OK:** In my house, we don't have 'arguments', we have discussions and in discussions, all of us are supposed to hear and be heard out without screaming and whoever has the best logic takes the day. At home, we do not have a superior-subordinate relationship, we are both equal. It is not very smart if you are married to a paediatrician and because you are the man and have been told to lead, when the children are sick, you go ahead to prescribe medication because you do not want a woman to lead you.

There are so many things my wife is able to do better than me. She is emotionally stronger than I am and she has a lot of knowledge about branding. Her finishing is exquisite, when she chooses my clothes I get more admiration from female fans, so I let her lead in all these places. I think our partnership is working because of mutual respect, honesty, knowledge about the things we want to do. And with the things we don't know, we investigate and research before we decide to take that path. Notwithstanding, there are a lot of conflicts that we have on a daily basis.

**B&FT:** Your current single,

'Yee ko' is topping the charts and the video is quite unique, how did you come up with it?

**OK:** You know that last year was really tough because we just woke up and COVID-19 was here. We thought it was in faraway China but we did not know that when a butterfly flaps its wings in my village, the wind direction changes in the whole world. When COVID-19 arrived, we were not prepared for it. Last year, all of us were fighting – we were fighting COVID-19, poverty, anxiety, depression.

I reached out to Kuami Eugene, with a first draft and with his expertise, today we have a hit. I went to his home studio and in about 30 minutes, we were done with the song. Kuami Eugene had creative leadership on the entire process. He produced the beat, he co-wrote the song, even with my lyrics, he would tell me to make adjustments for 'modern times' – put this one here and that there, raise the pitch at this point and lower it at another. I give the success of this song to Kuami, as it was almost entirely his idea, I brought my experience but he had creative leadership.

But there has been a certain level of love that has existed between Kuami and myself from the days of MTN 'Hitmaker' when I was a judge and he was a contestant. We fell in love immediately and I think when I was his age, if I had a more experienced artiste to hold my hand and show me where not to step, I think I would have been way ahead. I am trying my best to give that to Kuami and by giving him that, he blessed me with 'Yee ko'.

**B&FT:** That points to a lot of humility and I doubt many experienced and older artistes would admit to this. On that note, what is your advice to artistes with experience, who are trying to bounce back in to the limelight?

**OK:** Creativity is tied to ethos, ego, personality and possession – my song, my art. It is not yours, you are just a vessel that the universe is sending a signal through. If you see it like that, you would not be attached to any concept, idea or philosophy that you have created, to the point that if it is not viable and people tell you, you still go ahead and throw away resources.

If you begin to see yourself, not as special, but as different, then you will have a much better contribution to society. You have to humble yourself, as I have not seen any artiste, who is arrogant and has been able to sustain his career for over five years because the average lifespan for an artiste's career is two albums and three years but if you are humble, someone will tell you something that you can use to get the next big thing, someone who will hold your hand, someone who will tell you where you are going is dangerous, especially if you position yourself as pleasant enough to hear.

## Final words

The whole conversation has been about building social capital. Social capital is about honesty, vibrancy and it is through experience. Whatever business that you are beginning – be it a rapper or making clothes, or selling shea butter, don't be afraid to try. Always ask, people can only say no and do not be afraid to experience life. Go out there and let people experience your product and when they give you feedback, please take it in good faith and go and re-engineer the technology of whatever it is that you are doing. I know that the quality of a business is not based on its ability to stand for a long time but it is based on its ability to rise after a big fall.



# Atwima Kwanwoma

## The pivot around which rural banking brand revolves

**A**t wima Kwanwoma Rural Bank Ltd (AKRB), established on 6th September, 1983 and located at Pakyi No. 2 off the Kumasi Obuasi road has become a household name in the Rural Banking Industry because of its outstanding performance.

Currently with ten branches and counting, it is described as the best performing rural bank in Ghana. This can be attributed to a host of factors such as operational efficiency, prudent management, selfless and competent staff and good corporate governance among others.

Financially, AKRB has been consistent with its performance even in the era of COVID-19 where most companies were finding it difficult to break even. The total assets of the bank as at the end of the financial year 2020 stood at 254,774,928.00 while that of 2019 was GH¢188,723,038.00 showing an increase of 34.99%.

Total deposit also grew from GH¢146,582,226.81 in 2019 to 205,389,992.30 in 2020 representing a growth rate of 40.11%.

Loans and overdraft also saw a growth rate of 15.28% from GH¢34,919,716.00 in 2019 to GH¢40,257,485.36 in 2020. Shareholder's Funds recorded as at the close of 2020 was GH¢46,003,572.98 while 2019 recorded GH¢37,575,423.00 at an increasing rate of 22.42%. The bank recorded a 46.42% increase in profit before tax from GH¢6,121,498.86 in

### Core Values

- ◆ Customer Delight
- ◆ Integrity
- ◆ Efficiency
- ◆ Flexibility
- ◆ Accountability
- ◆ Community Development
- ◆ Teamwork

2019 to GH¢8,963,079.27.

AKRB has over the years contributed its quota towards community building by supporting the communities in its catchment areas. These supports in the form of Corporate Social Responsibilities continue to position the bank firmly in the hearts of its beneficiaries.

AKRB is a member of Ghana Club 100 and have created a positive impact in the Ashanti Region which led to the Bank being awarded as the "Best Regional Rural Bank of the year (Ashanti Region) -2015." The bank was again ranked as the second best CSR Company in the 2015 rankings by the

Ghana Club 100. It was also ranked 32nd in its 2016 edition.

Due to the bank's excellent performance, many prestigious awards have been conferred on it both locally and internationally. The bank is also well known in the prestigious CIMG Awards. It has won the prestigious CIMG Rural Bank of the year Awards for four times on 2013, 2015, 2018 and 2019 and currently reigning. It was also adjudged 'Best enterprise' in the field of Banking by the International Achievements Forum, 2017 which was hosted by the Europe Business Assembly in the Socrates Awards Ceremony -UK, for the strong position at the national market and in international sector ratings.

In the year 2018, the Ghana Chamber of Commerce and Industries also conferred on the Bank the Rural Bank of the year Award.

On the occasion of Ghana's Diamond Jubilee in 2017, the Ashanti Financial Service Awards in its 14th edition conferred on the bank Gold Award (Overall) in the Rural Banking category for its immense contribution to the economic Development of Ashanti. Same Award was conferred on the bank in the year 2018 and 2019.

### COVID-19 Interventions

### Products & Services

Current Account	Overdraft Facility
Fixed Deposit	Salary Loan
Susu Savings	Church Development Loan
Savings Account	Susu Loan
SME / Institutions	SME Loans
Church Development	Clearance Loan
Foreign Funds Transfer	SMS Alert Service
AKRB Mobile Banking App (in the trial stage)	
Bankassurance	



**Dr. Stephen Sarfo Kantanka – Chief Executive Officer**

Atwima Kwanwoma designed some credit relief packages for clients to cushion them to cope with the effects of COVID-19.

The offers include tenor extensions and deferment on eligible loans for clients in vulnerable sectors highly impacted by the pandemic particularly Susu loans, SMEs (Loans and Overdrafts) and Clearance loans.

These relief interventions became necessary because of the trickle-down effect of COVID-19 on rural banks and the banking sector in general.

The Bank has also given special consideration of three months moratorium to private school teachers, salary workers of private institutions and churches that have taken loans for their development projects.

The Bank has also suspended charges and insurance on facilities to

these three most affected areas of their customers.

Other interventions include application for additional facility with existing security, existing principal loan balance and new loan approved are put together and spread over the new loan term with commitment and insurance fees applied to the new loan facility.

The bank donated boxes of hand sanitizers costing GH¢10,000 to seven health facilities within their operational territories to support government's effort to fight the spread of coronavirus.

The CEO has also won for himself both international and local awards and current among them is the conferment of the Most Respected CEO's Award (Rural Banking) on him by the Business Executive in the year 2020.

# Customer-centric marketing

## Why you need to start paying more attention to what your customers want

Remember, massive companies like Amazon and Google may retain customers by sheer force of presence, like black holes that suck in anything in their orbits. You can't.

Then again, when was the last time you heard anyone say: "I just got off the phone with Jeff Bezos and he thanked me personally for my years of loyal support."

You haven't.

But you have heard the voice of a customer whose day you just made

brighter. (Feels good, right?) If you make retaining that customer a priority—or even better, making them loyal—they'll become a lifelong brand ambassador.

And that kind of ROI is, as the Visa ads go, priceless.

If you want your company to stick around for the long haul, you need to see it the way your customers see it.

### Micro personalization

Imagine your favorite Mexican restaurant.

It probably ticks most of your boxes. Otherwise, it wouldn't be your

favorite restaurant. But there may be one or two things they don't get right. Like the "mole" is out of this world, but sometimes the chips are a little soggy. And, yes, there are nights when they're completely out of your favorite beer.

Ok, now imagine that the next time you went to eat there, your waiter knew ahead of time that you liked your chips extra crisp. And the inventory management system (automated, of course) knew to make sure your beer was in the fridge the moment you booked your table. If it wasn't, it would order a new shipment.

Sound far-fetched? That's

actually what micro personalization can do for your app, website or social media customer experiences.

Today, with unified, silo-busting single customer views, you can figure out your customers at a truly granular level and show them exactly what they want to see, eliminating pain points in individual user journeys that can lead to delivery gaps, abandoned carts and even customer defection.

Of course, this means that the good old days of static website experiences with a 5-year shelf life built on our best hunches are out the window. If your data has shown you that two of your customer

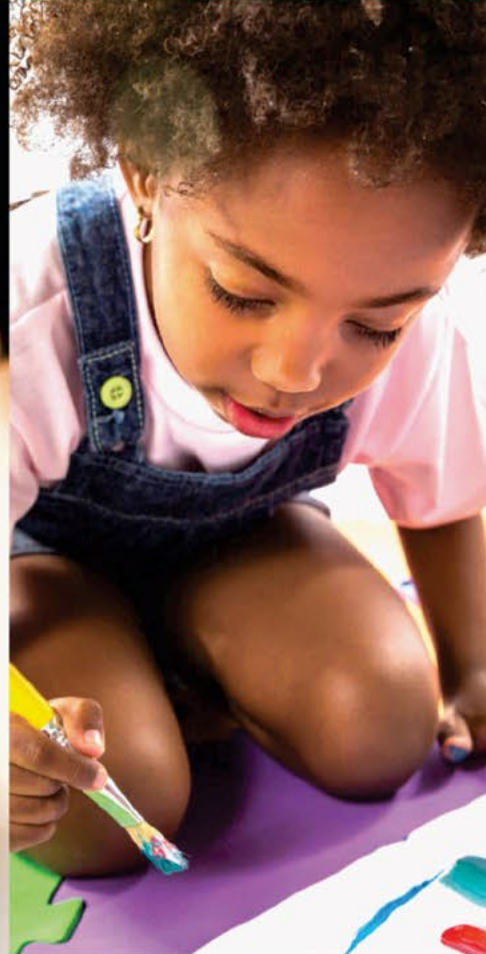
profiles earn you 25% more click-throughs than all of your other traffic combined, you're going to need two new landing pages pronto.

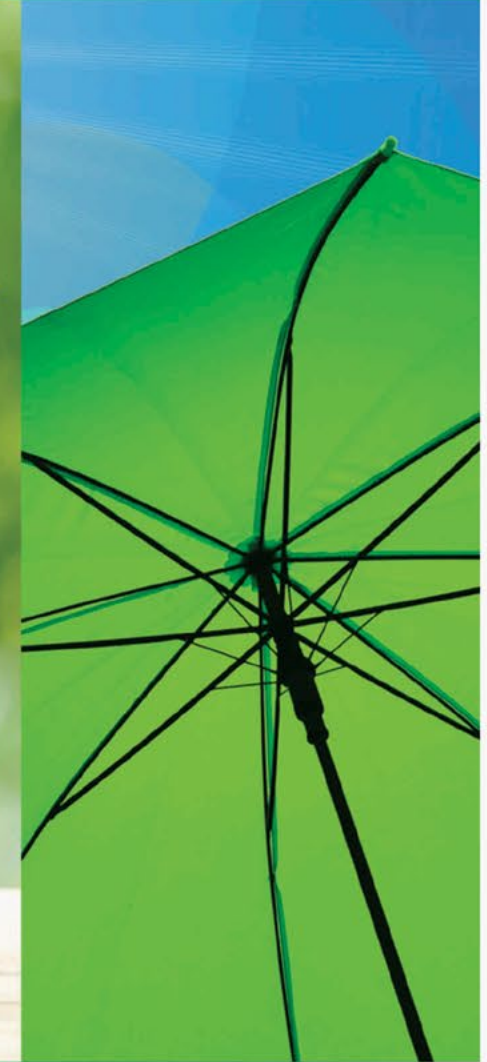
Preferences at the micro level may also reveal exciting new audience engagement opportunities you never even considered.

Streaming giant Netflix figured out, for example, that they've only got 90 seconds to hook viewers under intense competition. So they started looking for creative, data-driven




**HomeCall  
Plan**

**Child Education  
Plan**

**WealthMaster  
Plan**

**Ultimate Protection  
Plan**

**ATWIMA  
KWANWOMA**
**RURAL BANK LIMITED**
**Pace Setters In Rural Banking**
**HEAD OFFICE**

P. O. Box 6921, Kumasi - Ashanti, Ghana.  
[www.akrbank.com](http://www.akrbank.com) / **email:** [info@akrbank.com](mailto:info@akrbank.com)
**AKRBANK  
BANCASSURANCE  
PRODUCTS**
**BRANCHES**
**OLD TAFO**

TEL: 0576202686

**NEW TAFO**

TEL: 0576202684

**SANTASI**

TEL: 0577729803

**SOKOBAN**

TEL: 0573473955

**KRONUM**

TEL: 0577729802

**ATONSU**

TEL: 0576202683

**AYIGYA**

TEL: 0576202680

**ALABAR**

TEL: 0576202682

**PAKYI No. 2**

TEL: 0576-202681

**BANTAMA(Race Course)**

TEL: 0248240006

**PRODUCTS AND SERVICES**

- |                           |                            |
|---------------------------|----------------------------|
| * Current Account         | * ACRB Mobile Banking App  |
| * Savings Account         | * Overdraft Facility       |
| * Fixed Deposits          | * SME Loans                |
| * Susu Savings Accounts   | * Motor Vehicle Loans      |
| * Domestic Funds Transfer | * Salary Loans             |
| * Foreign Funds Transfers | * Susu Loans               |
| * Group Savings           | * Institutional Loans      |
| * ACRB Bancassurance      | * Church Development Loans |

**Tel: 03222 98900 / 0576 202687**



# ADB to be more agribusiness-focused in 2021

**T**he Agricultural Development Bank Limited (ADB) is the lead bank for agricultural financing in the country. Set up for the purpose of developing the agricultural sector, ADB has over time used various avenues to channel financial resources into the sector to propel it to higher heights.

With about 83 network branches nationwide, ADB is the only bank in the country with branch locations in mainly agricultural prone areas.

The Bank has witnessed a steady growth in its financial performance since 2017 from a loss making position to a relatively profit making position. The bank last year launched a new three-year Strategic Plan, re-emphasizing the bank's agricultural focus. The primary aim of the new strategy is to increase the share of agriculture in the total loan portfolio of the Bank to 50% by 2022 from the current 28%.

According to the Managing Director, Dr. John Kofi Mensah, the Bank has assessed the prospects of various value chains using factors such as potential for growth, value addition potential, size of the value chain, demand for produce/product, export potential, import substitution potential as well as financial viability and has earmarked the following value chains as priority areas for financing.

He indicates that the areas of agribusiness to be focused on include, Poultry Value Chain, Fish value chain, Maize Value Chain, Cassava Value Chain, Potato Value Chain, Rice Value Chain, Oil Palm Value Chain and Exportable Vegetables. "The bank would provide working capital for the production and processing of these commodities as well as medium to long term funds to finance production and processing infrastructure," he said.

The Bank recognizes the fact that the most prudent and sustainable approach to agricultural and rural development is the adoption of a well-

balanced and integrated social and economic development programmes and policies which enhance both agricultural and non-agricultural activities such as cottage level industries, education, health and social welfare.

To this end the bank would continue to support industries, education and health programmes through its lending and social responsibility programmes.



