OUTSTANDING BRANDS
TO LOOK OUT FOR IN 2024

PART II

ESTABLISHING AND MAINTAINING
RELEVANCE
IN THE GLOBAL MARKETPLACE
E
evry business has its ups and downs, but being able to maximise each moment can help the system for the repairs and good. You see, the ability to adapt and embrace new technologies is not just an advantage—it’s essential for survival and growth.

This realisation came to me vividly during a seemingly mundane visit to a local vulcaniser because of a flat tire. I had never been a fan of vulcanisers, an expert in this field, impressed me with their expertise and dedication.

I learnt that he had been doing this for the past decade and he is the go-to person for repairs. He had, however, despite his expertise, noticed the reliance on outdated equipment and traditional methods in his operations.

A practical lesson for small business owners can be learnt from this experience: investing in modern tools and technology will enhance efficiency, effectiveness, and ultimately bottom-line results.

The vulcaniser, with nearly a decade of experience, was proficient in his work. His business was thriving, with a steady stream of customers benefiting from his expertise. Yet, his reliance on old systems and methods, such as a gas system that takes longer and costs more, led to a broader issue many small businesses face. Despite having access to modern car tires and understanding current market needs, his equipment remained traditional, mirroring what many Ghanaian artisans use.

Considering this situation, I wondered why he hadn’t invested in modern equipment, such as hydraulic jacks or other advanced tools, that could have created further revenue opportunities.

This reluctance to embrace new technology is not unique to him. Many small business owners become complacent with their current success and expertise. Many fail to realise how technology can streamline traditional processes, increasing efficiency and competitiveness. In today’s digital age, where advancements like artificial intelligence are revolutionizing various sectors, failing to keep up with technological trends can leave businesses at a significant disadvantage.

The truth is that investing in new technology and tools in more than just an upgrade; it’s a strategic move that can dramatically enhance a business’ operational efficiency and customer satisfaction. Modern equipment can speed up repair times, improve the quality of work, and attract a broader customer base looking for quicker, more reliable services.

The thing is that adopting modern vulcanising tools can significantly transform the vulcaniser’s business by making the repair process faster and more efficient. Hydraulic jacks, for instance, speed up the process of lifting vehicles, allowing for quicker service while impact wrenches make removing and tightening lug nuts much faster than manual methods.

Quick lessons and next steps for MSMEs and brand

- **Technological advancements shift**
  - **Action step:** Conduct an audit of your current operations and identify areas where technology can improve efficiency, quality, and customer satisfaction. Research and invest in relevant tools, software, or machinery that align with your business goals.

- **Continuous learning and innovation**
  - **Action step:** Dedicate time for continuous education by attending workshops, webinars, and industry conferences. Stay informed about the latest trends and technologies in your sector. Implement a culture of innovation within your heart, encouraging them to bring new ideas and solutions to the table.

- **Networking and community engagement**
  - **Action step:** Join industry associations, local business groups, and online communities relevant to your field. Networking with peers can provide valuable insights and collaborative opportunities, and expose you to new strategies and technologies.

- **Strategic investment in branding and marketing**
  - **Action step:** Evaluate your current branding and marketing efforts. Consider how new technologies, such as digital marketing tools, can enhance your reach and effectiveness. Investing in these strategies can enhance your visibility and attract more customers.

- **Customer-centric approach**
  - **Action step:** Use technology to better understand and serve your customers. Implement customer relationship management (CRM) systems to tailor your services to customer needs and preferences, enhancing their overall experience with your brand.

- **Process documentation and strategic planning**
  - **Action step:** Document your business processes and review them continually to identify inefficiencies and areas for improvement. Use this documentation as a basis for strategic planning, setting clear objectives for integrating technology into your business operations.

- **Seek advice and mentorship**
  - **Action step:** Find a mentor or advisor who has successfully navigated the digital transformation in their industry. Their experience and advice can guide you in making informed decisions about technology investments and business strategies.

- **Adaptability and resilience**
  - **Action step:** Develop an adaptable business model that can quickly respond to market changes and technological advancements. Building resilience into your business plan ensures you can face future challenges with confidence.

- **Customer feedback and innovation loop**
  - **Action step:** Implement mechanisms to regularly collect customer feedback. Use this feedback to iterate and improve your products, services, and processes. Creating a feedback loop fosters innovation and ensures your offerings meet evolving customer needs.

- **Invest in your online presence**
  - **Action step:** Don’t overlook digital marketing. Enhance your online presence through a professional website, active social media profiles, and engaging content. An effective online strategy can expand your reach, attract a larger audience, and build your brand’s reputation.

