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HUMAN RESOURCE MAGAZINE

Free Quarterly Magazine

March 2010

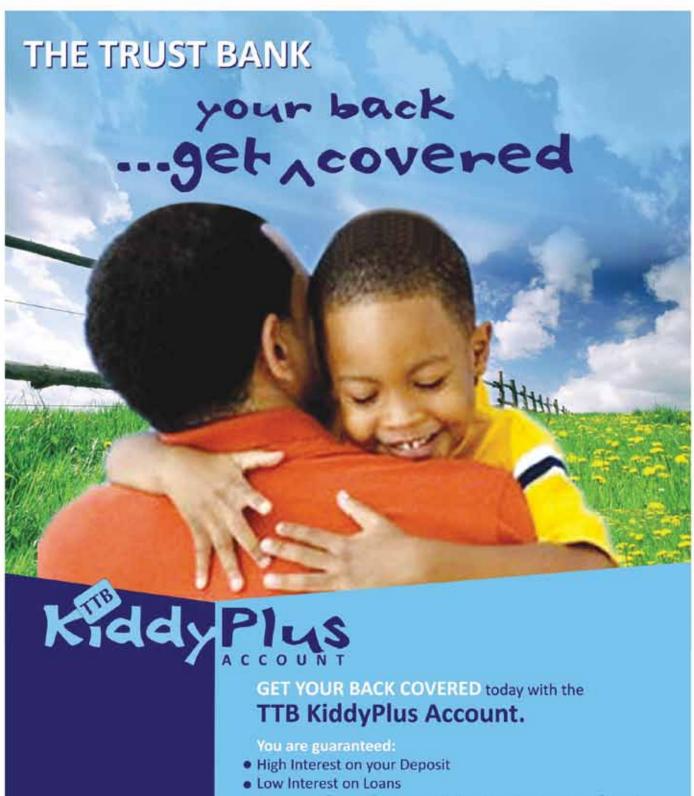








ENTREPRENEURSHIP:
THE GIANTS WE LOOK UP TO



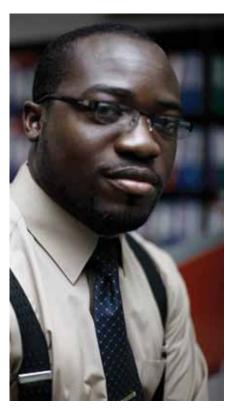
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Kofy M. Hagan Managing Editor

Editorial

Dear readers,

Is it just me or the whole world seems to be talking about entrepreneurship these days? Well, the truth is there aren't enough jobs in the system and business minded people with good business ideas need to consider entrepreneurship as a solution to unemployment. The few I have spoken to on the subject often nod their heads in accord until I am done talking, then, they look me straight in the eye and say: "but if we all were to start our own business, who will work for who?"

Well, do not get me wrong. It is not everybody that can be an entrepreneur, neither will it happen that everybody will be practicing entrepreneurship at the same time as everyone. In this edition of HR Focus, we proudly showcase entrepreneurs who at 'different times' in their lives have taken up the mantle of running their own businesses. They have each gone through different struggles and stood the test of time by showing extraordinary prowess in their line of work. The recurring traits that are interesting to note in all of them are determination, discipline, hard work and lastly, the courage to take the risk and step up to the plate and start their own business. In this edition, HR Focus once again did not disappoint our customers. We have provided you with our usual array of articles and columns to stimulate the mind and sensitize you on different issues like health, labour, finance and human resources.

Your contributions are most welcome and readers interested in submitting articles should e-mail me on kofy.hagan@laineservices.com. You should also take part in our daily polls on our website www.hrfocusmagazine.com. Over there, you will also find that the editor's blog is always worth reading.

Enjoy the first edition of HR Focus for 2010!!





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News

with Nicholas Kwabena Amaning

FIRE OUTBREAKS IN GHANA:

"This is one fire outbreak too many"

Former President John Agyekum Kufuor in a statement signed by Mr Frank Agyekum, Spokesperson, Office of former President Kufuor, said "This is one fire outbreak too many", following the recent fire outbreaks that gutted the Ridge residence of the former President, Jerry John Rawlings on February 14th, 2010, portions of the Ministry of Foreign Affairs office complex, the store house for the Ministry of Information on February 17, 2010, the loading section of the Tema Oil Refinery (TOR), the Kumasi Central Market and the Energy Ministry. On February 20, 2010, Ghana Broadcasting Corporation (GBC) narrowly escaped from the series of fire outbreaks that have engulfed some key institutions in the country. To add to the unending list, the

first floor of the Ring Road branch of Ecobank on 28th February, 2010 was torched and on 2nd March, 2010 fire occurred at the Accounts Department of the Volta River Authority in Akosombo. The extent of damage caused includes destruction of office equipment, vital documents, personal effects, office equipment and several historical documents, "This is a big blow to us. In fact all our documents have been destroyed by the fire. Everything is a total mess," remarked Victor Gbeho, presidential adviser of foreign affairs after one of the fire outbreaks. Even though these numerous fire outbreaks are stoking suspicions of foul play, perceived attacks by saboteurs, erratic power supply by the Electricity Company of



Ghana (ECG) and use of inferior electrical gadgets, the reality is that, it is still unknown what may have been causing these fires. Since the onset of the rampant fire outbreaks in 2010, there have been calls for the security agencies to take immediate steps to get to the bottom of these fires and put in appropriate measures to prevent their recurrence anywhere else. The issue of equipping the Ghana National Fire Service (GNFS) has also come up for discussion

PRIME RATE GOES DOWN: What next?