**Dr. John Kofi Mensah, MD, ADB**

Aside focusing on agribusiness, other key areas will include improving on their E-business infrastructure for the benefit of customers. The Bank hopes to ensure customers can transact more businesses on the Banks USSD \*767# and Mobile App so as to decongest the banking halls.

According to the Managing Director, providing convenience for customers will continue to be a major priority of the Bank. "With coronavirus

still around, we are working to provide convenience and secured banking to our customers without them necessarily visiting our banking halls," he said.

Dr. Kofi Mensah further said the Bank will this year also place premium on Small and Medium Enterprises (SMEs) to ensure they grow and remain in business especially in the midst of the current pandemic.



POWERED BY



**Looking to Start or Grow your Business? Sign up for DigiStore and Create your own Online Store powered by a POS solution for your shop, with integrated payments and a delivery service ALL-IN-ONE.**

**Visit [www.digistoreafrica.com](http://www.digistoreafrica.com) or Call 030 273 5088**





## Enjoy convenience and secured transactions with **ADB Cards**

Visa Debit Contactless Card • Visa Prepaid Card  
Ghlink Proprietary Card • Ezwich Card

MASK UP • STAY SAFE



ADB-Agricultural Development Bank



adb\_Ghana



adbghana

www.agricbank.com • customercare@agricbank.com • 0302 210 210

Toll Free 0800 10034

**adb**  
agricultural development bank

...truly agric and more





**Capt. Ansar Khan, Managing Director, Dredge Masters**

**D**redge Masters Limited (DML Ghana), a subsidiary of the JOSPONG Group of Companies is a wholly owned Ghanaian company and a leading provider of cutting-edge modern technological dredging, marine construction and consultancy services in Ghana.

Established in the year 2015, our mission is to provide a comprehensive integrated dredging and related services to enhance environmental protection, inland dredging, marine resources and conserve life, whereas the vision is to become the leading provider of dredging and marine related services in Africa through sustainable, environmentally friendly and effective standards.

DML has a dedicated team of experienced Dredging Professionals, Project Managers, Marine and Hydro Engineers amongst others led by a dynamic management with wide exposure and experience.

DML team of experts, along with the client designs a project such that not only does it meet technical parameters and time schedule of the project, but also ensures that it is aligned with our philosophy of value and long term sustainability. The equipment resources include state of the art amphibious dredgers, cutter suction dredgers, backhoe dredgers, barges and a fleet of supporting earthmoving and specialized equipment amongst others.

Notable projects that have been completed under the Government, Private and Oil & Gas industries include, Dredging of Lagoons and Storm Water drains, Shore Pull and Post Trenching of an Offshore gas pipeline, Deepening of waterway luxury cruise boats, dredging of river channel for the production of fresh water, rehabilitation of oxidation treatment ponds, dredging of river for flood control, dam dredging, construction of sea defense and in partnership with our international partners, carried out an emergency maintenance dredging of a commercial harbor.

We continue to grow and improve on our expertise through partnership and training to keep with the technological trends in the

execution of projects as required.

Our services which are in 2 categories include;

### Pre-Project Activities and Project Management Consultancy

This comprises of Project feasibility, Project Design, Environmental Impact Assessment, Costing and Budgeting, Project Management Consultancy, Bathymetric/Topographic and Photogrammetric Survey, Quantity and Contract management etc.

### Dredging and Marine Construction Services

This comprises of Flood Control and Urban Drainage, Inland Dredging, Dams Construction and Reservoir Dredging, Nearshore Dredging, Capital and Maintenance Dredging, Reclamation, Coastal Defenses, Environmental Dredging etc.

DML leverages the latest 3D modeling technology available to ensure that our technical dredging efforts are streamlined from concept through production and final execution. We utilize the best industry techniques to eliminate the potential for design failures and expedite our time to clients. DML engineering staff maximise from both an associated history of experience and diverse background of works to bring sophisticated hands-on technical knowledge in the line of work. These ensure speedy execution of projects in all operational areas.

### Lake Dredging

In both natural and man-made lakes, eroding sediment can gradually build up and cause both depth and water quality issues. This buildup can affect recreational activities as well as aquatic life. Industrial and domestic waste runoff can further contaminate the water.

Modern dredges have been used to maintain lake depths and for contaminated material cleanup. DML

# Dredge Masters Trust us when it comes to dredging

has needed expertise in this field

## Land Reclamation

Land reclamation is an integrated approach to converting disturbed land to its original state (ecological restorations) and find alternative use for such areas. Our escalating human population parallels a rapidly degrading arable land base caused by urban sprawl, soil erosion, resource extraction and industrial development. Thus, one of the most pressing challenges of the 21st century is to reclaim disturbed lands around the world to secure the livelihood of future generations. DML helps to meet this challenge and provide the best services there are

cruise ship terminals, and modern airports. Like the Palm Island and The World in Dubai; both are examples of forward thinking combined with ingenious execution methods.

## Coastal Defences

Wind and water are a constant threat to coastal areas and can damage their natural defences. With our headquarters in a country that is largely below sea level, we know all about this. Our operations are meant to defend the coast against erosion, and we call on nature itself to assist us. We know how to use sand as a motor for coastal defence.

## Dike Construction

Delta regions are at risk being flooded, not only by the sea but also by rivers. Dikes and embankments were invented to protect the land against the water. That is why we have ample experience in constructing and maintaining dikes, breakwaters, quay walls and various types of shore and bank protection.

## Underwater Drilling & Blasting

In cases where the sea bottom is exceptionally hard, we offer the option of fragmenting underwater rock layers with explosives. This method is known as drilling and blasting. We remove hard rock for infrastructure projects, for example when dredging port access channels, digging trenches for pipelines and cables, or constructing quays.

Dredge Masters Limited (DML) is committed to provide international quality at optimum cost.

## Health, Safety and Environment (HSE) policy of Dredge Masters

The Managing Director, the Deputy Managing Director and all Departmental Managers acknowledge the high importance of safety in our

operations and are highly committed to providing HSE standards that is par excellent to ensure a hazard free work environment for its employees and the public at large.

By implementing this policy through HSE management systems, we shall plan improvements in health, safety and environmental management by:

- ◆ Complying with the letter of PART XV of Ghana Labour Law, Act 651 of 2003, Approved Codes of Practices, and HSE standards set by Government of Ghana and internationally recognized HSE standards applicable to our industry.
- ◆ Ensuring the risks to the health and safety of employees, contractors and visitors are systematically managed to as low as is reasonably practicable
- ◆ Setting Specific, Measurable, Achievable, Reasonable and Time-bound (SMART) objectives/targets to improve HSE management and performance in keeping with stakeholder expectations.
- ◆ Taking due account of HSE risks and benefits in decision-making and as a component part of business strategy.
- ◆ Actively supporting city authorities in delivering on the environmental strategies of improving marine water quality.
- ◆ Removing contaminated sediments from waterways/drains, with the intention of improving water quality and restoring the health of aquatic ecosystems.

Implement and operate effective risk control systems by:

- ◆ Ensuring employees have the competence and resources to discharge their responsibilities for health, safety and environmental matters and encouraging a positive safety culture.
- ◆ Provide and improve employee's access to health and wellbeing services.
- ◆ Securing the commitment and participation of our employees in improving HSE management through effective communication and consultative mechanisms.
- ◆ Ensuring collaboration with all stakeholders to support effective risk controls and implementation of this policy

## Monitor HSE performance, taking corrective action where required by:

- ◆ Monitoring HSE management system indicators to improve performance
- ◆ Ensuring that root causes are identified in the investigation of incidents/accidents.
- ◆ Effective collaboration with auditing agencies - internal/external to provide assurance and ensure appropriate corrective action where required.

Undertake regular management reviews:

- ◆ Regularly review the suitability and effectiveness of HSE management including this policy and undertake improvement action where appropriate.







**Dredge Masters Limited (DML Ghana) is a leading provider of cutting-edge modern technological dredging services in Ghana and across the African continent.**

With the best technical engineers and hydrological engineering experts, DML focuses on undertaking activities in lagoon, river and other water bodies, channel dredging, sand winning, harbor and navigation maintenance, water reservoir restoration, beach restoration and erosion control and environmental clean-ups among others.

DML leverages the latest 3D modeling technology available to ensure that our technical dredging efforts are streamlined from concept through production and final execution. We utilize the best industry techniques to eliminate the potential for design failures and expedite our time to clients.



ENI POST TRENCHING PROJECT



GWCL CHANNEL DREDGING PROJECT

MAAHA BEACH RESORT  
LAGOON DREDGING PROJECTENI SHORE PULL  
TRENCHING PROJECT

DREDGING IN THE WHITE VOLTA BASIN



## OUR EXPERTISE

- Lake Dredging
- Marine Dredging
- Ports and Waterways
- Dike Construction
- Land Reclamation
- Artificial Islands
- Coastal Defences
- Underwater Drilling & Blasting

## CONTACT US

Location: 2nd Floor, Hall of Technology Building (AESL)  
Kinbu Road, Accra - Ghana.  
Address: P. O. BOX MB 552, Ministries  
Digital Address: GA-107-1070

✉ [info@dredgemastersghana.com](mailto:info@dredgemastersghana.com)

☎ +233-30 2940892





**Paa Kofi Ankoma, General Manager, Axis Pension Trust Limited**

It is said that the only constant is change or better put, the only certainty is uncertainty and at Axis Pension Trust, it is our pledge and duty to prepare our clients for the certainty of retirement and all the uncertainties associated with it.

The year 2020 was one like no other; anticipation of increased prosperity across the board was high, following a strong business year in 2019. However, the pandemic struck thus altering short to long term plans. At Axis Pension Trust, we were able to, not only survive, but excel in what was a very trying year. The recipe for our success was rooted in our expansive planning and robust continuity mechanisms.

### Digital channels

Key to our growth and sustainability was the aggressive digitisation

campaign we embarked on consistently over the better part of the last decade. This made the transition to more remote operations quite seamless.

We were thus able to adequately protect our most vital assets – our human resources – from undue exposure to the virus, as we were one of the first corporate entities in the country to transition to remote work. The pandemic-induced restrictions aided the rollout of additional digital channels to compliment the efforts of our existing platforms to great benefit for the company and more importantly, our customers.

Prior to the advent of the pandemic, we recorded on the average less than 10,000 customers accessing our mobile app but over the course of the last year, particularly in the third and fourth quarters, we saw that rising to upwards of 20,000 customers.

The story is no different with our

# Axis Pension Trust

## Helping you retire in dignity with health and wealth

online portal which has seen an almost 200% rise in usage. Additionally, we launched the very aptly named, Artificial Intelligence (AI) powered chatbot, Afrakomah, on Telegram and WhatsApp which, is another first in the pensions industry.

Perhaps, most importantly for us was the launch of our Unstructured Supplementary Service Data (USSD) platform – the first dedicated USSD platform for a pension scheme in the country. By dialing \*1860#, customers are able to access everything from advisory services to account balance statements on any type of phone; smartphone or feature phone.

This is very dear to our hearts and speaks to the direction we are heading in, as it provides end-to-end access to our services for the largely financially excluded, who form the bulk of the informal sector. Our dedicated call service centers are now open from 7am to 9pm, ensuring customers can get tailored responses for 14 hours a day.

All of these have resulted in improved levels of customer satisfaction as they have less complaints and are better informed customers. Numbers accessing digital platforms have risen sharply and we are very happy about it.

As a result, despite the adverse effects of COVID-19 on the wider economy, our core business was not affected, and as matter of fact, we were able to improve turnover time, leaving us with the best type of clients – satisfied ones.

### Delivering value through pension innovation

To ensure that we are helping our clients achieve financial peace of mind, Axis Pension Trust, in partnership with Hollard Ghana, is offering Free embedded Life Insurance for all Master Trust and Personal Pension Clients. This innovation is an industry first and a product of a Customer Engagement Survey held to gather feedback from our cherished clients on their desired range of services.

The Free Pension-Linked Life Insurance Package gives clients a free death as well as total and permanent disability cover of Five Thousand Ghana Cedis – GHS 5,000 (Terms and Conditions apply). This is in addition to their existing pension benefits with Axis. This offer gives clients a viable pathway to protect their loved ones and ensure that they can sustain their standard of living.

Axis Pension Trust is miles ahead in innovation. We continue to invest in delivering many more firsts to ensure our clients live a dignified life in retirement.

### Informal sector

Our primary goal for 2021 at Axis Pension Trust is to fully roll-out our informal sector pension scheme. The informal sector represents the largest section of the economy and yet, it is the least financially-included in everything

from capital market engagements to insurance coverage and especially pension contributions.

Our investments, for the better part of the last decade, have centered around reaching the informal sector and this will set the tone for our engagements over the next five years, whilst steadily catering to our existing clients. Our strategy is not borne out of wishful thinking but from a pilot programme conducted last year to great success.

Of 1,200 engagements, approximately 50% signed onto our test scheme. This did not come about by random happenstance but was the result of painstaking efforts to understand the informal sector – its peculiarities, desires and needs – over a seven-year period.

### Wealth properly defined = Health

At Axis Pension Trust, we believe that retirement should be due reward for many years of labor as such, retiring with poor health defeats the purpose of our scheme. Whilst not every ailment can be prevented, we know a significant number of them are as a result of lifestyle and we are committed to helping our clients get the needed medical information to retire healthy.

This was most evident at our pre-retirement conference – the first of its kind by any pensions company in the country – where we brought seasoned health experts to guide our clients. This took on added significance as a result of the ongoing pandemic and its impact on the elderly.

For us, we believe that the Ghanaian worker retiring in 10 years should be better off than the one who retired 10 years ago and this is not just about the value of money (which is very important) but by having access to a wealth of information to make better decisions. Lessons learnt from the sudden entry of COVID-19 will prove invaluable for us in 2021 as we have alternate strategies to deal with any eventuality.

# The Blu Penguin

## Digital Disruptors

Financial technology, also known as Fintech, is an emerging industry that uses technology to improve financial activities and aims at competing with traditional financial methods in the delivery of financial services.

With an annual steady growth rate of 25%, Fintechs are expected to hit US\$309.98 billion, a US\$181.32 billion addition to 2018's US\$127.66 billion. It is on the back of this global digitization agenda that fintech start-up, The Blu Penguin, was born.

Founded in 2017 by Tenu Awoonor, the company currently offers several services including: Transaction Management Dashboard.

This which allows banks to monitor, control and update the terminals within their network in real-time as well as identify and troubleshoot faulty terminals remotely.

Another service that the company offers is the Mobile Money on POS, a game-changing system that provides deposit mobilisation and bridges the gap between mobile money and traditional banking. Recently, the company has expanded aggressively, developing the BluPay app which allows any merchant to turn an Android phone into a POS, offering the same functions and benefits as a traditional POS.

Combining his expertise in systems, strategy, and technology from

working in the US, Nigeria, and Ghana to create African-built tech solutions to the financial space, Tenu Awoonor designed the Inventory Management solution that dynamically manages inventory through the integrated BluPay app.

The BluPay app comes with an array of features including real-time inventory recording and management with stockout alerts; Dynamic SIMs, which enables digital devices to have continuous connection to the best network in a location, ensuring a seamless switch to the next best network if an end-user's chosen network goes down.

This ensures 99.9% connectivity; and a Direct Debit System, which enables end-users to set recurring payments with a pre-determined frequency (daily, weekly) from mobile money wallets for loan repayment or funding investment accounts through a



**Tenu Awoonor**

managed portal. The Blue Penguin has also created an acquisition team to onboard other clientele, to provide their e-payment tool to businesses outside of the banking ecosystem.

In addition, they have developed an electronic inventory management system that is seamlessly integrated into the BluPay app to help merchants track and reconcile their inventories dynamically. It is ideal for retailers and SMEs that cannot invest in a robust inventory management system

comparative to those of large-scale retailers.

The Blu Penguin's primary markets are the ECOWAS countries and the Sub-Sahara region. Some of its clients include Stanbic Bank, Fidelity Bank, First Atlantic Bank, Ecobank, GT Bank, Zenith Bank, Republic bank among many others. The Blu Penguin is also the official distributor of Verifone in West Africa operating across all the ECOWAS countries with a footprint in East Africa.