- **Lastly, invest in tools to promote your services**

In conclusion, the future of small business owners is bright. By embracing new technologies and focusing on continuous learning, they can enhance their business and grow. The key is to identify and invest in technologies that will drive growth and sustainability.

As the business landscape continues to change, documenting processes and regularly reviewing business strategies becomes imperative. This practice helps in identifying areas where technology can make a significant impact, streamlining operations, and creating new avenues for revenue. It’s about rethinking how things have been done and becoming better at changing them for the better.

In essence, this is a call for small business owners to up their game. And not only rely on their expertise and traditional methods but actively seek and embrace technological advancements that can propel their businesses forward.

It is my belief that small businesses can succeed in today’s dynamic market if they invest in the right tools and create a culture of continuous learning and innovation. As we move forward, let’s embrace technology not as an option, but as an integral part of our growth strategy.

So, thinking through the vulcaniser and the broader implications for small business owners, several key actionable branding and business lessons emerged. Here are the key lessons and actionable steps to help enhance your business:

- **Identify and invest in technology that aligns with your business goals.**
- **Continuous learning and innovation are crucial.**
- **Networking and community engagement can provide valuable insights.**
- **Strategic investment in branding and marketing can enhance your visibility.**
- **Customer-centric approach is key.**
- **Process documentation and strategic planning ensure growth.**
- **Seek advice and mentorship for guidance.**
- **Adaptability and resilience in planning are essential.**
- **Customer feedback and innovation loop for continuous improvement.**
- **Invest in your online presence for digital transformation.**
- **Lastly, invest in tools to promote your services.**


All the best! Keep improving!
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A decade of greatness, here for a lifetime – Old Mutual Ghana

A s a global business known for changing lives and enabling mutually positive outcomes through an array of innovative financial solutions, Old Mutual has established itself as a formidable force in the insurance industry. With over 170 years of global experience, it has successfully established its footprint in over 18 countries, providing financial solutions to individuals, small and medium-sized enterprises, and large corporates in Africa and beyond.

In 2013, Old Mutual entered the Ghanaian market through an acquisition of a local company. Today, it is one of Ghana’s leading financial institutions, offering innovative insurance and wealth management solutions with presence in nine regions of the country. With a mandate to be the customer’s first choice to sustain, grow, and protect their prosperity, Old Mutual has exhibited unwavering commitment to meeting needs and staying relevant to customers throughout their life moments.

For a brand to be outstanding, it must be able to establish and maintain its relevance. Old Mutual, through innovation and champion-centric, and embracing an agile way of working, has continuously worked its way into the hearts of customers with relevant offerings that meet their needs. The company is committed to providing quality service that is important in the insurance industry.

Its quest to be a lifestyle brand, Old Mutual engages customers through strategic sponsorships and wellness programs covering health screening, physical wellness, and financial education. Last year, the company provided free wellness programs to over 20,000 corporate clients in the country.

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One of the company’s flagship financial programs is the Money on the Move, which focuses on helping customers prepare for the future and attain financial freedom. Additionally, Old Mutual extends support to follow industry players through the Old Mutual Financial Services Monitor, a study on the financial behaviour, attitudes, and perceptions of working Ghanaians, providing valuable insights for decision-making.

Insights have been the backbone of the business, making it a pacemaker in driving innovative products and services while providing one and convenience. This is evident in being the first to launch Anubis, a retirement plan aimed at providing a secured and guaranteed retirement fund for all retirees, as well as the first to launch WhatsApp Insurance, which offers customers the convenience of doing great things with customers.

Another milestone worth mentioning is the expansion of its call center operation to 16 hours every day, except weekends and holidays. This does not only make the business available and accessible when needed but also equips it to provide extended and enhanced support.

Old Mutual’s decade-long journey in Ghana exemplifies the strengths of an outstanding brand. With a legacy of over 170 years of global experience and a relentless commitment to excellence, the company has contributed to setting new benchmarks in the insurance industry through collaborations with regulators, thought leadership programs, building talented and diverse teams of professionals. By championing customers and delivering innovative solutions with unsurpassed integrity, Old Mutual has earned the reputation of being a reliable partner and a certain trend in uncertain times.

About Old Mutual Ghana
Old Mutual Ghana is one of Ghana’s leading financial institutions offering innovative Life Insurance and Pension solutions. Founded in South Africa, Old Mutual has been consistent in championing mutually positive futures by offering excellent financial services to a wide range of customers across the African continent.