The Monetary Policy Committee (MPC) on February 19th, 2010 reduced the prime rate by 200 basis points; to 16 per cent from 18 per cent, against the background of developments in the global economy and assessment of the pace of domestic economic growth and the outlook for inflation.

Speaking at a press conference after a meeting of the MPC in Accra, Mr. Kwesi B. Amissah-Arthur, Chairman of MPC and the Governor of the Bank of Ghana (BoG), said "developments through the last quarter of 2009 and early 2010, suggested improved economic fundamentals driven by diminishing inflationary pressures, exchange rate stability, a pick-up in economic activity and

an improvement in business and consumer confidence".

But with all these "macro-economic English" being hooped around, has the average Ghanaian understood how the prime rate personally affects them?

Studies indicate that, the prime rate of interest is a rate of interest that serves as a benchmark for most other loans in the financial institutions. Some variable interest rates may be expressed as a percentage above or below the prime rate depending on how risky the lending institution feels the loan is. The benefits include the following: for bank lending, the prime rate determines the base lending rates of banks.

This ensures competition and that profitable loans are issued, since the base is the same for these institutions. For the economy, the BoG can spur economic growth by establishing a prime rate that most banks adhere to. The BoG can then encourage industries by adjusting the prime rate and helping to maintain the maximum possible employment. In terms of personal gains, with the rates going down, it might be wise to borrow from banks to expand business and create more employment. Inflation can also be controlled well by using a prime rate as a benchmark rate. Lowering rates and allowing banks to more freely loan money to individuals and businesses can help stem rising inflation.

3 TIER PENSION SCHEME:

What you need to know!

A new National Pensions law of 2008, Act 766 which will cater for the creation of a new contributory three-tier pension system to replace the existing Pensions Ordinance No. 40 (CAP 30) of 1950 and the Social Security Act (PNDC Law 247) of 1991 is expected to come into force by the end of March 2010, under a Pension Regulatory Authority (National Pensions Authority).

Continued on Page 7

3 TIER PENSION SCHEME

Continued from Page

The new three-tier pension scheme requires an additional contribution rate of 1% to be shared equally between the employer and employee. The employer will now pay 13% (instead of the 12.5%) and the worker will now pay 5.5% (instead of the 5%) making a total contribution of 18.5% (instead of the 17.5%). Out of the total contribution of eighteen and half percent, the employer will remit thirteen and half percent (13.5%) to the first tier mandatory basic national social security scheme and five percent (5%) to the

mandatory second tier occupational pension scheme. For the voluntary third tier schemes for the informal sector, there is no fixed level of contributions. Their contribution will depend on their ability to pay.

The proposed three-tier scheme consists of a mandatory basic national social security scheme responsible for monthly pensions only and managed by a restructured SSNIT under a Board of Trustees with balanced representation of employers, organized labour and Government. The second scheme is a mandatory, privately managed occupational or work based scheme to pay lump sums, while the third is a voluntary provident fund and personal pension scheme supported by tax benefit incentives which can cater for between 80 and 85 per cent of Ghanaian workers in the informal sector and others who want to contribute, in addition to the first two schemes. The second and third tier will be privately-managed by approved Trustees licensed by the Pensions Regulatory Authority with the assistance of pension fund managers and custodians registered by the Authority.



Institute of Human
Resource Management

Practitioners (IHMRP), Ghana

hold investiture ceremony.

The IHMRP, Ghana, on Saturday, February 27, 2010, swore in eight members who have been elected to the National Governing Council to steer the affairs of the institute for the next two years. The national governing council has both a professional and moral obligation to provide leadership and direction for the Institute since a strong, committed, hardworking national governing council is crucial to the effective functioning of such a professional HR body.

President of the institute, Dan Acheampong, said the new governing council will work assiduously to lift the institute to new heights.

In his welcome address, the executive director of the institute, Mr. Asare-Bediako, remarked that, given the strategic role that human resource plays in the social and economic development in Ghana, the need for a strong, visible, high performing, national professional body becomes paramount not only as an advocacy instrument, but also to promote HR skills acquisition and good human resource management practices.

In another development, a new novelty system (an electronic performance management system) also known as the e-pms, designed and developed by the institute was unveiled at the investiture ceremony. The new system offers the opportunity to know and understand not only the performance standards expected of employees, but also the target which will constitute the basis of performance. It is web based application software that runs on a server and can be accessed via a web browser over a network such as an intranet or internet when rolled out.

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Introducing the GIANTS







MR. KOBINA CATO Little Flower Montessori School



MRS. FAUSTINA ADJAGAR First Choice Hair & Beauty



MR. MARTYN MENSAH Kasapreko Company Ltd.

here is a crisis in the world of work. There aren't enough jobs for all the thousands of graduates that are being churned out. There are five government Universities and about twenty-seven private Universities. If the University of Ghana alone passes out four thousand graduates (only arts students) then roughly, we have at the end of each academic year, about 100,000 graduates, looking for jobs. Since we do not have the corresponding numbers going out of active

not have the creation of jobs at the same rate, we must realize that the current situation where a lot of graduates are jobless is bound to become compounded. In my interaction with jobseekers, I find myself over and over again hearing the answer to the question "what kind of job are you looking for" to be "I want to work in a bank". Well, there just are not enough jobs in the banks to go round. So what is the way forward? I believe strongly that there must be a change in mind set. Parents and young people should start considering entrepreneurship as a viable alternative to formal work. We must recognize and acknowledge achievers in entrepreneurship and encourage our children to have them as mentors and role models. I do admit that it is not everyone that can create jobs for others, but our current crop of graduates are very creative and just need the encouragement from our guardians to excel in this field. I have met many parents looking for their mates in school to recruit their children into the risk-free world of work with formal work. This has to stop. That is why in this edition of HR Focus, we have identified four entrepreneurs who have chalked huge successes in their chosen line of work to tell their stories, so that perhaps, our mothers and fathers and the youth would be encouraged to do