Save for your retirement  
with Axis Pension Trust and  
**Enjoy a FREE LIFE  
INSURANCE COVER**

☎ 030 273 8555  
✉ [aptl@axispension.com](mailto:aptl@axispension.com)

\*Terms & Conditions Apply

#RetireInStyle

  
@axispensiontrust

Licensed and  
regulated by





# Annan Capital Partners

## Redefining Africa's wealth and impact investing sector

Over the last decade, private financial flows to Africa have grown steadily accounting for about 70 % growth rate. As private flows increase and traditional Official Development Assistance declines, Africa needs to harness this increased private investment or alternative investment options to address socio-economic challenges on the continent.

Though this market remains nascent in Africa, impact investment serves as a major contributor to sustainable development and socio-economic growth on the continent. To support the growth and sustainability of the sector within the region, Annan Capital Partners has played an active role in the sector's development by identifying impact investment opportunities and sustainable projects in emerging and developing markets. With a team of local and international experts, our goal is to bridge the gap between investors and investment opportunities across the continent.

Annan Capital Partners (ACP) was established in 2012 by Roberta Annan and operated under the name Roberta Annan Consulting Ltd. until 2019 when the name was changed to Annan Capital Partners. Based in Accra, we are a homegrown African entity committed to the growth and development of Africa's burgeoning markets; creative economy, energy, health, education, real estate, agribusiness, technology sectors.

As a specialized boutique investment and advisory firm, we provide professional advisory services to our clients in collaboration with our international partners and other stakeholder institutions including fund managers and asset management funds, development finance institutions and donors, private equity managers, institutional investors and foundations.

Founder and Managing Partner of Annan Capital Partners believes that Africa needs to leverage on African market investments and finding capital market-based solutions in order to boost socio-economic growth and promote infrastructure development.

Annan Capital Partners has three main business lines; Advisory, Estate Planning, and Impact Investments.

### Business Advisory

Our business advisory arm, focuses on the provision of general advisory and business development services. We help our clients overcome the challenges they face in their daily operations. The impetus for ACP and its ancillary structures, has always been to establish practical business solutions through the implementation of robust management systems.

Based on our unique



### ANNAN CAPITAL PARTNERS



[www.annancapitalpartners.com](http://www.annancapitalpartners.com)

operational model, our enterprise development process involves gathering intelligence and other relevant information. With support from our international partners in Mauritius and Switzerland, we provide our clients with relevant insights and facilities that support their wealth management and capital assets. We also provide business advisory services to businesses within the energy and infrastructure sector.



**NEED PHILANTHROPY ADVISORY?**

Contact Annan Capital Partners today!

+233 30 293 5194  
[www.annancapitalpartners.com](http://www.annancapitalpartners.com)

### Philanthropy Advisory

ACP offers tailor-made philanthropy advisory services for private and family foundations as well as individual funders. Our services are designed to provide philanthropists with the support they need to engage in meaningful impact.

### Our services include:

- ◆ Establishing a foundation
- ◆ Managing operations
- ◆ Planning for succession and next-generation involvement
- ◆ Evaluating and strengthening their philanthropic impact
- ◆ Fundraising strategies

### Estate Planning

We offer tools and strategies that can help you make informed decisions about your wealth. Effective planning ensures greater control, privacy, and security of your legacy. Through our estate planning services, we provide relevant support and comprehensive planning strategies to help you plan effectively.

The company has partnered with Aquila Invest and Lac Leman Investment Management. We offer clients to these businesses to help them create structures around their money. We help clients preserve their capital, expand and grow, and invest in the geographic region of Africa.



**Interested in ESTATE PLANNING?**

Contact Annan Capital Partners today!

+233 30 293 5194  
[www.annancapitalpartners.com](http://www.annancapitalpartners.com)

### Impact Investments

ACP guides families and clients on the companies, organizations, or projects to invest in, which will generate social and environmental impact and, alongside, provide a good return on investment.

Through our vast network and relationships, ACP is uniquely positioned to assist these families, individuals, businesses, foundations and government agencies to raise funds for a variety of social, political,



**Roberta Annan, Founder and Managing Partner, Annan Capital Partners**

and economic projects. We also develop impact investment strategies for financial institutions and entrepreneurs. Our services are customized to meet the demands and needs of our clients in the impact investment market.

requirements. At all times, we act with confidentiality, efficiency, flexibility, integrity, and independence.

Our goal is to simplify busy lives and assist those families by providing a full spectrum of private office services. We offer the following services: tax compliance, private banking, document management & record keeping, bookkeeping, bill paying, etc.



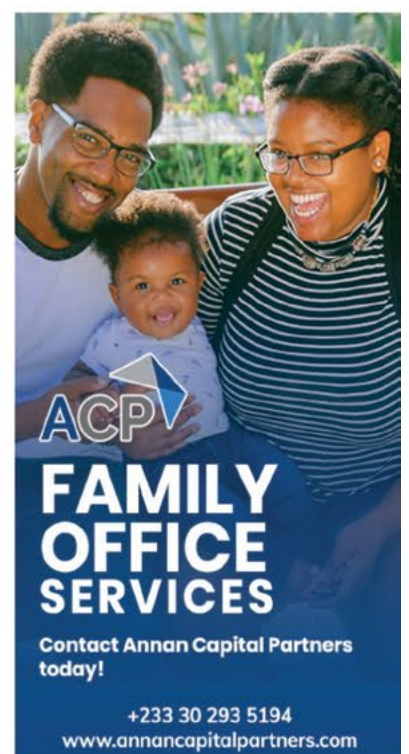
**INVEST IMPACTFULLY!**

Contact Annan Capital Partners today!

+233 30 293 5194  
[www.annancapitalpartners.com](http://www.annancapitalpartners.com)

### Family Office

ACP family office tailors each solution to suit our clients varied needs and



**FAMILY OFFICE SERVICES**

Contact Annan Capital Partners today!

+233 30 293 5194  
[www.annancapitalpartners.com](http://www.annancapitalpartners.com)

**Annan Capital Partners - Sustaining wealth and improving lives together with you**





# ANNAN CAPITAL PARTNERS

IMPROVING WEALTH AND SUSTAINING LIVES TOGETHER WITH YOU!

## OUR SERVICES



Philanthropy  
Advisory



Estate Planning



Impact Investment  
Advisory



Family Office



[www.annancapitalpartners.com](http://www.annancapitalpartners.com)



[info@annancapitalpartners.com](mailto:info@annancapitalpartners.com)



+233(0) 302 935 194

Our Offices: • Accra • London • Switzerland • Lithuania • Abidjan





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

**SPECIAL  
PUBLICATION**



**MONDAY FEBRUARY 8, 2021**

47

# Volkswagen Proudly Assembled in Ghana



## UNIVERSAL MOTORS LTD

Head Office And Workshop - Klan Street, Accra  
Showroom - #1 Graphic Road, Adjacent MTN  
Near Obetsebi Lamprey circle

☎ 0800VWCARS  
892277

📞 0544338804

🌐 [www.volkswagenghana.com](http://www.volkswagenghana.com)  
✉ [info@vw-uml.com](mailto:info@vw-uml.com)  
📘 Volkswagen Ghana  
📷 vwghana  
🌐 volkswagen Ghana  
🐦 @vw\_ghana



## Increase Transactions Today.

Access your single collection,  
payment and remittance hub  
across Africa.

[www.dreamoval.com](http://www.dreamoval.com)







Elton Fredrick Afari, CEO, Equity Health Insurance

# Equity Health Insurance leads the way in private health insurance

Ghana is buoyed by a strategic partnership with clients to deliver a value-added scheme.

Afari speaks proudly about Equity's unique credentials: "We are building to a point where what we deliver is equitably spread across the ecosystem so all stakeholders can benefit. Equity is here for the ordinary Ghanaian. As an indigenous company, our ultimate resolve is to provide world-class and top-of-the-edge customer service to our clientele while ensuring that quality healthcare is accessible and affordable to and for all Ghanaians."

With six key pillars of Respect, Integrity, Speed, Empathy, Innovation and Teamwork, Equity offers product options that are tailor-made for all categories of businesses (big and small corporations) and all levels of employees including individual and family packages.

Equity works with accredited Health Service Providers (HSPs) which spans the entire country, who understand the language of comprehensive healthcare solutions.

To this end, it has held several broad sector consultations, workshops as well as paid working visits to the HSPs to foster inclusion and rein them in on a vision that guarantees absolute returns and delivers the bottom line.

At one of such meetings in Accra, Afari called for closer collaboration between EHI and the HSPs. "As co-dreamers on this journey of ours, we ask that you work with us to deliver the unrivalled healthcare provision we so seek to

achieve. We therefore seek your collaboration.

Equity has come about as a result of feedback from industry stakeholders like you good selves and the companies you represent. Years ago, when we decided to embark on this journey, we came asking you what works for all stakeholders. Your feedback has today ensured that we have a product line-up that is already the talk of town.

We don't intend to dilute this at all. We are going to work with you and the customers to continuously review and appraise what we offer so that at all times, the customer wins. When the customer wins, we also win. Our undying promise at Equity is to continuously improve healthcare access through excellent patient-centric services, in a cost-effective and timely manner."

Our entry into the healthcare provider space in Ghana is buoyed by a strategic partnership with all of you present here to deliver a value-added scheme."

**Equity Health Insurance provides four key premium-based health insurance products:** Equity Shea, Equity Oak, Equity Mahogany and Equity Rosewood.

All four products have been designed to offer comprehensive medical care to members, which include but not limited to hospital consultations, surgeries, dental care, maternity, prescribed drugs and optical care. Clients enjoy competitive packages that cover 99% medical conditions including in-patient and out-patient services.

To promote our customer centric mantra, we have a 24-hour operational health line that puts clients in touch with us. Additionally, we provide each insured company with an Account Manager who serves as a liaison with Health Service Providers.

Started in 2017 as Equity TPA Limited, Equity Health Insurance is a limited liability company which operates for the benefit of its members as a Private Health Administrator. The company is indigenously owned. It received regulatory approval in 2020. The ultimate goal of the organisation is to provide world-class and top-of-the-edge customer service to its clientele while ensuring that quality healthcare is accessible and affordable for all Ghanaians.

**Equity Health Insurance..... Here for you.**

**Contact us for all your health insurance needs:**

**Equity Health Insurance LTD**  
GE-047-0892 old Ashongman Ablajei  
P.O. Box MD 501 Madina  
+233 (0) 508 668 11  
+233 (0) 508 668 116  
+233 (0) 501 515 122  
Office Line +233 (0) 302 555 5738/  
302 556 038

**Social media handles**  
Twitter: @equityhealthy  
Facebook: @equityhealthinsurance  
LinkedIn: equityhealthinsurance

**T**he health insurance sector in Ghana over the years has seen exponential growth. At the height of that is a desire to bring quality and affordable healthcare support to persons who sign on and subscribe to these organisations.

## Enter Equity Health Insurance

Years ago, the dream was birthed courtesy the visionary thinking of CEO, Elton Fredrick Afari. Afari had spent considerable years working in the sector and helping one of its key players to record successive growth, and knew exactly what customers wanted.

And so, when the opportunity came to start Equity Health Insurance, he saw a window that places the customer right in the middle of the

mix, where they get to decide and benefit from quality healthcare that is guaranteed.

Work started in earnest and today, Equity is on its way to building an impressive portfolio of corporations and individuals who find its value proposition a game changer. Operating under the trade name Equity Health Insurance (EHI), it is gradually becoming an agency of preference in the private health insurance ecosystem.

Duly registered as a Private Health Insurance Organisation, Equity has set out on a journey to become a trusted and well-known brand in the administration of Healthcare in Ghana while continuously improving healthcare access through excellent patient-centric services, in a cost-effective and timely manner.

Built on credentials that are able to stand the test of time, Equity's entry into the healthcare provider space in

data. Content creators also need to look for footholds in areas of user engagement they might have considered insignificant or impregnable in the past.

## Flexible customer support

Is customer support a headache for you? Is it taking too much of your valuable time?

That's too bad for your company. Because if you want to reap the benefits of a truly customer-first experience—loyal customers who are crazy about your company—you'll need to stop dragging your feet and reprioritize.

The figures speak for themselves. Customers buy (up to 50%) more and are willing to spend (up to 25%) more on services if their customer support experience makes them feel good.

Designing stellar customer support experiences doesn't mean driving your customer support team like huskies.

It means putting yourself and your

team into the shoes of the customers who come to you seeking the most efficient, painless answers to their problems.

Diagnosis and assessment are key. Do your customers typically come to you looking for solutions to niche tech or billing issues? Then make sure you have specialized employees on hand who know or can find the answers. Because there's no better way to drive away your customers than putting them on the phone for half an hour with an employee they suspect knows less about your products or services than they do.

If this means growing your customer support team (channels, locations or expertise), and you can make the investment, do it. You'll be following in the footsteps of customer-first success stories like website-building platform Squarespace and collaboration hub Slack (175 support

agents in 5 countries with 25,000 support tickets served monthly), which early on staked their brand growth on stellar, dependable omnichannel customer support.

Customer preferences are now mappable in cartographic detail. Your content strategy needs to find ways not only to chart and make sense of that data. Content creators also need to look for footholds in areas of user engagement they might have considered insignificant or impregnable in the past.

## Valuable metrics

It's 11 pm and you get a phone call. You answer it because the number seems to be local. It's probably not a friend at that time of night, but you never know. They may have lost their phone and are calling from the roadside with a flat tire and a mobile they borrowed from a good Samaritan.

But it's not.

It's a robocall from a medical insurance company you've never heard of spoofing a local phone number. In the mood to buy?

This is a toxic lead in every sense of the word. Carpet bombing for leads isn't just a sure way to sabotage your brand name. It's also a very good example of thinking in short-term metrics.

Robocalling isn't an approach you're ever likely to consider. But it does raise a serious point. When you think of metrics, think long-term.

Aided recall, for example, will tell you how well visitors remember your brand with a little nudge (brand recall). Say they saw your ad on TV. If you showed them the first few seconds of the ad later on, would they remember your company? If not, you may need to rethink that ad.

Similarly, unaided recall (brand recognition) also measures the memorableness of your brand, but without crutches. Let's say you sell rare

# Customer-centric marketing

Continued from page 28

solutions to improve click-through rates. The first pain point they tackled was movie artwork, something they hadn't given much thought to in the past.

Netflix ran an A/B test, showing three different versions (two new and one original) of a poster for the same kid's movie, *The Short Game*. They quickly determined that the two new designs they'd created for the test earned them 6% and 14% more engagement, respectively, than the original (studio) artwork.

You can imagine how much artwork there is on Netflix, and how fast they got to A/B testing all of it.

The takeaway?

Customer preferences are now mappable in cartographic detail. Your content strategy needs to find ways not only to chart and make sense of that

Continued on page 67





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

SPECIAL  
PUBLICATION **B&FT**  
Business & Financial Times  
MONDAY FEBRUARY 8, 2021

49



# HERE FOR YOU, IN SICKNESS AND IN HEALTH

**+233 (0) 508 668 115**

**+233 (0) 508 668 116,**

**+233 (0) 501 515 122**

Equity Health Insurance LTD  
GE-047- 0892 old Ashongman Ablajei  
P.O. Box MD 501 Madina

[www.equityhealthinsurance.com](http://www.equityhealthinsurance.com)



**EQUITY  
HEALTH  
INSURANCE**





# Dominion Television

## Where Christianity meets creativity

Since its establishment in 2017, Dominion TV has maintained its objective of being the number one Christian channel in Ghana and across 48 sub-Saharan African countries with 24/7 content on the Gospel of Jesus Christ through arts, music, culture, featured films and talk shows.

Pioneered by one of Africa's power couples, Archbishop Nicholas Duncan-Williams and his wife Rosa Whitaker, the concept of Dominion TV was a combined effort of their gifts and ambitions to pioneer an entirely new African media genre – Christian lifestyle.

Now marking one year since Dominion TV's landmark arrival onto the DStv satellite platform, the network was recently given an even stronger channel position on DStv channel 352 and channel 168 on GOtv.

Headquartered in Accra, Dominion TV also focuses on dealing with issues heretofore regarded as "untouchable" by most ministries. Rolling out its new series of content in March 2021, Dominion TV is taking on mental health, gender equity and rape, keys for success in business and life, news, new generation views, fashion and food.