The company established a branch in Ghana in 2013. Rooted with a skilled knowledge of the Ghanaian market, backed by the expertise of an international brand. In Ghana, the company is currently made up of Old Mutual Life Assurance Company Limited and Old Mutual Pensions Trust, offering a diverse portfolio of financial solutions including, Savings plans, Group life benefits, Funerals plans, Travel insurance and Pension schemes.

Tavana Biza, CEO of Old Mutual Ghana

5 Stand-Out Features of Personal Branding for Small business You Should Know

T he success of businesses is hinged on their reputation. Most companies know this well and have public relations teams dedicated to this. This is because they understand their reputation and their brand are intricately linked. Personal branding is important to present yourself in a way that reflects positively on your craft. Because when you network, you present as your brand, you present as your vision to the next person. That is why this article will focus on how you present yourself to your target market. Personal branding is essentially the way that one brand itself becomes best in class and builds an audience. The aim of personal branding is to help one stand out from the rest, to create a unique experience, and engagement for clients. How one presents themselves in business environments should be reflective of their work ethic, professional values and vision.

Branding is giving your business, products, or your value, through allowing target markets to connect in a way that is defined by the business. Personal branding is more than just a logo, a social media account, engagement here and there, it makes use of the designs and messaging to set one apart. However, these tools help one to convey the message and vision to have a way for people to find you.

Benefits of personal branding

1. Increased visibility: Personal branding can help entrepreneurs to become more visible within their industries, leading to more recognition and potential opportunities.

2. Improved reputation: By establishing a strong personal brand, entrepreneurs can attract more customers and increase their profitability. Loyalty is built through personal branding rooted in authenticity and good customer care.

Quick essentials guide to personal branding

Focus on authenticity: Authenticity speaks volumes in the business world. No one wants to risk associating themselves with someone of dodgy behavior or tendencies. It is important for one to present themselves as genuine and the real deal.

Define your position: There is no harm in admitting that you’re a beginner and learning your way through your field of choice. With how fast the world is changing, we are all learners and admiring this builds on one’s credibility and authenticity. Because we are human, we learn and we learn.

Be consistent: Consistency is key in discipline because it will keep you going. When simple motivation is not enough to make you show up, find your why. ‘Romans 8:28’ is a good verse to remember because it matters to keep faith.

Work on refining your craft: One of the best phrases, borrowed from my LinkedIn community is ‘learn, learn, learn’. That is the only way to make it in the professional world, chasing relevance and upskilling.

Master networking: Someone once told me that networking will get you in rooms that degrees cannot. Networking will also help one to refine their communication skills and how they present themselves to industry experts.

Remember entrepreneurs: ‘everything you say and do represents your brand’

Be successful

Hazevlei Zinyowa
Digital Marketing Consultant
Fidelity Bank
Pioneering financial empowerment across borders

In today’s dynamic financial landscape where borders are increasingly blurred and customer demands transcended local confines, only institutions with a forward-thinking global perspective can truly thrive. Fidelity Bank, Ghana’s foremost privately-owned bank, exemplifies this ethos, consistently surpassing local standards while making its mark on the global stage.

Seamless banking solutions for a connected world

At the heart of Fidelity’s commitment to global reach lies its mobile banking application, dubbed the Fidelity Mobile App which serves as a ubiquitous companion accessible anywhere, anytime from any smart phone or device. This user-friendly platform defies geographical constraints, allowing secure transactions and payments across borders.

- Whether managing accounts, transferring funds internationally or leveraging self-registration, the app empowers customers with unparalleled control over their finances, no matter their location - making it a trusted companion for the global citizen.

The Fidelity Mobile App has consistently ranked among the top 2 banking apps in Ghana, and is often ranked among the top 10 most used and loved apps in Ghana. The app enjoys widespread usage among Ghanaians in the diaspora as it enables extreme ease and convenience of transactions.

Platinum access, global reach

But Fidelity’s ambition extends beyond mere accessibility. For those seeking added convenience and prestige, the Visa Platinum Debit Card unlocks a world of possibilities. Imagine traversing continents with one card, available in multi-currency options - USD, GBP, EUR, enjoying over 200 exclusive visa offers, including international concierge services, travel insurance and lounge access.

Indeed, it empowers globe-trotters to explore with confidence.

More than just convenience, this platinum card also symbolizes trust and global success, as evidenced by Team Wanderlust’s remarkable feat last year. Ms. Jaka, a Prestige customer of Fidelity Bank, was part of a team of 13 Ghanaian adventurers who captured the imagination of the world with an epic 16-day cross-continental journey from Accra to Aldinga, London, in August 2023.

Fuelled by the card’s global acceptance and accessibility, their mission to raise funds for education in Ghana’s marginalized areas transcended borders, proving the card’s ability to connect and facilitate transactions across diverse landscapes and cementing its reputation as a facilitator of global empowerment.