work life as pensioners and we do

We salute these giants in business and shout Ayeekoo from the tree tops to all who can hear, that we have role models in Ghana who

likewise and make the world a

have the road map and who have made it in different fields. We have Mrs. Elizabeth Villars, the founder of Camelot Ghana, who has put a new definition to the word "excellence". She started a business in security printing, business forms manufacturing, design and commercial stationery printing in West Africa. We also have Mrs. Rita Anan-Cato of Little Flower Montessori School who introduced the Montessori training in Ghana, who excellently planned her succession so much so that her son, Kobby Cato has taken over and taken the implementation of the vision to another level. Also, Mrs. Faustina Adjagar of First Choice Hair and Beauty has demonstrated how much she understands customer service by providing the quality and flexibility

required in the industry she has

selected by allowing access to their services round the clock through a shift system. We also present Mr. Martyn Mensah of Kasapreko, who continued the vision of Mr. Kwabena Adjei by boldly going into and keeping their niche in the manufacturing industry. We are proud to present sons and daughters of Ghana who have left giant footprints in the world of work, using corporate governance and H.R. practices to continuously improve their businesses and leaving a legacy anyone will be proud of. We hope our readers will see that in Ghana we are blessed to have the role models required to inspire us to greater heights if only we look out for them. We salute you and are inspired by your work. Congratulations

better place.



Mrs. Villars' wealth of experience in the world of work gave her the platform to start her own business, West African Data Services Bureau Limited (WADSB) in 1972. The company supplied imported computer stationery to many Ghanaian companies. As the years went on, the company's product range expanded and through that, Mrs. Villars decided to go into production of the products locally. In 1980, Camelot Ghana was formed out of WADSB and for 30 years, Camelot Ghana has been a household name in security printing, business forms manufacturing, design and commercial stationery printing in West Africa. Mrs. Villars attributes her success to the actions she took from day one of starting her own business. She immediately set up a Board of Directors so that she was answerable to somebody other than herself. She also drew a line between her personal interests and the company's in the sense that she had a salary like everyone else and avoided dipping her hands into the coffers of the company. She also always used an interview panel for all her recruitment needs so that she always made the best choices and avoided the favoritism of friends or family. One additional thing was to make the affairs of the company transparent to all staff by introducing an open-book policy whereby financial reports were always available to all. The path to success was not always a walk in the park for Mrs. Villars. The banking

sector at the time did not understand the

dynamics of the manufacturing sector and there were not any tailored packages available to mitigate a manufacturer's financial burdens and this caused her to endure early struggles of dealing with finances. Also, she lost eight of her key operating staff who had worked with the company for a period of 6 to 12 years to two competitors. Although it was a difficult period for her company, she was able to surmount the difficulty by carrying out cross training to strengthen the company's operations within 4 to 5 months; and she owed this to the loyalty and resilience of the staff that remained.

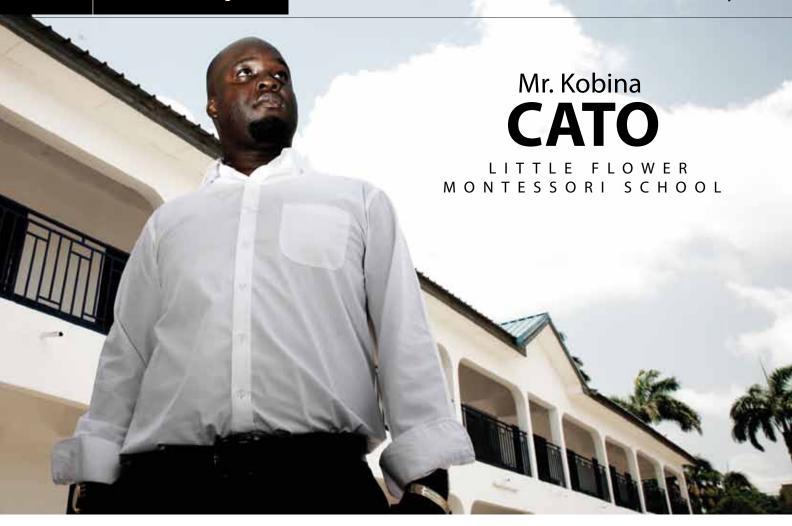
Today, Camelot Ghana has won many awards and is recognized as the first indigenous Ghanaian firm to be listed on the Ghana Stock Exchange. The company was also awarded the Millennium Excellence Awards in 1999 and has been a proud member of GIPC's Ghana Club 100 since its inception. Mrs. Villars is not devoid of personal accolades herself. She was and till this day is still the only woman to have been President of the Private Enterprise Foundation and the Association of Ghana Industries- AGI (after the founder, Mrs. Ocloo). Mrs. Villars was also awarded the 'Most Successful Woman Entrepreneur' by the International Finance Corporation (IFC) and in 1998, CIMG Marketing Woman of the Year. She has also served on several boards in both the private and public sector such as the boards of the Social Investment Fund (SIF), the Ghana Investment Promotion

Council (GIPC), Export Development and Investment Fund (EDIF), Merchant Bank and Ghana's Statistical Service (GSS). She was also a member of the Council of the University of Cape Coast (UCC) and a Trustee of the Ghana College of Physicians and Surgeons.

Mrs. Villars has been married to Mr. John Kwesi Villars for the last 46 years and blessed with two daughters, who are married with beautiful children; and two dynamic sons, who are recently married. As a wife, a mother and a grandmother, Mrs. Villars has always managed to properly balance her work and family life through good planning and time management. She plans a lot of outdoor and social activities like lunches, birthdays and dinners with her family at home so that she can spend a lot of time with her grandchildren and inculcate in them all the necessary lessons of life she has learnt from her wealth of experience.