"Creativity is God's gift to us; using our creativity is our gift to God. Therefore, Dominion TV also seeks to emphasize that Christianity is not a series of events but a lifestyle," says Archbishop Duncan-Williams.

On her part, Rosa Whitaker noted that Dominion TV is no ordinary TV network. "We are a Pan-African platform for inspired and empowered living which is found in the Gospel of Christ. God, however, has been so misrepresented in modern culture that we are taking to the airways content that will inspire believers and non-believers alike to bring Christ into every aspect of their lives."

With a keen eye on the business case, "Dominion TV is an investment in Africa's creative economy, which truly holds much promise," opined Rosa. Corporate advertisers and global sponsors of special campaigns should not overlook Africa's promising affinity market – the Christian community.

According to Quartz Africa, the region is set to be the global center of Christianity for the next 50 years with 631 million Christians accounting for 45% of the continent's population. This number is not inclusive of the millions of Africans in the US and European Diaspora.

Dominion TV produces and acquires content that appeals to this burgeoning demographic who prefer inspiring, ethical and values-based content. Front and center of Dominion TV's growth strategy is the fact that Africa is also the world's youngest continent with 60% of the region's population under the age of 25—an invaluable base for media content. Further, for TV in Africa, the average daily viewing time is 3 hours 38 minutes—outpacing average global viewing time by 25%.

Dominion, a mission-driven enterprise, is not merely relying on television. It is a multimedia company with a myriad of platforms: Dominion TV Prime—a Vimeo-powered application that takes Dominion beyond Africa to the world and a Dominion YouTube TV platform. Dominion TV's newly built modern TV, audio studios and production business unit also support the production of content, e-books and music for African creatives seeking affordable tools on which they can build their platforms.

Dominion TV is now offering competitive rates with discounts to advertisers, ministries and content creators aiming to broaden their footprints and reach across Ghana, Africa and the world. These competitive advertising and airtime rates celebrate Dominion's one-year anniversary on the DStv platform and its recent move to channel 352 on DStv – a much stronger position for its target demographic.

Dominion also has the largest repository of yet unheard messages and payers from Ghana's own iconic Apostle of Strategic Prayer Archbishop Nicholas Duncan-Williams. On Dominion TV features like Inspire, hosted by Ama K. Abebrese and Dominion's COVID-19 series, the fusion of Papa (as he is affectionately called) and Rosa is clear with guests such as TD. Jakes and Joyce Meyer, to leaders in business and policy such as Ambassador Jendayi Frazer, the former US Assistant Secretary for Africa and Senior Director for Africa at the White House; Dr. Ngozi Okojo-Iweala, who is now the consensus candidate to lead the World Trade Organization, to Hollywood stars such as Danny Glover and journalists like Isha Sesay. Dominion is also known for its showcase of Africa's top talent including Joe Mettle, Ebo Whyte, Nathaniel Bassey, Sinach and, Dr. Tumi.

Rosa, known across Africa for her pioneering role as America's first ever Assistant US Trade Representative for Africa in the Executive Offices of US presidents Bill Clinton and George Bush, has long been bullish on business



**Archbishop Nicholas Duncan-Williams, Founder & President  
with Rosa Whitaker, Vice President and CEO of Dominion Television**

in Africa. Her firm, The Whitaker Group, established in 2003, is credited with bringing significant investments into Africa with a cross section of blue-chip clients.

Rosa Whitaker is best known as one of the architects of the African Growth and Opportunity Act (AGOA), which has annually resulted in billions of dollars in African exports entering into the US market free of duties or taxes. These concessional trade benefits have also attracted investments into Africa's manufacturing sectors while also creating millions of jobs across the Continent.

AGOA, now spanning the administrations of four US presidents, remains the cornerstone

of US economic policy towards Africa. Rosa is now rebuilding and expanding the transatlantic coalition that got AGOA done to establish yet another bold and transformative US Africa economic policy recommendation for President Joe Biden's administration.

She also serves on the executive board and as President of Mercy Ships, the global charity operating the world's largest private hospital ships which has over the decades provided more than 2 million economically vulnerable Africans with surgeries and medical treatments while training a new generation of African healthcare providers. Mercy Ships has provided these interventions, valued at nearly US\$3 billion, free of charge, to more than 2 million of the most economically

vulnerable Africans with a special particular focus on West Africa.

Archbishop Nicholas Duncan-Williams and Rosa embody inspired and empowered living – their lessons for surviving and thriving in good times and bad; keys for success in living, loving and overcoming will be weaved into the offerings of Dominion TV. Ghana and Africa are watching and the world is waiting for the rise of yet another star from this side of the Atlantic.

For more information about Dominion Television: Website: [www.dominiontv.net](http://www.dominiontv.net) Social Media: @mydominiontv (Instagram & Twitter). Dominion Television (Facebook and YouTube)





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

**SPECIAL  
PUBLICATION**  
**B&FT**  
Business & Financial Times  
MONDAY FEBRUARY 8, 2021

51



**DOMINION  
TELEVISION**

Africa's Premiere Christian Lifestyle Network  
For Inspired and Empowered Living

We are  
**NOW** on  
**DStv**  
Channel 352 and  
**GOtv**  
Channel 168

Special discount  
rates for advertising  
and airtime when you  
mention this ad.  
Contact: [marketing@dominiontv.net](mailto:marketing@dominiontv.net)

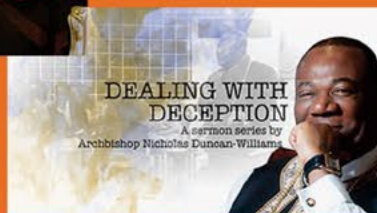


State of the art  
studio for audio  
and video production



Watch  
Dominion TV for the  
**BEST**

Inspiring talk shows,  
documentaries, entertainment,  
prayer, preaching,  
praise & worship, children shows,  
food, fashion and more.



**DEALING WITH  
DECEPTION**

A sermon series by  
Archbishop Nicholas Duncan-Williams



**Watch Dominion TV on the go!**  
Download the app on



Partner with us and share our mission to be Africa's leading media source for entertaining, instructive and inspirational faith based content.

**contact: +233 500 492 860**

Dominion Television & Studio, Spintex, Accra  
[www.dominiontv.net](http://www.dominiontv.net)





# Hollard

## Making a case for the Ghanaian insurance industry

**T**he Ghanaian insurance industry, like other arms of the financial services sector, is a bit of an enigma. It has been in existence, in some form, from the pre-colonial era, "when insurance business was transacted through foreign trading companies who acted as chief agents of insurance companies in the United Kingdom and elsewhere."

However, it remains in its nascent stage as its growth has been stunted, mostly by macro-level socio-economic factors beyond the control of players within its space. Over the course of the past decade, however, spurred on principally by increasing globalization and a faster rate of adoption of technology, the industry has grown in leaps and bounds.

### Hollard Ghana

The growth has been industry-wide, however, crucial to it has been the geometric progression of Hollard Ghana. Formerly Metropolitan Insurance Company Limited (MET), the company was acquired by the Hollard Group of South Africa in 2015 and has taken the operations of the firm up several notches.

Within that time frame, Hollard Insurance Ghana has chalked up a number of successes. Its financials have made remarkable reading in terms of Gross Written Premium in the industry as well as consistently achieving double-digit growth in revenue. For the last three years, Hollard has achieved the exclusive accolade as Top Employer of the Year by the prestigious Top Employer Institute.

### Products

While the business initially divested itself of life insurance business, the current leadership has overseen a relaunch of the group's life insurance business, Hollard Life. The business has applied a unique sales model and innovative products that are making the business increasingly popular with customers.

Hollard's catalogue is replete with products in its General and Life portfolios. Under its General business it provides personal line insurance solutions such as Personal Accident Insurance, Travel Insurance, Motor Insurance, Home Insurance, among others.

There are also well-designed insurance solutions for businesses and other commercial entities to cover their properties and liabilities to which they are exposed. Hollard offers Assets All Risks Insurance, Fire Insurance, Burglary Insurance, Motor Insurance, Marine (Cargo and Hull) Insurance, Business Interruption etc.

Their offering in Liability Insurances include: Public Liability, Product Liability, Director's & Officers Liability, General Liability,

among others.

Other products available for businesses include Goods-in-Transit Insurance, Business Interruption Insurance, Money Insurance, Fidelity Guarantee Insurance, Professional Indemnity Insurance, Customs and Surety Bonds and Engineering Insurances such as Contractors All Risks Insurance, Erection All Risks Insurance, Plant & Machinery Insurance, Electronic Equipment Insurance among others.

Hollard's expertise in other specialized areas such as Stevedore and Shore Handling Liability Insurance, Business Travel Insurance, Tournament-Centric Hole-In-One Insurance for golfers etc are unmatched in the Ghanaian insurance industry.

Hollard's renowned Life catalogue includes the Adepa Family Plan, with the recently announced 'Adepa Three' – 'Adepa wo Fie', 'Adepa Goal Save', and 'Adepa Saving Plan'.

Hollard Life's flagship product, the Adepa Family Plan is designed not only to provide funds to ensure a befitting farewell to departed family members but also to replace income lost to the family as a result of death of the bread winner.

Adepa Wo Fie Plan is a bundled funeral Policy that provides automatic cover for a Policyholder and their nuclear family. For clients who are looking forward to saving an amount of money (savings) at their own discretion, Adepa Savings Plan got you.

Hollard Life also has an investment product called Adepa Goal Save Plan. This investment guarantee product allows a contribution towards the attainment of a predefined goal amount. There is also the Purple Employee Plan and Credit Life Protection Plan.

### Key partnerships

Aware of the crucial role of strategic partnerships in driving insurance penetration, Hollard Ghana has expanded its list of partnerships with key corporate institutions. This includes VIVO Energy Ghana; bancassurance partner banks such as Absa, FNB, Stanbic and affinity partners, like Atlantic Phones and Altruist Technologies (MTN Device Insurance), as well as key retailers like Melcom.

Their Hollard2U office are spread across the country making their services easily accessible by all. Their reverence and appreciation of the role of insurance brokers in the market make them the brokers' preference and they have consistently been voted among the broker's preferred insurers. These partnerships have helped diversify Hollard's distribution channels and improved insurance penetration in Ghana.

Claims Payment matters most in the insurance sector and Hollard is a trailblazer in claims payment, with

customers expressing satisfaction with the company's speed and care. Even more, the company's vibrant brand is now more present and established as a challenger to the more conservative competitors.

### Technology

Hollard Ghana's forward-thinking approach is reflected in the priority it has given to technology as a driver of business. The company has been at the forefront of automation and has been an advocate of digitisation in the industry.

This has culminated in the launch of its groundbreaking initiative, the Artificial Intelligence (AI) powered Hollard ChatInsure. The ChatBot nicknamed 'Araba', the first of its kind in the industry, offers end-to-end services to existing and new customers as they are able to have Frequently Asked Questions answered, initiate, process, pay for and receive policy documents. It is currently hosted on WhatsApp and issues Home Insurance, with plans far advanced to expand onto other platforms and with more product offerings.

### Management Team

Hollard's reign of unparalleled excellence has been propelled by the hardworking and dedicated persons at the helm of affairs led by Group Chief Executive Officer, Patience E. Akyianu, with Daniel Boi Addo as its Managing Director for Hollard Insurance, and Nashiru Iddrisu, Managing Director for Hollard Life Assurance. With this calibre of seasoned professionals on its management team, it comes as no mystery, the success of the Group.

### Awards and Recognition

As testament to its excellence, Hollard Ghana has garnered a plethora of key awards and recognition.

At the Chartered Institute of Marketers Ghana (CIMG) Performance Awards 2020, Hollard Insurance, a subsidiary of the insurance group, was adjudged 'Insurance Company of the Year 2019' in the Non-Life Insurance Category for its introduction of innovative products with 'Araba Hollard', winning the 'Product of the Year (Service) awards'.

At the Ghana Insurance Awards (GIA), Hollard was voted as the Best Growing Company of the Year in the General Insurance Category, Commercial Line Insurer of the Year as well as the Marketing Initiative/Campaign of the Year-Insurance Category.

Furthermore, the Group CEO of Hollard Ghana, Patience Akyianu,



**Patience Akyianu, Group CEO of Hollard Ghana**

was named the Marketing Woman of the Year and Woman of Excellence at the CIMG and GIA Awards respectively.

### Giving Back

Hollard Ghana is purpose driven. The company seeks to enable more people to create and secure a better future by delivering with excellence for its customers, partners, and community. They believe in doing well by doing good because insurance is a social good and an enabler of progress.

At the height of the ongoing pandemic, Hollard donated GH¢100,000 to the COVID-19 Fund established by the government to finance efforts to curb the spread of the virus currently ravaging the world.

In line with the Group's commitment to the larger society and in effort to help improve access and insurance penetration in the country, Hollard Ghana has undertaken several initiatives in this regard.

Hollard Life Assurance, a subsidiary of Hollard Ghana donated to the children's ward of the Tetteh Quarshie Memorial, Mampong as part of its activities to mark the first-year anniversary of its Life business.

Hollard Ghana, during its Customer Service Week 2020 besieged various tollbooths in Accra -Ayi Mensah, Pobiman, Dodowa, Ashiaman and Tema to pay the road tolls of over 20,000 motorists driving saloon, four-wheel drive and selected commercial vehicles.

To enlighten students on the intricacies of the insurance industry and promote innovation and entrepreneurship, Hollard rolled-out its maiden Tertiary Entrepreneurship Summit at the University of Ghana Business School, which was a large success and is expected to extend to other institutions of higher learning.

### Physical Brand

Hollard's brand is unconventional, and playful, aptly portraying the company's approachable and quirky nature. Their predominant purple, and secondary colours orange, aqua and gold provide a vibrant canvas through which they relate using Ghanaian-inspired illustrations, photography and iconography. When they communicate, they want to give people something to smile about. In a world of worry and concern, Hollard says they make people happy because the company insures people, everyone and everything they love so they can go about their lives stress-free. They are serious when it matters most.

### Moving ahead

As the world recovers from the pandemic, the role of insurers has gained even more prominence. Amplifying sentiments expressed by Hollard Ghana's Group CEO, Patience Akyianu, Insurers, as the primary risk managers for all spheres of the economy must spearhead efforts aimed at building nation-wide resilience to economic shocks and drive the post-pandemic recovery process.

And if its track-record is anything to go by, we can expect Hollard Ghana to lead the charge and shows no signs of relenting in its drive for increased insurance penetration. Hollard Ghana has branches in Accra, Tema, Kumasi, Takoradi, Sunyani and Tamale and several other franchise offices dotted across the country. It is a member of the Chartered Insurance Institute of Ghana, Ghana Insurers Association (GIA), West Africa Insurance Companies Association (WAICA), and the African Insurance Organization (AIO).





# Insuring you, everyone and everything you love!



## Personal Insurance Products

Making life easier is what we are about. Our personal insurance products are tailored to suit your everyday insurance needs.



### Home Insurance

Protects your building and contents against damage from burglary, flood, fire and allied perils.



### Travel Insurance

Extensive protection for emergency medical, dental, legal, and other common risks associated with travelling including terrorism, delayed or lost baggage, flight delays or cancellations, Covid-19, and more.



### Motor Insurance

Get coverage for Third Party, Third Party Fire & Theft and Comprehensive motor insurance with free roadside assistance.



### Personal Accident Insurance

Get compensated after sustaining bodily injury from violent, accidental means resulting in death, disability, or medical expenses.

## Business Insurance Products

Protect the continuity of your business and give it the competitive edge with our business Insurance products.



### Commercial Assets Insurance

Protect the continuity of your business with products such as goods in transit, business interruption and bonds insurance.



### Specialist Business Insurance

From engineering insurance to marine & cargo, we'll cover you for a wide range of unique industry risks.



### Corporate Insurance

Secure the value of your business assets, from your vehicles to your electronic equipment.



### Commercial Liability Insurance

Get covered from liabilities created by your business, your employees or the products you produce.



### Employee Benefit

Take care of your most important asset - your employees - with personal accident insurance and workers' compensation.

## Life Insurance Products :

Get more from life with our life insurance policies made with you in mind.



### Adepas Goal Save

It's an investment guarantee plan that allows you to contribute towards the attainment of a predefined goal amount.