Sustainability

- A global imperative

However, Fidelity’s impact extends beyond financial excellence, encompassing a dedication to environmental and social responsibility.

The bank champions sustainability, aligning its operations with global standards. A fully-staffed department drives initiatives in sustainable finance, operations and charitable initiatives aligned with the UN’s Sustainable Development Goals (SDGs) 5, 8, 12 and 13.

From waste reduction and carbon emission mitigation to community development and responsible consumption, Fidelity recognises its role in shaping a sustainable future for all, a commitment that resonates on a global scale.

In 2023, the department’s efforts resulted in a 1.5-tonne reduction in paper waste, a carbon emission reduction of 968 CO2 and 700 seedlings distributed for reforestation.

Beyond transactions: A commitment to global best practices

Fidelity recognises that true global relevance encompasses more than financial services alone. With a steadfast commitment to cyber-security, the bank ensures the utmost protection of customer data, irrespective of location. This dedication to safeguarding information instills confidence in customers, fostering trust on a global scale.

A future without boundaries

As Fidelity Bank continues to evolve and expand its global footprint, its unwavering dedication to exceeding expectations and empowering customers remains steadfast.

By embracing innovation and embracing opportunities, Fidelity is poised to unite communities worldwide, one transaction and one initiative at a time.
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Essentials of personal grooming and social etiquette

By Dzignbodi KWAKU-DOSSO

In a world where first impressions are made in the blink of an eye, the art of personal grooming and etiquette stands as the silent language of self-respect and consideration for others. This isn’t just about choosing the right outfit or mastering the first handshake—it’s an intricate dance of visual cues, subtle behaviors, and the silent conversations we have without uttering a single word.

As we navigate through various social and professional landscapes, the way we present ourselves and interact with others can open doors, build bridges, and create lasting impressions that influence both personal and professional outcomes.

But where does one begin in this journey of self-improvement? How do we balance the timeless aspects of traditional etiquette with the ever-evolving standards of dressing and self-presentation? This article aims to peek back the layers of traditional etiquette and modern style, revealing not just the "how" but the "why" behind such politeness and every thoughtful gesture. From the basics of maintaining a neat appearance to the complexities of digital-age manners, we’re about to embark on a journey that promises to elevate not just how we present ourselves but how you see yourself in the world.

Let’s first delve into the essentials of personal grooming, exploring what each component entails and how it makes a positive impression and expresses one’s self-respect and attention-to-detail.

The Essentials of Personal Grooming

Personal grooming is not merely a routine—it’s a reflection of self-esteem and social confidence. It’s the first impression that sets the stage for perceptions in both personal and professional settings, shaping the way others will perceive you in social and professional contexts. It’s about being aware and considerate of others, creating a positive and respectful interaction.

Key Components of Personal Grooming

- **Hygiene:** The foundation of personal grooming is hygiene. Regular bathing, dental care, nail care, and hair care are fundamental to maintaining good health and preventing the spread of infections. Hygiene practices not only contribute to a neat appearance but also signal respect for oneself and consideration for the comfort of others.
- **Dress Code:** Understanding and adhering to appropriate dress codes differ for different occasions and reflect the respect of personal grooming. Whether it’s business formal, casual, or dress code, dressing appropriately demonstrates an understanding of the environment, norms, and respect for the event or environment. It’s an opportunity to express personal style within the boundaries of these norms.
- **Personal Style:** Personal grooming extends to cultivating a personal style that reflects an individual’s personality and preferences.

This includes choosing clothing, hair, and grooming habits that enhance one’s best features and convey the desired image. Personal style should be authentic and consistent, yet adaptable to different settings and occasions.

Practical Tips for Personal Grooming

- **Skincare Routine:** Establish a daily skincare routine tailored to your skin type. This should include cleansing, moisturizing, and sun protection to maintain healthy, vibrant skin.
- **Hair Care:** Regular haircuts and proper hair maintenance (washing, conditioning, styling) are essential for a neat appearance. Choose hairstyles that suit your face shape and lifestyle.
- **Wardrobe Maintenance:** Keep your clothes in good condition. This includes regular cleaning and ironing, and repairing any wear and tear. Invest in quality pieces that fit well and flatter your body type.
- **Meal-Grooming Habits:** Be mindful of the finer details, such as ensuring clean and trim fingernails, fresh breath, and a subtle, pleasant scent from deodorant or perfume.

Mastering Etiquette

Etiquette is the set of conventional rules of personal behavior in polite society, often the code of behavior that society has agreed upon to facilitate interactions and avoid awkward situations.