Mrs. Villars' story is very inspiring to all, especially up and coming entrepreneurs. The legacy she leaves for readers is simple and yet, thought-provoking. To start your company, you must be smart to set up a Board of Directors to advise and put you on your toes to be your utmost best. You should also be disciplined enough to avoid putting your personal interests first when it comes to dealing with affairs of your business (finances, recruitment, etc.) and think of the well being of all the stakeholders (staff, customers, business associates, etc.)





A Self driven leader, a motivator and a teacher – very appropriate words that describe the current director of LITTLE FLOWER MONTESSORI SCHOOL (LFMS), Mr. Kobina Cato.

As a young man with relatively little experience, Kobina was thrust into his present position by rather unfortunate circumstances - the death of his mother, the late Rita Cato, who was founder and director of the Montessori school. The school which has been in existence since 1987, was a dream of Mrs. Cato, who desired to run a Montessori school, where she could bring to bear her talents and love for children. At its inception, the school had only 12 students - she wanted not more than 20. However with the success she enjoyed due to the unique nature of Montessori training and the concept of a graduation ceremony for pre-school pupils (at the time a new concept) – by popular demand, she began expanding the operations of the school to include a primary and junior secondary department

and several years later the school has blossomed with a student population of over 450 students.

Though stints as Deputy Operational Manager and Head of Operations of the school had given him a fair idea as to how things were to be run in the school, stepping into the shoes of his mother in the midst of the shock and grief at his loss was a major step for Kobina. He had the arduous task of inspiring confidence in both the teaching staff and the parents who had their wards in the school, as their motivator and inspiration was gone. Many saw him as a young and inexperienced person who could not manage the affairs of the school as well as his mother had done. Over the 7-month period when he first took on the post of Director of LFMS, there were many withdrawals from the school, and there was quite a huge staff turnover, including the then Headmaster. The dream and legacy of his mother seemed to be crumbling before his very eyes. In the face of an uncertain future and the

challenging odds, a more confident and resilient person was formed, as his faith and belief in God as well as the lessons imbibed from his mentors came to bear. Growing up, one of the many lessons Kobina learnt from his mother and earliest mentor was perseverance. She always urged him to pursue with vigor the things in life worth pursuing in the face of insurmountable odds. Learning to be tactful and patient in dealing with any situation was taught him by another mentor, his father - Mr. Annan Cato. The importance of focusing on one thing at a time and doing that thing right was always stressed to Kobina by Mr. P.L. Tamakloe, another mentor in his life. All these lessons were well learnt by Kobina, as in all the challenges that he faced following the demise of his mother, he has provided the leadership, confidence and inspiration in both the teaching staff and stakeholders. Under his leadership, LFMS now has a staff size of 55 employees who are made up of both teaching and non-teaching staff. He tasks his staff to



chess, watching movies and documentaries on nature and wild life are some of the hobbies he enjoys when he is not working. Currently, Kobina's immediate family comprises his father, two sisters and a brother. Though his love for mentoring and coaching blurs the lines between work and non-work activities, he tries to devote time for non-work activities in anticipation of when he gets married and has a family of his

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Kobina believes that anyone wanting to start their own business should go for it. He cautions would-be entrepreneurs that starting one's own business is a lot of work and can bring rather paradoxically the greatest amount of joy and fulfillment in one's life as well as sometimes the greatest pain, yet at the end it is a very liberating experience. He advises that for any business to survive, the right structures and the right people to fill the right positions must be in place. Training and development of staff is critical to the success of any business and so the entrepreneur must make this part of their business culture. He also suggests that encouraging innovation and being lavish in praise for work well done and celebrating successes will go a long way to motivate your staff to give off their best. Given a second chance to change anything he would have done differently looking back on his life, Kobina believes that he would have liked to worry less and enjoy the process of creating and having fun with whatever he sets out to create. HR Focus doffs its hat off to Mr. Kobina Cato, a true inspiration to both the young and old, and a true visionary of our times.



Mrs. Rita Cato, Founder and first Proprietress of Little Flower Montessori School

Mrs. Faustina ADJAGAR

FIRST CHOICE HAIR & BEAUTY



Behind all the good looks that come from hairdressing salons, there is always a brain. The brain behind FIRST CHOICE HAIR AND BEAUTY is Mrs. Faustina Adjagar, Chief Executive Officer.

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Mrs. Faustina Adjagar hails from Kwahu Obome, in the Eastern Region of Ghana and is happily married to Mr. Marcus M. Adjagar. They have three lovely children; Sedem who is four years old, Nana Ama who is two years old and Kafui who is just seven months old.

The two chief issues that Faustina has had

to grapple with over the years have been finance and sustainable originality in her line of work. These have taught her the essence of being frugally astute for maximum output and the essence of being objectively analytical in taking decisions. Her underlying inspiration and drive as an entrepreneur is to expand her business beyond the borders of Ghana into West Africa and continue to be, not only the preferred choice for hair and beauty services, but the ultimate service provider for hair and beauty within the industry. This is motivated

by her value of being the best she can be in all she does, both in her personal and entrepreneurial life.

Cover Story

"In being a wife, mother and Chief Executive Officer, Mrs. Adjagar has well sharpened and highly developed her skills in juggling." This was shrewdly put by Ms. Juliana Boateng, The HR Manager of First Choice who expressed her admiration for how excellently Faustina balances her personal responsibilities and her entrepreneurial ones.

Though Faustina's original desire had been to be a nurse, a cousin of hers convinced her to instead take up hair and beauty skills and since then it has been "forward ever". It has taken hard work, dedication, commitment and God's abounding favour to catapult her to all her present achievements.