### Adepas Wo fie

It's a comprehensive funeral support plan for your nuclear and other family members. It cushions the grieving family and provides short to medium term financial relief.



### Adepas Savings Plan

This policy allows you to save any amount of money monthly, subject to a minimum investment amount, for an investment period chosen by you.



### Adepas Family Plan

The Adepas Family Plan gives hope to a grieving family by providing short to medium term financial cushioning.



### Purple employee Plan

It Provides a comprehensive cover at competitive premiums. It offers a 24 hour protection to employees throughout their employment.

Sign up for a policy today and secure your future!  
030 222 0966 / 030 279 9788

life • motor • home • personal • business

**Hollard.**  
insurance | life

[www.hollard.com.gh](http://www.hollard.com.gh)





Dr. Alex Asmah, CEO

# Amenfiman

## the outstanding brand in rural banking to look out for in 2021

customer accessibility to our services and banking facilities we plan to launch more customer-focused services that should bridge the gap between the bank and the customer. This strategic vision, we believe would enable the Bank get closer to the customer and respond more easily to the needs of the customer.

In 2020, Amenfiman intends to reach more customers and help more businesses find their success. The Bank has already initiated measures to improve and increase its presence and client access to the Bank's facilities.

On the Corporate Social Responsibility front, Amenfiman Rural Bank continues to be a pillar of support in the communities its operate mostly towards livelihood improvement, woman empowerment and community development. Last year, the Bank deployed several projects including 12 mechanized boreholes and storage tanks schools and clinics. Under its lightening Amenfi project, the Bank has provided streets to light up the communities and improve the safety in those communities.

Our shareholders are committed to our cause to becoming a leading financial service provider and this was exhibited in 2019 when they took the decision to use their dividends to buy more shares. It is a very rewarding experience, becoming and being a shareholder of Amenfiman Rural Bank and the public is invited to become part of this growing and exciting Bank.

In 2020, the Bank would be 40 years old and grown considerably within the period. 40 years of leadership in the industry is a mark that urges it to do more, contribute more, grow more and become more. To our customers, we say "Your Success is our Pride" and we will continue to be your best financial service provider 2020 and beyond.

Amenfiman Rural Bank has made a strong mark under the exceptional leadership of the Board Chairman Dr. Toni Aubynn, the CEO Dr. Alexander Asmah and its entire management.

It is dedicated to mobilization of surplus funds from its catchment areas and channeling of such funds into viable and profitable economic ventures by lending to individuals and groups in all sectors and also to small and medium enterprises, thereby creating wealth and alleviating poverty.

"Our core mandate is to accept deposit, provide lending, and cash management services and related financial services and support for enterprise growth. The bank has successfully executed this mandate and provided the necessary catalyst

“

***The Bank is pursuing strategies to increase client interaction with the Bank through mobile devices and services such as Internet Banking, Mobile applications, card services and agency banking. With a strong brand image, national presence and increased customer accessibility to our services and banking facilities we plan to launch more customer-focused services that should bridge the gap between the bank and the customer. This strategic vision, we believe would enable the Bank get closer to the customer and respond more easily to the needs of the customer.***

**A**menfiman Rural Bank, one of the nation's leading Rural bank was established in 1980 at Wasa Akropong in the Western Region. The Bank has grown significantly over the period and has been successful in executing its core mandate of financial inclusion and rural economic development in Ghana. It has been very successful in mobilizing rural funds and channeling them towards the growth and strengthening of local businesses and farmers within its catchment areas.

The Bank has grown from its operations in the western region and expanded to the Ashanti, Western North, and Central regions of Ghana with its Microfinance and credit operations extending even further past these regions.

The Bank currently has 17 branches and Mobilization Centres that are spread across its areas of operations. The Bank has branches in Abrepo, Santasi, Suame and Kejetia in the Ashanti Region, Sefwi Dwenase and Bekwai in the Western North Region, Dunkwa in the Central region and 11 other branches including its head office in the Western Region of Ghana.

Amenfiman has met and exceeded the minimum capital requirement of 1million Ghana Cedis, required of rural banks having grown to a current stated capital of 6million Ghana Cedis. With a total shareholders' fund exceeding 43 million, capital adequacy of 18.95% and having exceeded all liquidity requirements at the close of business 2020, the Bank is well positioned to absorb any shocks and poised to serve its customers much better.

Due to the growing customer confidence in the Bank, the Bank

recorded a total deposit of Gh¢363 million representing a growth of 34.57% during the past year. In a year mired with crisis in the industry, such achievement is highly remarkable.

Amenfiman Rural Bank currently holds a total asset base of about Gh¢477.7 million largest rural bank in Ghana.

Amenfiman is committed to improving trade and enterprise within the local economy through the delivery of credit and facilitating the movement of funds between buyers and sellers across the country. In 2020 alone, the Bank disbursed a total of Gh¢175 million in loans with over Gh¢105.5 million to SMEs, Microfinance and Farmers.

What has made this bank a solid and strong brand in the country is the exceptionally excellent customer service, convenience and affordability of its products, the quality of its people including the Board, Management and the Staff. The Bank has been very successful due to the strong synergy between Board, management and Staff.

Amenfiman recognizes the importance of technology in service delivery and is poised to become the most tech-savvy RCB in the country with our customers already having access to ATM services, mobile banking, foreign remittances, payment and collection systems and convenient general and life insurance services. All our branches and mobilization offices are connected to our network which makes customers access to the Bank seamless.

The Bank is pursuing strategies to increase client interaction with the Bank through mobile devices and services such as Internet Banking, Mobile applications, card services and agency banking. With a strong brand image, national presence and increased

for rural community development and also promoted growth by creating jobs and improving the lives of its clients.

We have become a household name for supporting micro, small and medium enterprises as well as agricultural business. Our strategy in supporting farmers especially cocoa, rubber and live stock has made farming very attractive in our catchment areas."

Its vision is to consolidate and sustain leadership in rural banking in Ghana and to become a point of reference in the industry while aspiring to be the most tech-savvy and customer-friendliest rural bank in Ghana.

Amenfiman Rural Bank is a one-stop shop, where easy and convenient access to financial services are provided. The products are tailor made to suit the needs of customers, they

include savings account, current account, investment accounts, ATM, mobile banking, funds transfer services both local and international and we have the best turnaround time for our loan products.

As a customer-centered bank, Amenfiman provide platforms for customers to express their dissatisfaction which gives them cues to delivering the best service experience, for customers.

"Our financial indicators demonstrate our growth over the years which solidifies the confidence and trust our customers have in us. Even in the phase of a global pandemic, we have grown in all our Key Performance Indicators (KPI's)," Dr. Asmah stated.





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

**SPECIAL  
PUBLICATION**



**MONDAY FEBRUARY 8, 2021**

55



[www.letshego.com/gh](http://www.letshego.com/gh)

# LetsInvest

with Letshego Savings & Loans

## ENJOY

- Rewarding yields on your funds at competitive interest rates.
- Flexible investment tenures for 91, 182 or 365 days.
- Easily track your investments.

**A TRUSTED SAFE HAVEN  
FOR YOUR INVESTMENTS**

✉ [treasury@letshego.com](mailto:treasury@letshego.com) ☎ 0577707700



LetshegoGhana







# Your brand, your business, your organisation

By Dzighbordi K. DOSOO

**A** brand is the set of expectations, memories, stories and relationships that, taken together, account for a consumer's decision to choose one product or service over another." – **Seth Godin**

Branding is one of the most important aspects of any business, large or small, retail or B2B. An effective brand strategy gives you a major edge in increasingly competitive markets. What exactly does "branding" mean and how does it affect a business like yours?

The most common form of branding is business branding. All around us, we see all kinds of businesses who have polished themselves up to look very attractive in their respective competitive markets. From intelligent logos and well-positioned mission statements, their branding is a comprehensive and important aspect of both business and their personal relations.

The conversation about what exactly personal branding is, is still ongoing. Personal branding does not begin and end with looks. A personal brand cannot be externally designed. A personal brand is not your logo or the degrees you have attained from the best institutions. Neither is it your fancy job title or every other label other people have imprinted on you. A personal brand is not for only people who want to start a business or those running businesses. It is for everyone!

Branding generally is the process of communicating a unique selling proposition, or differential, that sets a product or service apart from the competition. Simply put; your brand is your promise to your customer. It tells them what they can expect from your products and services, and it differentiates your offering from your competitors'. Your brand is derived from who you are, who you want to be and who people perceive you to be – **John Williams**.

Every business wants to be a customer's first choice. Building and managing a brand can play a significant part in making that happen.

Info Entrepreneurs shares that branding extends beyond to your business' core values and to every interaction you have with customers and suppliers. Your brand is what you are really selling to your customers, not just a product or service for which there may already be many existing providers. A strong brand can make any business stand out from the rest of the crowd, particularly in competitive markets.

The conversation about what exactly personal branding is, is still ongoing. Personal branding does not begin and end with looks. A personal brand cannot be externally designed.

A personal brand is not your logo or the degrees you have attained from the best institutions. Neither is it

your fancy job title or every other label other people have imprinted on you. A personal brand is not for only people who want to start a business or those running businesses. It is for everyone!

Branding generally is the process of communicating a unique selling proposition, or differential, that sets a product or service apart from the competition. Simply put; your brand is your promise to your customer. It tells them what they can expect from your products and services, and it differentiates your offering from your competitors'. Your brand is derived from who you are, who you want to be and who people perceive you to be –

selling to your customers, not just a product or service for which there may already be many existing providers. A strong brand can make any business stand out from the rest of the crowd, particularly in competitive markets.

In both our look-at-me cultural shift and evolving job market, it is both helpful and necessary to be outstanding when applying for a job or starting your own company. A personal brand is for (almost) everyone. The Influencer Marketing Hub explains that a personal brand is how you promote yourself. It is the unique combination of skills,



**John Williams.**

Every business wants to be a customer's first choice. Building and managing a brand can play a significant part in making that happen. Info Entrepreneurs shares that branding extends beyond to your business' core values and to every interaction you have with customers and suppliers. Your brand is what you are really

experiences, and personality that you want the world to see you.

It is telling of your story, and how it reflects your conduct, behaviour, spoken and unspoken words, and attitudes. In my own words, a personal brand is the individual who has made their story their mission, and that mission their message, which they reflect every



**Dzighbordi K. Dosoo**

## Are you ready for TRANSFORMATION?

**Dzighbordi K. Dosoo: The H.E.L.P. Coach**

**Dzighbordi K. Dosoo is a Personal Impact, Professional Growth and Influence Expert specializing in Humanness, Entrepreneurship, Leadership and Power – H.E.L.P.**

**A career spanning over two decades, she has established herself as a Certified High Performance Coach, Speaker, Author, Wellness Expert and award-winning Entrepreneur with a clientele ranging from C-Suite Executives, Senior Management, Practitioners and Sales Leaders spanning 3 continents.**

**She is the Founder of Dzighbordi K. Dosoo (DKD) Holdings; a premier lifestyle business group with brand subsidiaries that include Dzighbordi Consulting Group & Allure Africa.**

**Dzighbordi has been featured on CNN for her entrepreneurial expertise. She is one of the most decorated female entrepreneurs in Ghana having being named "CIMG Marketing Woman of the Year" in 2009; "Top 10 most respected CEOs in Ghana, 2012; Global Heart of Leadership Award and, Women Rising "100 Most Influential Ghanaian Women", 2017.**

**She can be reached on [hello@dzighbordi.com](mailto:hello@dzighbordi.com) and [@dzighbordikwaku](https://www.instagram.com/dzighbordikwaku) across all social media platforms.**

day.

An advantage of having a personal brand is that you can be YOU and that is the easiest thing in the world if you understand the value you carry. Consistency and Clarity of thought in communication are two common traits lost in many personal brands. Consistency is key. It takes five to seven impressions for someone to remember a brand ([entrepreneur.com](http://entrepreneur.com)). In the beginning stages of finding your space, you are bound to encounter a lot of confusion but with time, you will establish a stable foundation. The focus should never be on how much you are putting out, rather, the strength and clarity of what you are putting out.

Here are some of my favourite golden rules discussed by Forbes for creating an engaging, unique, and inviting brand.

### 1. Have a focus

"Too many people are unfocused when it comes to press and coverage, trying to be "everything to everyone."

Decide what your key message is and stick to it," says Cooper Harris, founder and CEO of Klickly. My personal brand has evolved over the 20 and more years of my career – from working in the banking and financial sector, and then the beauty and spa industry, and now, a high-performance coach.

Who I am as a person has evolved along with these changes but more importantly, I have focused on

Continued on page 58





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

SPECIAL  
PUBLICATION



MONDAY FEBRUARY 8, 2021

57



[www.firstatlanticbank.com.gh](http://www.firstatlanticbank.com.gh)



The all new  
**FIRST ATLANTIC BANK  
CREDIT CARDS**

VISA Classic / VISA Platinum / VISA Infinite

Apply Now

Tel: 030 268 2204

   @firstatlanticgh



... refreshingly different!





# Welcome to the AMC Family

**F**or over 8 years, the focus of operations has been to provide our clients with quality medical care in an expedited affordable manner and to guarantee a satisfying health care experience.

As our client, be assured that our core duty is to make your health our topmost priority and business.

We exist to change the narrative in the health care system and offer services at par with International standards thereby guaranteeing safe, high quality, patient-centered and compassionate care in an ultra-modern ambience.

## Our Services

1. General Primary and Internal Medicine Services
2. Medical Emergency Services
3. Laboratory Services
4. Pharmacy Services
5. Ambulatory Surgical Services
6. Medical Diagnostics Services
7. Specialist Physician Services
8. Occupational Health & Wellness Services
9. Ambulance Services
10. Inpatient Services

## Our Insurance Partners (Local / International)

Acacia Health Insurance, Apex Health Insurance, Cosmopolitan Health Insurance, Equity Health Insurance, GHIC, Glico Health Insurance, Nationwide Health Insurance, Phoenix Health Insurance, Premier Health Insurance, Prime Insurance, AETNA, Allianz, AXA, Bupa Ericsson, Bupa Global, Cigna, GBG International, Metlife, NOW Health



International, Optimum Global and United Healthcare.

## Our Contacts

Call us to schedule an appointment or walk-in for a satisfying experience:  
Tel: +233 (0)204 096 099; +233

(0)233 099 096; +233 (0)501 663 827

Website: [www.accramed.com](http://www.accramed.com)

Location: 11 Angola Close, Ringway Estates, Osu

Thank you.

Dr. Cynthia Opoku-Akoto  
C.E.O

# Your brand, your business, your organisation

Continued from page 56

carry one strong message at a time to stay relevant to my audience.

When your community changes, your message must change along with it. In fact, Adam Smiley Poswolsky, millennial workplace expert and author of *The Breakthrough Speaker*, takes it one step further when he's advising speakers: "Carve a niche, and then carve a niche within your niche. The best personal brands are very specific."

## 2. Tell a story

If your brand is not telling a story, both personal and business, you have already lost half of your potential audience. Allen Gannett, chief strategy officer at Skyword and author of *The Creative Curve* explains it best: "The most effective personal branding strategy these days is to build a true narrative - single character monologues are boring, and even more boring for your personal brand." No one wants to hear you shout about your brand into the social media void, so create a story around your brand that your audience can engage with.

## 3. Be consistent

Being consistent is very similar to having a narrow focus—it is much easier to get recognized for one topic if you consistently create content and brand voice around it. "Ensure that your brand promise stays consistent, both online and offline," explains Fyiona Yong, Director and Millennial Leadership Coach (ICF ACC). "You have to demonstrate consistency across your communication, gravitas, and appearance. Don't underestimate how tiny inconsistencies can derail personal brand effectiveness."

## 4. Live your brand

When you love the brand that you are building, it is easy to live it. You must embody every part of it naturally. This way, others will easily fall in love with it.

If your personal and business brand are indicative of who you are, the value you have to offer, your credibility and the measure of how successful you and your business can become, where does one begin in creating a strong personal brand for results?

## 1. Stand and speak your naked truth

A personal brand is all about YOU! Be unapologetically yourself. Stand and speak your naked truth. First, you must ask if you know yourself. Do you know your strengths and weaknesses? What do you believe is unique about you that you?