While personal grooming focuses on one’s physical appearance, etiquette encompasses a spectrum of behavior that determines how we are perceived in social and professional contexts. It’s about being aware and considerate of others, creating a positive and respectful interaction.

The Importance of Etiquette

Good etiquette is essential because it lays the groundwork for building trust and respect among individuals. It makes social interactions smoother and more enjoyable, reduces stress in unfamiliar situations, and can even prevent misunderstandings and conflicts. In professional settings, proper etiquette can enhance communication, foster a positive work environment, and contribute to the success of business dealings.

Key Areas of Etiquette

- **Communication Etiquette:** This involves the principles of clear, respectful, and considerate communication. It includes listening actively, speaking clearly, maintaining eye contact, and being mindful of body language. Communication etiquette also extends to digital communications, emphasizing the importance of thoughtful and respectful interactions in emails, social media, and text messages.
- **Dining Etiquette:** Dining etiquette covers the dos and don’ts of table manners, from using utensils correctly to engaging in polite table talk. It varies significantly across cultures but generally includes practices like choosing the right cutlery, waiting until the host or hostess indicates it’s time to eat, and understanding the protocol for ordering, passing food, and eating utensils properly.
- **Online Etiquette:** In an increasingly connected world, online etiquette, or "netiquette," has become crucial. This includes being respectful and courteous in online communications, respecting others’ privacy, and avoiding cyberbullying. Understanding the tone, context, and appropriate language for various online platforms is also part of online etiquette.
- **Cultural Sensitivity:** With globalization and increased travel, it’s more important than ever to be aware and respectful of cultural differences in etiquette. This involves being aware of and adapting to greeting rituals and gifting customs to understanding how to behave appropriately in different cultures.

Practical Advice for Practicing Good Etiquette

- **Mind Your Manners:** Remember the golden rule: “When in Rome, do as the Romans do.” Always be respectful, courteous, and kind.
- **Be Punctual:** Time is valuable and being punctual shows respect for the people and time you entrust with your presence.
- **Learn to Listen:** Good etiquette involves not just what you say but also how you listen. Give others your full attention, avoid interrupting, and show interest in what they have to say.

Adapt to Situations: Etiquette is not one-size-fits-all. Observe and adapt, adjusting your behavior based on the setting, the company, and cultural expectations.

Integrating Grooming and Etiquette into Daily Life

The integration of personal grooming and etiquette is intrinsically linked to the concept of being well-groomed and socially successful.

1. **Consistency:** The Key to Integration

- **Consistency is crucial when integrating grooming and etiquette into your daily routine. It’s not about occasional efforts but making these practices an integral part of your life.** This means establishing realistic rules for personal grooming and making conscious efforts to practice good etiquette, whether in social or professional contexts. Over time, these practices become second nature, reflecting positively on your personal and professional image.

2. **Personal Branding:** Crafting Your Image

Your personal grooming and etiquette practices contribute significantly to your personal brand. It’s about the unique combination of skills, experience, and personality that you want the world to see in you. A strong personal brand is authentic, consistent, and tailored to your goals. It differentiates you in a crowded field and can open doors to opportunities. Consider how you want to be perceived and ensure your grooming and etiquette align with that image.

3. **Adaptability:** Navigating Different Contexts

While consistency is important, it’s adaptability that counts. Different situations may call for different levels of formality in both grooming and etiquette. For instance, the grooming and attire suitable for a business meeting may not be appropriate for a social gathering. Similarly, etiquette norms can vary significantly across cultures and settings. Being adaptable means being able to read the room and adjust your behavior accordingly, ensuring that you are always appropriate and respectful.

4. **Lifelong Learning:** Keeping Apace with Evolving Norms

The landscape of personal grooming and etiquette is dynamic, reflecting broader societal and cultural shifts. Keeping abreast of these changes is crucial for ensuring your practices remain relevant and respectful. This doesn’t mean chasing every new trend; rather, it’s about discerning which updates align with your values and personal brand. Engage in lifelong learning by tapping into diverse resources such as professional journals, online forums, cultural seminars, and personal networks. Observing the habits of respected individuals in various fields can also provide valuable insights, enabling you to refine your approach to grooming and etiquette in a way that both resonates and authentic.

In conclusion, the intertwining realms of personal grooming and etiquette are not mere superficial concerns but foundational elements that shape our interactions and the impressions we leave on others. By recognizing the principles of thoughtful grooming and mindful etiquette, we not only enhance our outward appearance but also enrich our inner character. This journey of self-improvement fosters a sense of self-respect and cultivates an environment of mutual respect in both our personal and professional lives.
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