The story of First Choice Hair & Beauty began 13 years ago this August, in Kaneshie. After completing her apprenticeship, Faustina continued to work with her boss until she moved on to open her first salon with the financial assistance of her father and uncle. The help she received from them was enough to secure the salon's location; she however paid for the running of the place through her own savings. Faustina ensured that every penny made was not misused but rather put into the operating of the business and what began with one apprentice has now expanded to about 100 employees. She continues to train her staff on customer service and time management skills in order to improve upon the skills of her staff. Her end of year graduation and Awards night are innovative ways of keeping her staff motivated and to showcase the expertise of her staff.

She has developed an effective shift system which ensures her customers have continuous service no matter what time of day they visit their offices, this is unique in her industry and has put her ahead of competition. In terms of structure, she has employed a qualified HR practitioner, who coordinates affairs of the branch managers and the staff and ensures compliance with their

stakeholders' expectations.

There are always external and internal factors that under pins any entrepreneurial undertaking. The journey to Faustina's success has not been without the inevitable struggles. One of Faustina's worst experiences was faced during the nation's electricity crisis. The long and irregular power outages stunted productivity because each time it happened, she had to transport her clients to another salon which had electricity and pay for their services. This carried on till she bought a generator on hire purchase basis, which she had to work very hard to complete the payment. Just like the hallmark of a true entrepreneur, through hard work and determination, Faustina overcame this challenge as well as others that cropped

With such a natural flair for enterprise and the acquired rich exposure and experience in her industry, Faustina has this to say, especially to budding entrepreneurs;

"My advice to all is that with God all things are possible. I will also advise them not to always get loans to start a business because one might end up putting all that he or she gets into paying creditors. Only get a loan when you have started building your business and can afford to pay off the loan. It is always best to start small scale and not always look up to others for help. Secondly, get involved in your business. Do not start a business that you have no knowledge or idea of because you cannot

always get trustworthy people helping you all the time. However when you have knowledge about your own business you can easily determine when things are going wrong. Also learn to upgrade yourself from time to time by attending training programmes to gain new skills and knowledge to enhance growth of your business."

To conclude, there is not a thing that Faustina would have changed about her life if she had the chance to do so. In her words, "I feel there is nothing impossible in this world. As I mentioned earlier, hair dressing was not something I wanted to get into. I initially wanted to do nursing but look at me now. So it is all about the mind set. If you are doing something and you put your mind to it, you will definitely be successful."

To date, Faustina has opened 8 branches including the Head Office along the Spintex Road and is still expanding her business.

We congratulate Mrs. Faustina Adjagar for her perseverance and focus. Since successful Ghanaian female entrepreneurs are few and far between, Faustina's success story is a sterling example to us all.

Well done Madam, you have made a difference to so many people's lives and created jobs for a lot more people. HR Focus presents you to the world of work and to Ghana as a role model that people can look up to.





We salute Dr. Kwabena Adjei, Founder and Group Chairman of Kasapreko Company Limited. "Dr. Kwabena Adjei is an industrialist, a businessman and an administrator with a deep vision for management. He is a product of Empretec, who imbibed his industrial vision by his work association with the aluminum producing giant, VALCO in Ghana. He founded Kasapreko Company Limited twenty years ago and is currently the Group Chairman for both Kasapreko Company Ltd

and its sister company KasaGlobal Ventures Limited; he holds the alternate directorship of Midland International (Ghana Limited.). He is an Advisor/ National Executive Member of the Chartered Institute of Administration of Ghana and a fellow of the Chartered Institute of Administrators. He has won a number of International awards to his credit. These include 'Marketing Man of the year, 2000 Award by the American Biographical Institute." (AFRICA BREAKFAST Club)

To quote Dr. Kwabena Adjei,

"We continuously strive to surprise and delight our customers with products that reflect our intimate understanding of their needs, aspirations and lifestyles. Combiningthe best from our Ghanaian heritage with herbal science and state-of-the-art manufacturing technology, we strive to deliver products that offer a multiplicity of benefits to the end consumer."



Dr. Kwabena Adjei Founder & Group Chairman of Kasapreko

When asked how he got the idea to start this company he replied:

"I had observed the growing demand for good quality alcoholic drinks that were still within the means of the average Ghanaian. This insight was unique; it differed from the plethora of alcoholic drink manufacturers in that, it identified the increasing sophistication of the consumer. High expectations in terms of taste, quality, safety and packaging meant that the Ghanaian consumer was spending more on foreign imports that met their aspiration. This was the mass niche that Kasapreko Company set out to serve." Our next question was how they became the best in their industry. To this Dr. Kwabena Adjei replied:

"From the very first day, we set our standards much higher than any of the other producers in our sector (and we have kept them there). Many were surprised by our rapid ascension to the leadership position of the Gin sub-category. Our Kasapreko Dry Gin, with its excellent

aromatic flavour became the gin of choice at all levels of the market.

We benchmarked everything we did against the best in the world and we assembled and led an exceptional team of people to a number of significant firsts amongst its peers.

Kasapreko Company was the first of the local manufacturers to establish a modern quality control and product development laboratory; we were the first to introduce our own bespoke bottles and caps; we were the first, and are still the only alcoholic beverage manufacturer in Ghana to complete wall-to-wall automation of its production line (from bottling to packaging)."

MR. MARTYN MENSAH

Mr. Martyn Mensah is currently the Managing Director of Kasapreko Company Ltd. He is a product of Achimota Secondary School (O levels) & Presbyterian Boys Secondary School-Legon (A Levels). He continued his education with a BSc. (Hons.) in Electrical & Electronic Engineering from the University of Bath and then an MBA from Imperial College of Science, Medicine & Technology (University of London). Martyn is a man of numerous accomplishments who has carried on the vision of the Founder and Group Chairman, Dr. Kwabena Adjei to another level.