For a million reasons, people will like you and for another million reasons, people will detest you. You can only emanate and communicate what you believe is true about yourself. Your self-confidence, integrity and story should be intrinsic values you are honing.

When you are a certain thing on the inside, it is easier to craft that into a valuable and beautiful thing on the outside, not the other way round! No one will believe in you if you do not. No one will promote you if you cannot do that for yourself. Whatever message you have and whatever mission you are on, you should be the first to trust and believe it. With time, your style and individuality will attract a reliable tribe.

## 2. Gain mastery

One of the things Brendon Bruchard always says is that you have to gain mastery in your PFI – primary field of interest. Your primary field of interest is any interest you have and you must

spend time in building mastery and being relevant in that field. Develop obsession with your interest and keep practicing till you are easily recognized in that field.

## 3. Communicate with authenticity

Having the ability to communicate your truth and field of interest with originality is valuable. Authentic and appealing communication can be done via both verbal and non-verbal means. Your words matter as much as the actions that go with them. When people talk about authenticity and being yourself, many people mistaken it for serving raw and unrefined message. It is important that your communication is appealing while speaking your truth. In fact, going ahead to polish up yourself up isn't being fake. It is called growth. If you are authentic but not appealing, you will still be a brand but not for the right reasons. So yes, be authentic but be appealing as well!

## 4. People like people who are like them

Develop massive interest in people who appreciate what you do. Say you have as little as 5 people or as much a

million people who take interest in what you do, develop an interest in them. Be deliberate about connecting with them. It may involve you taking interest in what they need or what they do as people or in finding the commonality between one another. The number you begin with does not matter.

A good personal brand is known but a better personal brand is known and sells itself through others. A personal brand isn't a bunch of words that only describe you. It isn't still; it is active! Every day, the decisions you take and how you implement them contribute to who you become and essentially what your personal brand grows to be.

It does not take a day to build a personal or a business brand. It takes years; in fact, it is a lifetime duty. The worth of having a solid personal brand which is incomparable to another is worth the effort required to make it.

As your search within yourself to know who you are, what you stand for, you will find the voice to craft and tell your story. You will find the message and the mission and as you take that journey, each day will bring you closer to creating something unique – Your Personal Brand.





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

SPECIAL  
PUBLICATION



MONDAY FEBRUARY 8, 2021

59



**AMENFIMAN**  
RURAL BANK



**TRUSTED & RESILIENT**  
40 years of Business and Service Leadership.

**40** YEARS of  
LEADERSHIP  
IN RURAL BANKING



SAVINGS | INVESTMENTS | LOANS | MONEY TRANSFER

Reach us on our hotlines:

**020 203 0060,  
020 203 0055**

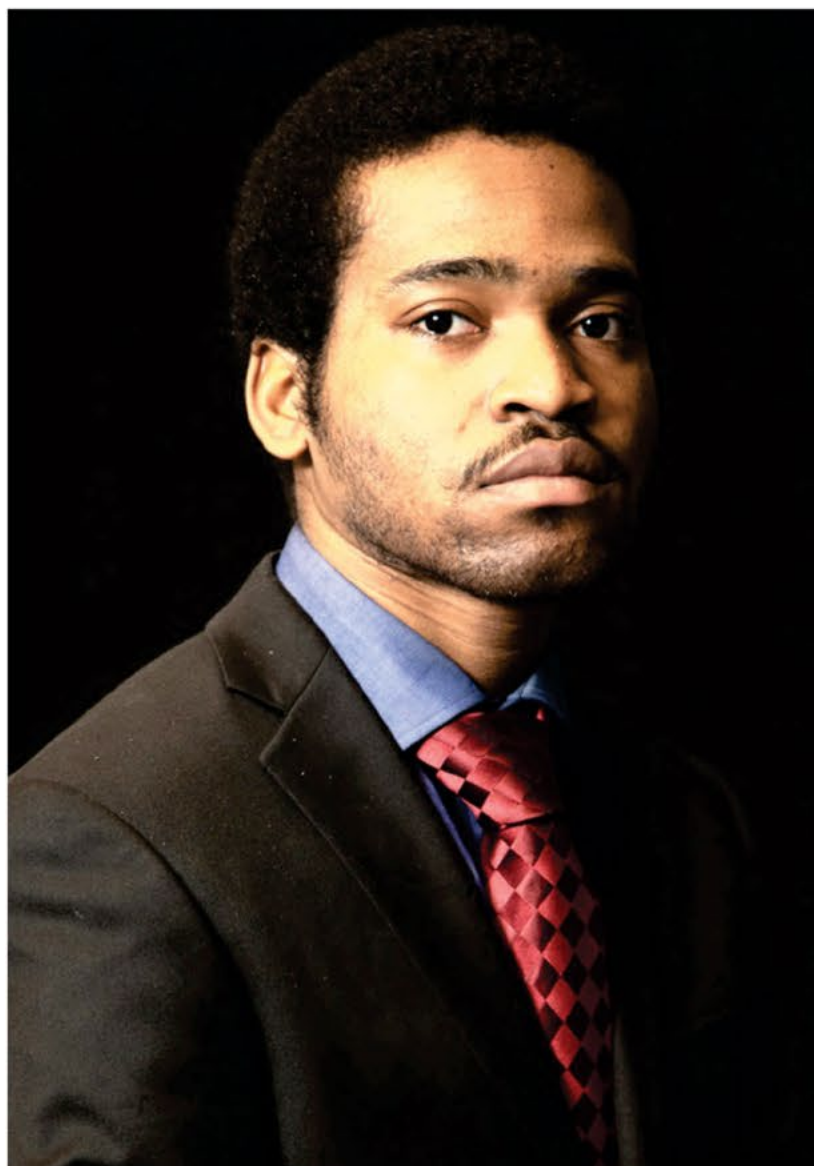
Website: [www.amenfimanbank.com](http://www.amenfimanbank.com)

E-mail: [info@amenfimanbank.com](mailto:info@amenfimanbank.com)



*... Your Success Our Pride!*





By Paul OLELE Jnr.

>>> Paul is a freelance journalist, a graduate of George Washington University. He is currently a graduate student studying journalism in Georgetown University DC, manages social media account for a number of personalities and consults for Corporate Council on Africa. he can be reached on [olelepaul@yahoo.com](mailto:olelepaul@yahoo.com)

COVID-19 has brought upon a very challenging lifestyle for people in the music industry over the last year, which has forced many of them to adapt to the changes of the current climate. In branding, there is sometimes the confusion between brand personality and the personality brand.

While the former refers to human attributes and qualities ascribed to non-human brands, the latter describes a perception and feeling ascribed to a human being often times in the public lens or what those people describe as public figure. These will include musicians, DJs, Comedians and Sportsmen and women. This article will breakdown how personality brands within the entertainment industry were able to remain visible during the course of pandemic.

The sports and entertainment industry went on a major decline with the pandemic. Shows were canceled, sport events closed. Those who attempted to hold physical events had to give this up with growing reports of infection cases even in the so called safe bubbles that some organizers tried.

The African continent had lost great musicians as a result of the pandemic including Manu Dibango, the Cameroonian saxophone superstar, and Aurlus Mabele, the king of Congolese Soukous Music and the changing landscape of the pandemic made it impossible for people to gather at venues in large numbers.

Thus, there was a need to improvise and meet the people half

way. One way in which artists kept engagement with their fan base was through virtual concerts. Nigerian artist, 2Baba, partook in several virtual concerts in 2020. Most notably, he was featured on V-103's international virtual concert, which was powered by the U.S. Census 2020. The aim of content was for people to join in the fight against racial injustice. V-103 is an urban contemporary radio station in Atlanta.

The concert also featured fellow Nigerian artist, Ice Prince, who appeared alongside 2Baba during the proceedings of the event. The virtual concert concept was also adopted by several artists across the African continent.

In Ghana, popular singer, Lamisi, held a concert on July 25, 2020 to honor those who were deeply affected by the COVID-19 outbreak. According to MusicinAfrica.net, the event was organized by Kofi TV and it was also streamed on Lamisi's Facebook page. Though it did not have same feeling of an actual concert with food and drinks, the virtual landscape was still a space where fans could still interact and watch their favorite artists perform their hit tracks.

Religious concerts like the Xperience held in Nigeria every end of the year had a virtual version and drew a lot more global gospel artistes than even before. This may be due to the fact that not travelling and having this online made it easier for a lot of them to participate.

Across the world and on social media platforms, challenge competitions among DJs, musicians and dancers have shown the

# How personality brands thrived during the pandemic

opportunities for personality brands to remain relevant. Their social media accounts especially Instagram live events have become money spinners as some companies also see this as opportunities to advertise their brands on these platforms.

According to dw.com, In the Southern African region of the continent, specifically in Botswana, upcoming musicians are using the social media platforms to engage the audience and grow their business. What makes this unique is that these artistes pay for their audience to listen to them and share feedbacks. They also are very digital savvy by uploading their work on Facebook and other social media outlets.

We also saw how strong personality brands grew their brand through the fight for social justice during the pandemic. The #endsars protest in Nigeria took interesting dimensions when renowned brands like Davido, Burna Boy, Tiwa Savage and Wizkid called for an end in police brutality and the dissolution of the Special Anti-Robbery Squad (SARS) involved in alleged extrajudicial killings and violence against the youth. Davido even led a delegation to visit the Police Inspector-General. The involvement and advocacy of Nigerian celebrities led to an international outcry and the intervention of other artistes in Africa and beyond to speak strongly against the happenings in Nigeria.

In December and ahead of the 2020 Ghana's elections, Shatta Wale, Bronya (Christmas Crooner) and Ghanaian Dance Hall King advised the youth through public campaigns to desist from violence at any time of the election and to ensure that they are not manipulated and used as tools for violence in the country.

Personality brands in the music industry kept their light shining with their humanitarian efforts. Popular Nigerian Musician, Seun Kuti partnered with UNESCO on the #DontGoViral campaign. This initiative featured a two-minute video clip of Seun Kuti & Les Freres Smith, as they collaborated on a song warning people about the dangers of misinformation during the pandemic.

The campaign itself was indeed successful and according to UN News, the online initiative reached over 90 million people in a week. In Southern Africa, SA artists, Riky Rick and Zimbabwean singer, Sha Sha, collaborated on the "Play your part Africa Unite" initiative by the South African government.

In an interview with CNBC Africa, the two artists shared that the initiative was to raise awareness on the virus. Others like Master KG with his gospel Zulu song Jerusalem, and its three-step move danced with Frontline Health care workers in South Africa and inspired this motivational dance across the world.

Partnerships have also helped to sustain and enhance these brands.

Back in Nigeria, popular artist, Runtown, pledged a 10-million-naira financial support to his fans, who were affected by the onset of the pandemic. According to the life magazine, Runtown made this announcement through his Twitter page. He also asked his fans to send him screenshots in order to confirm that they had received the money sent to them.

Davido also led the charge in his humanitarian efforts for 2020. Before the outset of the pandemic, he was in Los Angeles to shoot the music video for the song, D&G, featuring American singer, Summer Walker.

According to Billboard, Davido explained his love for the fashion brand and even reveals that he used to wear it since he was a kid. This passion for fashion was what Davido used in his philanthropic efforts. Following the release of the video, Davido planned to donate all the proceeds from the music video to Dolce & Gabbana and Humanitas Coronavirus Research fund, as they continue the fight against the deadly virus.

Popular Nigerian saxophonist, BEEJAY SAX began an online praise streaming live to uplift people's spirit and ease mental health challenges. BEEJAY also played at the COVID-19 center in Lagos, Nigeria in conjunction with the Lagos State government. This underscores the fact that personality brands like other brands will thrive if they support corporate responsibility projects and support the business of doing good.

Musicians have also played their part working in the trenches of COVID-19 through supporting awareness and driving motivation for Healthcare workers. This also helps them to strengthen their brand.

The US Christian Science Monitor reported that Bobi Wine of Uganda, the Musician turned politician, was working with UNESCO and i4policy tackled the growing misinformation on COVID-19 during the early stages. Bobi Wine, the magazine reported, provided appropriate information through Afro beats for the masses to sanitize, keep social distance and quarantine. The song became an instant hit within few days of its release. This underscores the fact that personality brands like other brands will thrive if they support corporate responsibility projects and support the business of doing good.

According to Billboard, Outside Africa, French DJ, David Guetta a renowned artist raised a huge sum of money for COVID-19 relief for his outstanding two-hour performance on a Miami Rooftop. The event drew over 9 million views on Facebook and about 2 million on YouTube. David raised 700,000 dollars with plan at that time to support the work of four organizations. These underscores the fact that the social media remains a great platform for sustaining visibility of these brands and the added philanthropy efforts further help to grow this.

Other artists such as John Legend participated in the Global Citizen virtual concert, which gave him and other International Artists a chance to speak out against the deadly virus using social media.

In March 2020, Global Citizen launched the "Together at Home" virtual concert and it featured artists such as John Legend, Charlie Puth and Chris Martin. This initiative from Global Citizen was in partnership with the World Health Organization and it gave artists like Legend the opportunity to give an unrehearsed performance through Instagram live. Legend took song request from viewers on his live feed as he sat with his wife, Chrissy Teigen, playing the piano.

The concert in itself was very successful and it gained over 700,000 views. Following the performance, Legend, used the platform to spread motivational messages to people struggling in the pandemic. He also advised people to stay in doors to avoid the spread of the virus.

The pandemic also brought a new initiative from two renowned producers, which gave artists the opportunity to virtually battle each other out based on their music catalogue. The platform, Verzuz, was an idea crafted by American producers Swizz Beatz & Timbaland. The idea for the show was conceived a couple of years ago, but the rollout for the show began in March 2020 and each episode featured two artists from a specific genre.

Most recently, Swizz Beatz and Timbaland were able to bring R&B icons, Brandy and Monica together on their platform as they broke a record of 6 million views across the Instagram live, Apple Music and the Tidal platform, according to Entertainment Weekly. Swizz Beatz and Timbaland's "Verzuz" virtual show was inclusive of all genres.

In fact, there was a special Dancehall episode with Jamaican artists, Beenie Man and Bounty Killa. For the viewers, it was yet another way to enjoy a virtual performance because it brought back the nostalgia from yesteryears with the classic and timeless hits. For artists, it was an opportunity to be active again in a pandemic that had stopped live performances and tours. The platform also gave the artists an opportunity to promote projects for 2020 and beyond.

In and outside of Africa, the year 2020 was indeed challenging and it brought the reality of the new normal, which has put everyone at a distance even as we rolled into 2021. Despite these challenges, the internet has helped to keep the entertainers connected with their fans. It has given these brands to think outside the box and collaborate across regions and continents strengthening their brands regardless of the physical distance. It has also given them an opportunity to look for new initiatives to further their branding during the pandemic.





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

SPECIAL  
PUBLICATION



MONDAY FEBRUARY 8, 2021

61



**S.A.AUTOMOBILE**  
LTD

# AMAZING DEALS



➤ Yutong Bus



➤ Zhongtong Bus

**RUSH  
NOW!**



➤ Light-Duty Vehicle



➤ Camel Batteries



➤ Parts

## Contact:



+233(0) 50 128 1536  
+233(0) 20 000 0831

*...Your Drive. Our Value*



@SAAutoGH



@SAAutomobile



@S.A.Automobile





# Brand positioning

## Rising above the din with digital

By Eli Daniel-Wilson

**W**e live in a time of limitless choices, largely as a result of the rapid growth and assimilation of technology in our everyday lives. Whereas we used to have controlled options to choose from, suddenly we're overwhelmed with seemingly endless possibilities that gives the discerning customer the right to ask:

Why should I choose you? What makes you so special? Why should I care about you/your brand? What makes you think you're the best option on the block? Prove it to me; these thoughts and more run through the minds of customers and consumers before they make a decision on the market.

Brand positioning is best described by Philip Kotler is the act of designing your company's offering and image to occupy a distinctive place in the mind of your target market.

Strong brands succeed because they resonate with a portion of their market better than anyone else, but they don't have to be the only player in their market doing so. You won't find positioning statements on a package, website, or store shelf. Rather, it's an internal exercise that drives all the key decisions in an organization. It defines what you say, where you say it, how you say it, and who you say it to.