Over the past 27 years, Martyn has worked in a wide variety of jobs. He started as a farm supervisor for a firm that had a lot of farms in Nsawam and Asutsuare. He then worked as a technician for Reiss & Co (Gh.) Ltd. He also worked as part of a design team at ICL computers while schooling in England and later as a Systems Administrator for Natwest Bank, UK.

"Martyn was a pioneer in the establishment of private electronic media in Ghana. As a key player in the introduction of Ghana's first pay-television service (MNET/MultiChoice) in July 1993, he has an in-depth understanding of the electronic media, especially of television. At the age of 29, he became a General Manager in the Africa operation with responsibility for Ghana, with overall operational responsibility for the growth and development of the Ghanaian operation. He was also a member of the group's Africa Business team, and played a key role in defining strategies for the group's African

ventures in Namibia, Nigeria, Egypt, Kenya and Tanzania."

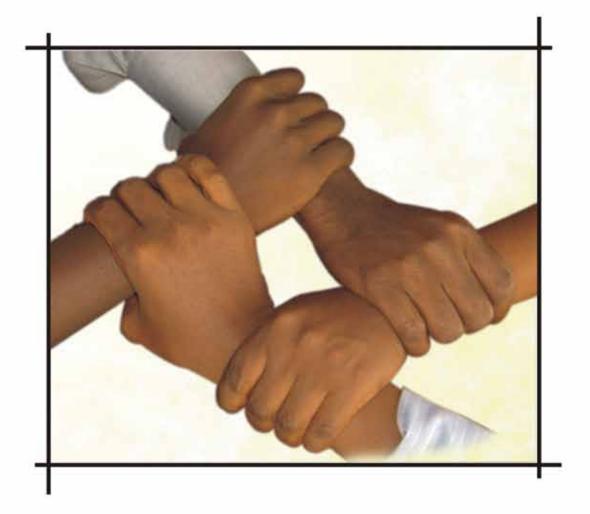
"Martyn is also a seasoned management consultant/specialist with very broad and varied experience. He is a founder and the Resident Director of Strat-Afrique Development Ltd., a South Africa based firm of international corporate strategy advisors where his expertise in corporate strategy development and operational efficiency improvement is placed at the disposal of a wide variety of clients. He also founded the Ghana operations of Steadman Group (now part of Synovate), at the time Africa's largest indigenous media and consumer research company. Previously, he served on their Africa-wide board and currently is the local Director of the Ghana operation.

He is the Chairman of the Board of Trustees of Common Purpose Ghana, the local arm of Common Purpose International and was a member of the faculty on Ghana's first management/business reality TV programme, "THE CHALLENGE". Martyn is also an assessor of submissions to the Ghana Academy of Arts & Sciences awards committee in the management category and a Director of UT Financial Services Ltd."

"The Board of worldwide membership association for marketing and business professionals, Global Marketing Network appointed Mr. Martyn Mensah as their inaugural Honorary President in Ghana. We asked Martyn for his comments and this is what he said:

"In today's world there are very few products, or services that can escape the 'commodity' tag. As integration of economies across geographical boundaries accelerates, everything that a company does, can be easily replicated - often at a lower cost and at a level of quality that still meets customers' minimum value-for-money expectations. Whether one is at the sharp end of commercial business or at the heart of the not-for-profit space, the challenge remains the same; how to achieve sufficient uniqueness, whether tangible or intangible!!"

HR focus takes this opportunity to congratulate these two giants for their significant contribution to the awesome story of entrepreneurs. Indeed, these giants have proven that entrepreneurship is the way to job creation and a solution to our unemployment situation in Africa.



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Development & Corporate Results

By Kobina Ata-Bedu (MCIPS)

Welcome to a Happy New Year! At this time of the year I am sure you are busy either defending your development needs budgets or you just got them approved and you are busily shopping around for training products to address your development needs. I won't be too surprised though if your development needs and budget for 2010 are still not ready.

Most organisations still have either not completed their 2009 appraisals and so

budgetary approval and allocation. My guestions have always been that if budgets for manpower development will not be ready till the end of Q1, when will training and development begin for staff to be resourced and should the employee fail to deliver his targets on time and in full, either because he did not receive training on time or at all, will that impact negatively on his appraisal? Will training received in November or December necessarily be relevant to the subsequent year's business targets? Many may share these sentiments. If this is the status quo, how strategic then are our HR systems and how can we as an HR community influence the systems to ensure that we align corporate performance with our HR strategy and operations. If we watch training needs slighted in favour of sales and marketing budgets, how then do we resource the sales and marketing teams to deliver above average performance?

A good Performance Management System should ensure the continuous process of managing and aligning employee output and goals, and organizational goals by mutually setting SMART objectives, providing the requisite support, defining in advance the standards of measurement, performance A performance management system includes the following actions:

- · Objectives setting,
- Supervision, guidance, mentoring and Coaching
- Standards of measure and performance indicators
- Appraisal
- Remediation
- Reward

The HR Manager should therefore take responsibility first as the driver of business performance and rally everyone around. It is imperative that we define clearly our HR strategy in general, but our recruitment and development strategies in particular and ensure we have the executive buy-in for it.

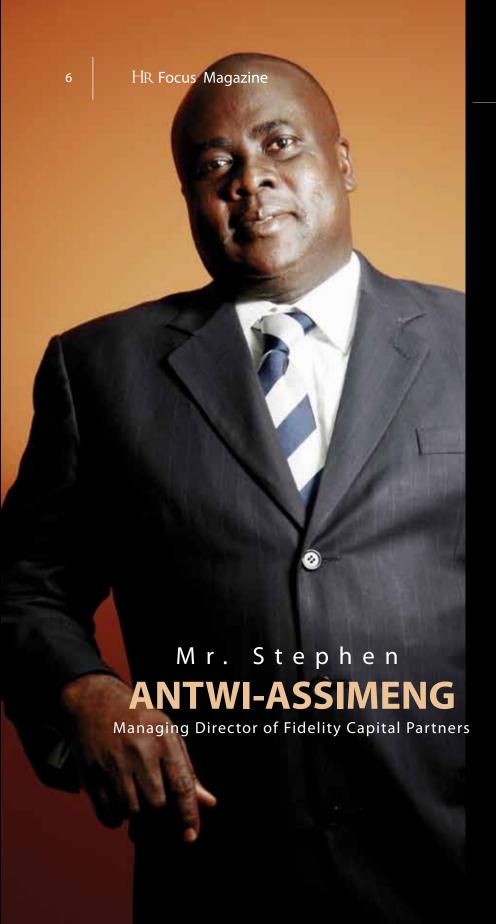
Let us begin to deliver value – bottom line impacting value. Find out how you can quantify your efforts and your results (INPUT-OUTPUT STATEMENT). If you communicate those results quantitatively, then you would be justifying why your training budget should be the last to go in a cost cutting initiative or why your staff should still receive performance bonuses or motivation even in the event of negative corporate performance.



are yet to determine what the development needs of their staff will be for 2010, or the budgets are now being discussed before it goes to the board for measurement and feedback, the set of remedial actions taken to close any gaps and the reward systems instituted to reinforce behaviours.



The Author Kobina Ata-Bedu Email: info@mcarthurnassociates.com. Tel: 020-9059326



HR Focus Magazine gives you a close up of Mr. Stephen Antwi-Assimeng; the MD of Fidelity Capital Partners.

Good day Mr. Stephen Antwi-Assimeng. It is indeed an honour and pleasure to meet you!

In your own words, tell us who Stephen Antwi-Assimeng is and what inspires you? Thank you for having me. I am an Investment Banker with a great passion for development. I am currently the Managing Director of Fidelity Capital Partners, inspired by the success of small business entrepreneurs.

Tell us about your educational background and how the experience in the schools you attended has influenced your life?

I had my basic and secondary education at Akomadan in the Ashanti Region. I had my sixth form education at St. Peters Secondary School and obtained my first degree in Economics from the University of Ghana and a Master's degree in Banking and Finance from the University of Wales, United Kingdom. I was first taught by a graduate teacher in form four (4) at secondary school. Learning to be focused, disciplined and appreciating success are some of the useful values I acquired from this beginning.

What personal values do you have and what is your vision in life?

Integrity and authenticity are two of the most important values I believe in and share. These values stir my desire to be useful to society and an inspiration to both my peers and young ones.

Tell us about your family?

I am happily married and we are blessed with three extremely lovely daughters. My family is everything in the world to me.

How do you combine your work and spending time with your family?

Striking a good balance between work and family is challenging for every Corporate Executive but it is a must-do for everyone, quite interestingly in the interest of both work and family. I try to achieve that by spending as much time as possible with the family whenever I can and to continually improve on the frailty of time we have together.

What do you do when you are not working? I spend as much time as possible with my family and socialize with my friends and business associates. I also enjoy and do watch a lot of football and play social tennis.



Tell us about the worst and best experiences you have had during your career? I have had several good experiences in my career including starting whole businesses and seeing them grow and developing young talents. What is my worst experience? I trusted a business associate too much and have since regretted it.

Did you always have a passion for what you do or did you stumble on the opportunity as you went along?

If you do not like what you do and have no passion for doing it you have no

no passion for doing it you have no business doing it. You will be stressed forever!

What are some of the challenges you faced before becoming the MD of Fidelity Capital Partners and how did you tackle them?

I wouldn't say I faced many challenges, but in corporate life, you have to convince your bosses and colleagues that you bring value to the table and indeed, to prove it when you are given the chance.

Tell us more about how it is like to be the MD of Fidelity Capital Partners (A day in your life as MD)?

My typical day starts early and it is usually very long. I am on the phone or blackberry in the car whilst going to work. I have several meetings - with my colleagues (internal) and sponsors and management of our present and potential investee companies, discussing strategies, operations, problems and challenges and finding solutions. There are a whole bunch of other stakeholders to relate with – investors, regulators, boards, etc. My typical day is full, hectic but also exciting and the excitement keeps me going.

What do you enjoy most about being the MD of Fidelity Capital Partners?

Assisting entrepreneurs (especially local businessmen) and helping them find solutions to daily and strategic challenges that enable them grow their businesses is the most enjoyable and fulfilling part of my job.

What new thing do you plan to bring to the table now that you are the MD of Fidelity Capital Partners?

Well, I have been Managing Director for about six years now so the position is not new to me. However, we try to be creative and innovative in the things we do and the way we do them. Being innovative and dynamic is essential for success in our business and I believe it is so in all other businesses.

Do you find yourself in positions in companies other than Fidelity Capital Partners and if so, what are they? Yes I do. I serve on a number of boards of mostly private companies as representative of the funds we (Fidelity Capital Partners) manage. These companies cover several industries and sectors, including financial services, manufacturing, Information and Communication Technology (ICT), bottling and health care services.

How do you cope with your other official duties coupled with your busy schedule as the MD of Fidelity Capital Partners? I try to manage my time effectively, do things efficiently so that I can avoid duplication and I delegate as much as I can.