By shaping consumer preferences, brand positioning strategies are directly linked to consumer loyalty, consumer-based brand equity, and the willingness to purchase the brand. Effective brand positioning can be referred as the extent to which a brand is perceived as favourable, different and credible in consumers' minds.

Positioning leaves price out of their branding and instead focuses on the value their products offer and the connection formed with their consumers.

### The Game Changer

It also doesn't help that in today's digital world, we're bombarded with over 10,000 marketing messages a day. Brands face the challenge of rising above the din and proving their worth. Brands begin to win and be distinct when they emotionally connect with their customers, backed by practical and unique selling points before the customers have even set foot in the store.

Your brand has to be more than just your product offering. Your brand must be more than just a drink, shoe, app in the play store, insurance policy, tech product, a dress, or a pancake mix on a shelf that momentarily captures passing interest.

Product positioning is something inherently different from brand positioning. Marketers need to move product, so they devise marketing and messaging strategies to curry the favour of their intended audience. They're trying to convince a

customer that their product beats the competition. They'll focus on attributes, features, and benefits relative to customers' needs, wants, and preferences.

Positioning also clarifies competitive difference. Consumers are constantly posing the "why should I choose you?" question, and you need to be ready with the elements that make your brand stand out. It also influences content and creative.

### Some good examples of brand positioning on the market

#### 1. Coca-Cola

When it comes to brand positioning, Coca-Cola is one of the most successful examples. Number one in its segment, it is no wonder that the company survives more than 125 years in the market. In its many campaigns, such as "Open Happiness", "The Coca-Cola side of life" and "Drinking a Coke with", the brand has always relied on values such as Friendship, Happiness, Joy, Sharing, Unity and Fun to position. The positioning of the brand promotes engagement among its consumers, encouraging them to share moments and experiences.

#### 2. Apple

Apple is positioned as a brand that offers elegance, luxury and exclusivity. This is perceived in their products, services, web site and also in Apple Stores. Today, the company dominates the technology market. Your positioning serves as the basis for all your marketing campaigns.

#### 3. MTN

Observe MTN as a brand over the years, and it becomes apparent—MTN wants to be more than just a network. This is implied in their growth and offerings. MTN's tagline "everywhere you go" underlines their brand position of becoming a life partner to their customers everywhere they go.

This position has birthed innovative products such as Mobile Money, Ayoba, MTN Music etc because these offerings play active roles in the everyday lives of their customers everywhere, they go. This evidently, transcends their primary offering of just talk time on the MTN Network.

### Brand positioning in the digital age

Once you have established your brand positioning, everything you do from that point forward should be in support of this, including your digital marketing efforts. You cannot force someone to think about your brand in a certain way. Someone's thoughts and perceptions of you are created through the unique interactions and experiences they have with you.

So, what you can do, is provide your audience with the experiences

that will help to form those positive impressions. Again, every interaction someone has with your brand is another piece of the puzzle that forms their overall perception of you... and will determine whether or not they find your brand valuable, relevant and unique.

### How to nail your positioning on digital

#### 1. Think like your customer

Your brand isn't a projection of yourself onto your customers; rather, it's a direct reflection of them. In the discovery phase, we gathered everything we could about our "target" (i.e., prospective customers). Basic demographic info simply wasn't enough; we needed to get inside their heads and hearts. What occasions or events in their lives motivate them to purchase? What problems or challenges do they need solutions for? What are their behaviours and habits? Who influences their buying decisions? Where do they look and who do they turn to for validation?

The point is that, you want to understand your audience so acutely deriving insight from their digital footprint and online behaviours that your brand, marketing, and messaging would not only be relevant, but would make a memorable mark.

Think about it, a typical mobile user checks their phone more than 150 times per day. Do you spot a goldmine for your brand? Right away it goes without saying that — as a brand you need to leverage mobile-friendly designs with large fonts, buttons, and calls to action and make sure your website and emails are optimized for mobile devices. Or, create a mobile app that targets back to your overall organizational goals.

In the brand positioning process, it all starts with the customer; considering a multitude of factors from age to gender to disposable income, through to their estimated frequency of purchase. Both an opportunity and a challenge, the online brand must identify, how through digital, they can raise awareness via the channels these customers frequent and engage with.

#### 2. Thorough Competitor Analysis

Competitor analysis is a key part of the brand process in order to differentiate image, messaging, and approach. Digital channels and their transparency allow this analysis to be done more thoroughly than ever before. From searching online, to sampling apps, to experiencing website UX and subscribing to their emails, competitor analysis is more open and accessible than ever before.

More than ever before, insight can be gained to learn what they offer, how they communicate, what the experience is like and where they focus customer and product attention online.

This competitor analysis can provide key insight into such factors as:



Eli Daniel-Wilson

>>> **The writer is Head, Digital Media and Innovation, Global Media Alliance. He is a digital media and marketing expert, whose expertise includes developing and executing marketing & digital media strategies for brands from diverse industries, digital transformation leadership, training and driving business growth through digital.**

#### Education:

- Graduate Master in Digital Leadership, at Nobel International Business School
- Certified Digital Professional, Google and IBM
- Post Graduate Diploma in Digital Marketing, Chartered Institute of Marketing Ghana (CIMG Ghana)
- Bachelor's Degree in Computer Science and Statistics from University of Ghana

**With over six years' experience in the industry, Eli has worked with both local and international brands such as USAID, Johnnie Walker, Baileys, Huawei, Kasapreko, Samsung, Tullow, Ecobank, Consolidated Bank Ghana, Pizza Inn, Miniso Ghana, Accra Mall just to name a few. In January 2020, Eli received BBC Media Leader Training Award with honours for work done with YFM Ghana.**

- ◆ The social networks they should occupy and focus on
- ◆ The competitiveness for key search terms amongst competitors
- ◆ The content strategy employed to deliver more relevance
- ◆ Online Value Propositions, a business can commit to that better or are different to those of the competition.
- ◆ Identifying a strategic and unique gap a business can occupy and begin to monopolise based on a customer benefiting digital application

All brands have to be aware that they are being watched, monitored and ultimately driving a competitor response based on the transparency of the digital world. Prices are being matched, tweets are being scanned, and websites are being crawled through so as brands can with the right resource and tactics, begin to gain a competitive advantage.

#### 3. Your Brand... Their

#### Experience

Finally, how someone perceives your brand is controlled by them... but your brand has the opportunity to influence this perception through engaging brand experiences. Social media provides a prime forum for this type of influential engagement.

In social media though, it's not about selling, it's about storytelling. Your story should speak to your brand positioning consistently and effectively. Every touch point you have with your audience on social channels should support and reinforce the brand image you want to exude.

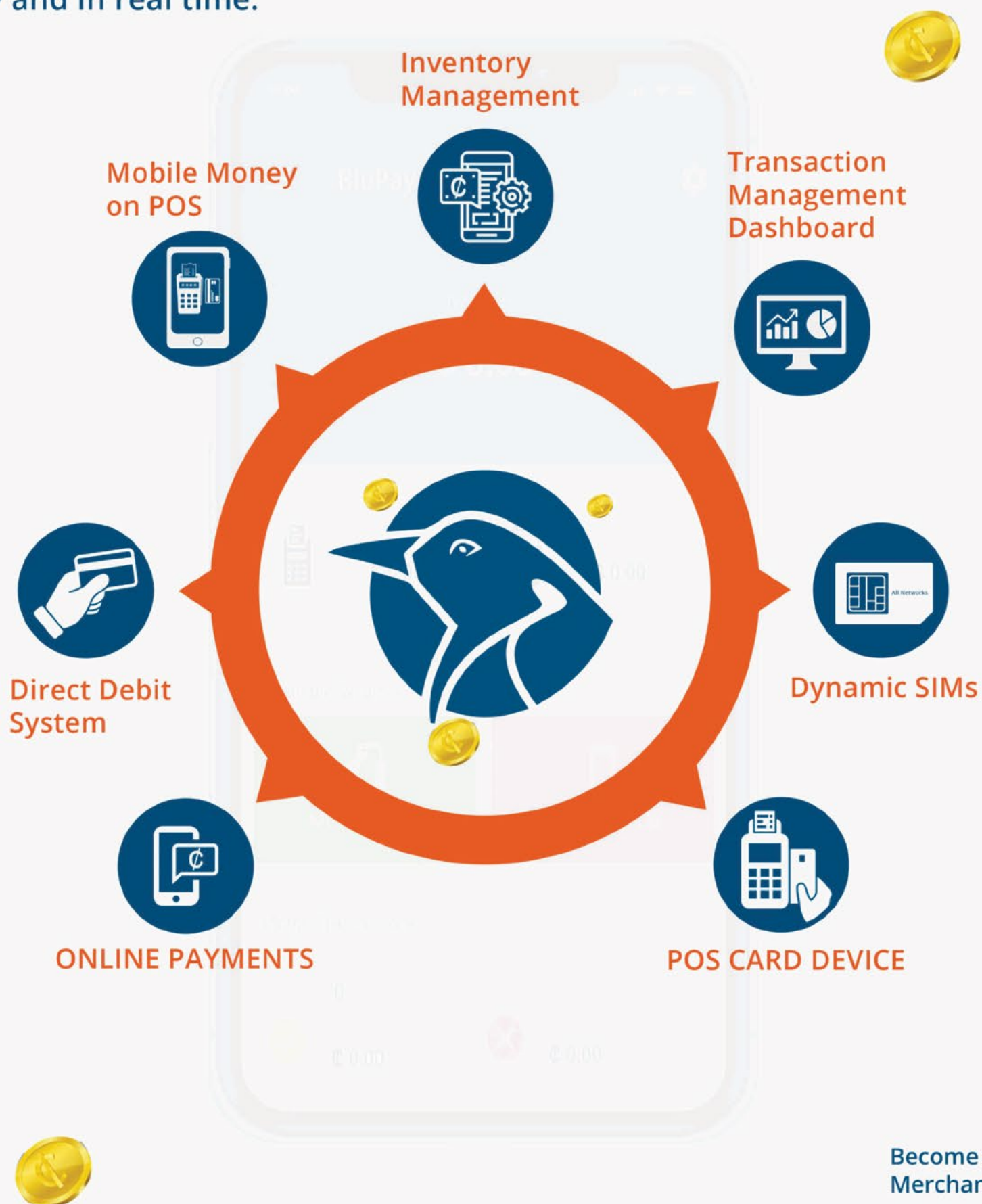
Not just once or once in a while. Each and every communication you have impacts your brand perception. Thus, everything you post, share, write, tweet, reply, etc. on social media should be purposeful and in alignment with your brand positioning... and more importantly it should always be of value to your audience.





## WE PROVIDE

POS card machines for in-store and online payments so businesses can get paid by cards and mobile money; and our inventory management for businesses to automate tracking and reconciliation of their inventories daily and in real time.



Become a BluPay  
Merchant Now !







# Building the 21st century brand in a global pandemic

By Harmony ATTISE

**B**randing has never been the same, never been more critical and more purpose-led. The 21st century brands are building highly successful and powerful corporate identities that are everything many companies can't compete with. Prestigious brands aren't simply logos, colours, and designs: they speak volumes of what a company stands for, what they do, believe in, and are willing to do for their target audience.

Companies are no longer interested in creating mediocre identities - many brands today are keeping the customers more in focus; creating humanity-based services and products, building partnerships with discerning customers who don't only want their needs to be satisfied - but beyond that also understand what the brand truly stands for and if their interest is indeed at the heart of the company.

The line has been drawn between company brands, what they provide, and their customers - with technology being the line that's giving companies an unprecedented degree of influence, many brands have become widely conscious and responsible toward the people, community, and - yes - also the businesses they serve.

Now, the challenge is how ambitious small businesses can aspire to build brands that will deeply serve, influence, and genuinely shape their markets. Looking at how critical branding has become key in businesses' successes, it's even more indispensable that small brands do not see themselves as 'small' but be prepared for explosive creativity, committed to significantly investing time and money in building their brands - thus harnessing their potentials of becoming bigger brands.

## The 21st-century brand

What is a 21st-century brand? But first, what's branding?

In brief, branding is how customers recognise and experience your business - sounds simple? The process of building a recognisable brand and creating a memorable impression on customers is not only in simple words.

The power of branding can influence customer behaviour, build a solid reputation, and increase a company's profitability. The 21st century brand is one that has a combination of the above and incredibly stands out from the competition. It is called the millennia age - mind-blowing creativity, disruptive storytelling, content - and

consistency in conveying the brand's message to the consumer and/or clients. Small businesses are not playing small anymore - these small brands are headed by fresh brains and an extraordinary drive for winning.

The pandemic, COVID-19, has taught and is teaching businesses the importance of branding and what the customers truly need at this point. It is not just teaching businesses but also customers as to what matters and which brand is paying keen attention to their needs.

The 21st century brand is also cutting-edge and thinks outside the box. The logo, brand colours, and hashtags are good - but not enough. Staying relevant means defining the experience for your clients. Branding sets the tone and represents the voice of the customer.

## The true importance of branding

Excellent branding is what every business should be employing in this challenging global situation, as customers have become clear-sighted and less trusting - earning customer loyalty today is a difficult task. A brand's identity, being the first thing a customer experiences, is important to create a memorable one. Today, in 2021, businesses can't get away with bad branding - no matter how small the business is. Branding is crucial, as much as businesses making money is critical.

A company's brand plays a key role in offering customers guidance and conveying expectations of the brand's quality and support for their purchasing decisions. Although other factors are influencing a company's brand identity, its importance cannot be overlooked. The customer is now exposed to many alternatives and open to options for better offerings - hence, creating customer awareness is one of the important factors of branding. Customer loyalty, product differentiation, unique identity, competitive advantage, are some of the important facets of creating a 21st century brand.

## Making the major brand decisions

Brand success depends on many other strategic decisions; and for small businesses to win, these decisions must impact the aim of establishing a distinguished presence in their specific markets. As yet, I have covered the overview of brand development which

comprises the image, logo, colours, content, etc. The other complex brand decisions are:

1. Brand positioning
2. Brand sponsorship
3. Brand name selection
4. Brand development

I am not going to expand on the decision list, but to briefly explain what it means for a holistic brand to be built on these strategic decisions to project the company's images positively.

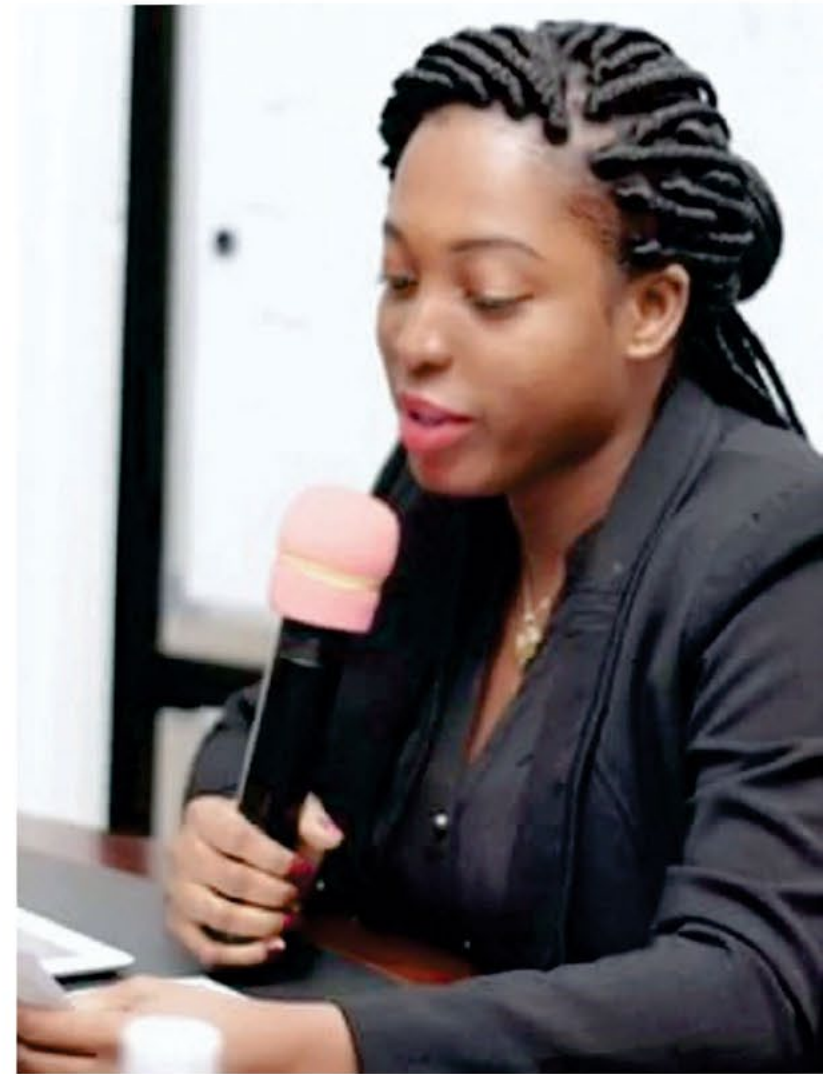
A strategic decision is crucial to effectiveness - A brand's strategy consists of the approach the company's utilises to channel its brand. Consider brand strategy as the blueprint for how the world sees your brand. Some key questions to ask in establishing the basis of your brand should be:

- a. Does the company / product need a brand?
- b. What should be the brand's name - should it be reflective or unusual?
- c. How should the brand be structured - as a manufacturer, private brand or licencing etc.? What strategy should you run?

Year-long, brand loyalty is vanishing because of customers' enlightenment; so when making the best but tactical brand decisions, remember to keep them simple and unique. Shifting the orientation toward brand clarity and simplicity, and helping customers to confidently identify with a brand and its offering, requires companies to indulge in the new and rethink disruption. Small businesses can learn some tricks from leading brands. To help clients evaluate options, brands should describe their differentiating offering and benefits. For emerging brands and competitive small brands, the need to take a fix is necessary.

## Building the most rewarding and influential brand

A brand should be coercive, consistent, not disconnected; and compelling even when replaced. Many organisations, especially small businesses, suffer from multiple brand crisis - a total mismatch of what they portray to stand for; a contrast between intent and perception. Their brand stories are not consistent and lack a solid identity. The way forward in a competitive yet challenging business situation is to be 'sticky' and original, without leading customers down a



Harmony Attise

>>> the writer is a business development consultant and writer. She's the founder and CEO of Commec Group LLC, formerly, Commec Ghana Ltd, a business development company. Business activities of Commec Group include Consulting, Business Development, Publishing, and Marketing. Our companies are Commec BD (Business Development and Consulting Firm), Dots n' Commas (Content Writing and Publishing), and Hub 100 (startup support center and hub).

**Harmony** is a three-time awardee by the CEO Global South Africa as Africa's Most Influential Women in Business & Government 2016 Awards finalists, 2017 Regional winner - Ghana and 2018 and 2019 Regional and Country winner for Best SME in Ghana.

Awarded the best female-owned Corporate Marketing Company in Ghana by the MEA - Awards 2016 (Middle East Awards) and listed as part of 100 Most Outstanding Women Entrepreneurs 2017 - Ghana, by TSN - Women-Rising. She is also a YALI 2015 alumni (A president Obama - Young African Leaders Initiative, Regional Center West-Africa)

For her hard work and achievements toward becoming a leading entrepreneur, and her successes as a business consultant and entrepreneur, she was nominated as a New Leader and member of The Crans De Montana Forum for Tomorrow Leaders (A Swiss-based Organisation) for young global leaders and among other awards and nominations.

Harmony is open to business partnerships and freelanced contracts. For business inquiries, consulting, engagements, and any other information, please send an email to [attiseharmony@gmail.com](mailto:attiseharmony@gmail.com) Or visit [www.commec.group](http://www.commec.group) / Phone: +233 593158837 / 265805201

confusing identity path.

It's not as easy as it sounds. Nothing about growing a successful business brand is easy and cheap. There are millions of existing companies and emerging brands every hour of the day, and each with a distinctive identity.

But a rigorous approach to building a rewarding and influential brand is doable, and here's how:

### 1. Be purpose-led

Branding through the crisis is hard-biting. Having all the fancy, colourful content and brand identity resources is awesome; but without an ultimate purpose, aim or goal, it all becomes just a beautiful creation. Businesses should define the goal for their brand, making it easy to achieve brand success. What is the brand beyond profit?

Again, the reason for the brand's establishment is the core, the purpose that informs the brand's vision and mission, and more. Defining the

purpose not only improves customer loyalty, but also creates customer empathy and association - and even better, improves profitability.

### 2. Target-driven

A goal's destination is as important as the purpose itself. A brand's target is not the same as its customer-focus. Let us understand it this way: it is like having a specific product in mind to purchase as a customer, and then that product directly featuring your preferences to highly satisfying the desire. Then, a product is built for a specific customer with the importance of the customer in mind; not for the brand, but built for the customer. Who the brand is designed for is the customer the brand has in mind - the target.

Continued on page 66





**OUTSTANDING  
BRANDS**  
TO LOOK OUT FOR IN 2021

SPECIAL  
PUBLICATION **B&FT**  
Business & Financial Times  
MONDAY FEBRUARY 8, 2021

65

# I transfer money to my mother with the Fidelity Mobile App.

Download and activate the Fidelity Mobile App and have the bank in the palm of your hands.

Make it happen with Fidelity Bank because **together we're more.**



Scan here to download  
the Fidelity Mobile App

For more information call 3355

     @FIDELITYBANKGH

**FIDELITY**  **BANK**

*Believe with us.*





By Nana Akua Frimpomaa AMOFA

>>> Nana Akua Frimpomaa Amofa is a young professional passionate about PR & Brand Communications. Nana Akua has worked with many individuals and brands to effectively communicate their value through writing. She currently works with an international advisory firm as a Project Manager. As a Contributor/Columnist with Business & Financial Times, she shares her lessons and experiences as a young professional and spotlights the success stories of other millennials. Connect with Nana Akua via Instagram/Twitter: @missamofa, LinkedIn: Nana Akua Frimpomaa Amofa, Email: akua.amofa@gmail.com

**A**s we continue to grapple with the effects of the pandemic, brands need to be seen as socially, morally, and ethically responsible in these times. With

reports of a second wave across the globe, businesses will need to look at more targeted and innovative approaches to doing business and communicating with their audience.

Authentic storytelling, thought

# How brands can leverage unique communication strategies during these times

leadership and socially responsible content is definitely the way to go. Over the past year, we have witnessed how brands and businesses have leveraged on unique communication strategies to engage with their audience meaningfully. So how can brands control the narrative and engage meaningfully with their audience?

## Leverage digital platforms

Before the pandemic hit, a lot of brands and businesses did not really value the importance of maintaining an active digital presence. Now, many brands are leveraging digital platforms and tools to connect with their clients, community as well as other stakeholders.

Businesses are using more interactive and innovative platforms to engage with clients. Now, there are more webinars, virtual meetings and other virtual events than there were previously. Others are also

partnering with communication agencies, brand influencers and other digital experts to create digital exclusive content.

## Create relevant content

Content-driven communication has become vital. From thought leadership, opinion pieces, conversations among others, businesses need to create content that will drive positive action.

The focus of the content is no longer in driving sales but more about creating a brand recall in the minds of the customer. Understand what appeals to your audience and develop relevant stories that create an emotional appeal.

## Social responsibility

We need to play our part in driving brand engagement through relevant social responsibility content that informs and promotes social impact. Let people know how you intend to support brands during these difficult times?

Are you using your platform to create awareness or providing certain packages or incentives to support brands or a targeted group of people? The pandemic has led to huge losses, but we need to show more resilience. Now is the time to show more empathy and concern for customers, staff and vendors.

## Relevant collaboration & partnerships

Now is the time to leverage more on collaboration. Through content-driven communication, we have seen how relevant brand partnerships especially between businesses and brand influencers have yielded great results. By tapping into each other's resources and skills, relevant partnerships and collaborations will create more access to opportunities and create good PR for brands.

# Building the 21st century brand in a global pandemic

Continued from page 64

## 3. Customer-focused

Understanding the current 'crisis customer' preferences and behaviour is key to serving their needs endlessly.

What does the customer need at this moment? How best do we fulfil that need? What should guide our principles toward offering delivery? These are critical times – like the infamous phrase “we're not in normal times”, and customer satisfaction

should not be considered normal. The days of the customer doesn't know what s/he wants is yester-year.

## 4. Tech-enabled

Technology-enabled trends are

addressing customer's preferences, allowing competitive brands to influence these preferences. Brands are also using technology to power their content and tell their brand's stories – be inspired, be connected, and get tech-savvy

## 5. Narrative-based – telling the brand's story

The best brands are storytellers. What's the story? It has never been cheap telling another's story. Consistency, uniqueness, and relatable content-sharing go with originality; to unify all brand components with one shared brand story. How many customers make purchasing decisions based on statistics? Emotional entreaty is the fastest way brands connect with their customers – stories are the most powerful method for winning customers' hearts. Go tell your story.







# What makes you buy a car? Brand or performance?

Cylinder engines in the late 1970s. The manufacturer excelled at being a brand built on uniqueness, and found buyers who wanted to travel life in a car that was completely different from others. It's very odd combination of performance and design actually became its brand identity.

The perceived difference between the top car brands and their challengers is shrinking. That's the finding from a few years ago of a Car-Brand Perception Survey conducted by the Consumer Reports National Research Centre. Toyota, Ford, Honda and Chevrolet, which have been perennial leaders in the survey, maintained their top positions – but have seen the points gap decrease. In fact, most of the top brands saw double-digit drops in their total score. Smaller companies have benefitted from this shift, illustrated by the small electric-car builder, Tesla, breaking into the top-10.

By Bob Roco ROMEO

It was a cool atmosphere at Big-Ada, a town in the Ada East District of Greater Accra Region, and I asked a couple of friends a question: 'What would make you buy a particular car; is it the brand or performance?' Some were of the view that the brand matters to them, and others the performance.

Could it also be a salesperson who convinced you to make the decision of purchasing a particular car based on performance, or just that you loved the brand?

Brands not only represent a symbol of the company or car-make, but to a larger extent also define the general life of the car. How the car performs can reflect the brand's flavour and lifestyle status. This makes a deep connection between the brand and its performance for the driver.

Brand and performance can be more than a factor, and in fact can encompass a myriad of attributes.

In this two-way relationship both are dependent on each other for various different reasons. In today's social climate, customers or drivers are very deeply connected to the brands. When they purchase any car, brand name influences the consumer's choice.

Some customers purchase a car ignoring so much the brand, because all they need is to help their

movement in getting things done from one place to another.

For me, I believe that the brand name is a symbol of quality.

Performance and engineering can be part of niche brand. A clear example of this was Saab Automobile AB - which was a car manufacturer that was founded in Sweden in 1945 when its parent company, Saab AB, began a project to design a small automobile. The Swedish maker of automobiles offered front-wheel drive before any other car manufacturer of the early 1970s.

It had ergonomically designed seats, an instrument panel and controls before the idea was even given much thought by other manufacturers. It later introduced Turbo Charging as an offering on its predominantly 4-

The survey scores reflect how consumers perceive each brand in seven categories: safety, quality, value, performance, environmentally friendly/green, design/style, and technology/innovation. Combining those factors gives us the total brand-perception score. While the score reflects a brand's image in consumers' minds, it does not reflect the actual quality of any brand's vehicles.

Toyota continues to dominate in brand perception, although it slipped a significant 17 points compared with last year's survey results. Other top brands - Ford, Honda and BMW - saw their scores drop more than 20 points. The two leading General Motors brands,



Bob Roco ROMEO

Cadillac and Chevrolet, did relatively better with only single-digit decreases.

Dramatic events in the automotive industry seem to be affecting how consumers view auto brands. Erratic gasoline prices and a struggling economy have pushed consumers to prize low operating costs and reliability.

There have been a number of cars which touched the ever-distant position of true 'Greatness', for they transcended just being transportation machines and became works of art in motion. There are some cars which people once had and they simply regret not having anymore, even though they lacked all the modern amenities found in cars of today.

There is no logic when it comes to this: it could be the buzz of a certain

engine, or turbine-like smoothness which is remembered, and at the end of the day it is all subjective. A lot of this has nothing to do with if that automobile could make it to 1.6 million kilometres or a thousand miles.

In fact, for most car-lovers, if it does happen it is an accident and not by intention - largely because they never grew tired of the car's design and kept maintaining it.

Performance - unless perceived as part of an automobile's brand - is hard to sell alone. Over the decades of automobile history, it can be seen again and again that many of the most performance-oriented cars didn't sell well as they lacked comfort and visual appeal.

## Customer-centric marketing

Continued from page 48

comic books and someone saw your ad on Instagram. Later on a friend asks them if they know of any e-shops that sell hard-to-find comic books, but without showing them the ad. Would they be able to remember your name?

Finally, but no less valuable a metric, is customer sentiment. When your brand name comes up in conversation, how does it make people feel? Does it generate a pleasant buzz (from that wonderful email they just got offering them a 25% discount on that premium upgrade they've been considering for years), smoldering resentment (from that last horrible, dead end chat with support), or no feelings at all? Let's say your brand was actually making people angry, like Peloton did recently with its 2019 Christmas ad, The Gift That Gives Back. Wouldn't you want to know?

All of these metrics provide strong Voice of the Customer (VOC) data

whose value lies in their ability to help you diagnose gaps (and strengths) in your customer journey so you can build successful long-term customer retention and loyalty strategies.

Collecting VOC data is simple: you can build your own surveys with online services like Typeform or SurveyMonkey, or tap into customer reviews. A service like Amazon Comprehend, for example, uses Natural Language Processing (NLP) to analyze troves of keywords for qualitative indicators of customer sentiment about your products and services.

Similarly, if you want to see who your brand ambassadors are, you can go to Net Promoter Score (NPS), which will tell you how likely your customers are to recommend your company to friends, colleagues and loved ones.

The takeaway?

As the old proverb goes: selling a ton of umbrellas in the rain doesn't make you a better umbrella salesman. Figuring out why your customers are buying your umbrellas when it's sunny does.

In other words, if you want to spearhead customer experiences that drive growth, don't think in quick boosts and two-day patches. Find out what's made your best customers happy and loyal over time, and give them as much of that as you can.

Investing in a customer data platform with a customer lifecycle model

This is last on the list simply because it's not a measure all SMEs can afford to take, or have the data complexity to justify. So let's just say this: whether you invest in a platform or not, without the science to manage your data, your data is useless.

Well-designed customer data platforms (CDPs) are just the most sophisticated, user-friendly way to leverage your data. They basically work like this: whatever data you collect online and off is funneled in real time into a non-siloed, high-definition, single customer view that you can use to build micro personalized web and social campaigns more or less

guaranteed to break you out of customer experience performance ruts.

To be clear: you may still be operating on trial and error, but you'll have the data to recover from your misses and turn them into hits much more quickly.

When you use a CDP, you'll also be able to handle customer lifecycle issues systematically at all touchpoints of the brand experience, from acquisition to retention and winback. So, if you do have customers at risk of defection, you can identify the audience segment and stage of defection right away. Your CDP will analyze your retention options and even launch the best retention campaign for you.

### Final thoughts

If the 2010s belonged to social media, the 2020s are big data's.

The data at our fingertips today is so rich it can feel boundless. But there is a boundary and it's the fine line between being consumer-centric and consumer-obsessed.

Like the over-eager friend in the fourth grade who monopolized your attention too often and too long, consumers quickly tire of companies that

try too hard to be their friends or demand too much of their time.

As one marketing analyst nicely put it, "Just because we can, doesn't mean that we should."

Micro personalization, no matter how sophisticated, doesn't guarantee conversions. Having a pirate's chest of user data might not win you more customers or even keep your loyal ones.

Most important of all: we rarely know how comfortable our customers are with our use of their data until we end up breaching their trust. And once we do, our customer relationship is over.

This is less a warning than a wake-up call.

Data is here to stay, and the quality of your customer relationships clearly depends on it. Like Bill Macaitis realized at Salesforce, there's a fork in the road that every business will eventually come to.

One road leads back to traditional brand-centered thinking. One leads forward to better customer experiences. Only one of those roads will lead to substantial growth for your company.

The one you follow is up to you.



# SENSE. NOT SENSATIONAL.

**STAY AHEAD  
OF THE TIMES**



[www.thebftonline.com](http://www.thebftonline.com)

 bftghana  
 @bftghana  
 bftghana  
 Business & Financial Times  
 Business & Financial Times