With your wealth of experience in the corporate world, how do you help the youth in building their careers?

I believe that I provide an inspiration to many young people. I do actively mentor young entrepreneurs both privately and in official terms. I speak at youth forums whenever I can and, as I just told you, I love nurturing and developing young talents.

Finally, looking back at your life now, is there anything you would have done differently? If yes, how so? I gave you a hint about my worst



experience and I would like to come back to it. In the business and corporate world you have to trust people. But trust and good intentions are never enough. I still trust my business associates but I never compromise on process, procedure and due diligence and that is what I do differently now.

What advice do you have for your fellow Ghanaians who are working or are about to work?

The world of work can be fulfilling but it comes with challenges as well. People (whether working or about to) should strive to maintain high standards of integrity and ethics. They should be authentic and not seek quick fixes or short term gains.



Venture Capital Trust Fund

By Evans Fiho

The spill over of the global economic recession to many developing countries has come to a head, as jobs are shrinking in many of these countries. Some developing countries, Ghana included, have identified growing the SME sector as the panacea to mobilizing massive job creation.

One of the organisations which was set up by the Government of Ghana to spur SME growth is the Venture Capital Trust Fund. This is the first Public Private Partnership of its kind in Ghana, with the aim of making funds available to the small businesses.

The Venture Capital Trust Fund was formed by an Act of Parliament, the 'Venture Capital Trust Fund' Act 680 in November 2004. However, the fund did not start its operations until January 2006, when a Fund Administrator, Nana Osei-Bonsu was hired.

The Trust was mandated to provide financial resources for Small and Medium Scale Enterprises through Venture Capital Finance companies. The fund was also established to provide money to support activities that promote venture capital financing in Ghana.

The Venture Capital Trust Fund has through its intermediaries, provided much needed financial services intervention to small businesses where the commercial banks have been out of their reach.

The Trust Fund currently works with five partners or intermediaries to assist SMEs. The partners set up what is called 'Venture Capital Finance Companies' (VCFCs). These institutional Partners come into joint venture arrangements to establish and run venture capital. Each finance company is managed by a Fund Manager, licensed as an Investment Advisor by the Securities and Exchange Commission (SEC). The fund Managers provide the services listed below:

- Analysis of investments, evaluation and due diligence of applications submitted forf funding
- With their team of qualified professionals, the finance company appraises the risk in the operations brought for financing, so as not tie funds in unsustainable projects
- The Venture Capital Finance Companies are the main drivers of funding to SMEs, and the disbursement units of such funds
- They give the projects of investee companies speed, as they deploy the full avalanche of their in-house skills to get projects running

HOW DOES AN INVESTEE COMPANY ACCESS FUNDING?

SMEs requiring financing should submit, among others, a comprehensive business plan with three year projections, past three years' Audited Financial Reports, Tax Clearance Certificate, and the business incorporation papers.

Investment proposals are received and analyzed by the Fund Managers of VCFCs; they then submit the business proposals to the Investment Committee of the Board of Finance Companies for approval.

The Investment Committee of the board can approve, reject, or even ratify investment recommendations made by Fund Managers.

Although there are over 40 financial institutions, both bank and non-bank which have been assisting entrepreneurs with financing over the years, the bulk of the financing from the commercial banks still go to the medium sized and large businesses. Many micro and small businesses fail from day to day because they are unable to access micro-credit to get off the ground.

Even where the funds are available, the high interest regime, and the collateral requirements make it prohibitive for the businesses to access them. In addition, many of the SMEs lack the technical capacity to run sustainable businesses, and therefore need assistance to get their businesses to the point of stability.

Over the last almost six years, the fund has disbursed over GH¢20 million to 38 businesses, through its institutional partners.

Overall, 5515 jobs have been created as a consequence of the fund's activities. About US\$71million has been released for venture

finance as a result of the fund's activities, increasing the stock of capital by 317%

It is interesting to know that the trust fund does not only provide financing; they provide technical assistance to investee SMEs. Management Training and Capacity Building for staff and management of investee enterprises, Corporate Matching and Mentoring, as well as other technical services provided by Business Solutions experts on the trust fund's associate list, all assist to give SMEs a holistic business advice for sustenance.

The Trust is also involved in the Sorghum Value Chain Project that has led to job creation for over 3,500 farmers.

The Venture Capital Trust Fund (which has 14 employees) aspires, among other things, to build an Angel Investors Fund locally in the near future.

HR Focus, as a champion of entrepreneurship, takes this opportunity to say "Ayekoo" to the Venture Capital Trust Fund and their partners.







Mrs. Ellen Hagan Founder of L'AINE Foundation

Tell Us What L'AINE Foundation Is?

"L'AINE Foundation" is an organization, set up with the main objective of spear heading the changing of the mindset of students in the tertiary institutions and other young men and women that there is an alternative to formal employment, which is entrepreneurship.

L'AINE Services Limited has assisted numerous professionals and school leavers to find jobs over the past 16 years, and seeing the yawning gap between the number of qualified applicants and the few jobs available, the management of L'AINE Services mooted an alternative to meeting the jobs challenge head-on by assisting people with viable business ideas to launch successful entrepreneurial ventures, so as to create jobs for other people.

L'AINE Foundation believes in entrepreneurship as a powerful force for change in the developing world. This change will help create jobs, reduce poverty and foster sustainable development in our local communities.

Why Do You Think L'AINE Foundation Is Necessary?

Well, it is so obvious that there is a crises looming up. There are not enough jobs to go round; everyone who finishes school wants to work in a formal environment. Even if they do not, their parents will want them to "make them proud" by working in a

risk-free area and especially where the society recognises as "respectful", and which pays a lot of money.

- To extend swift credit to MSMEs to start small businesses and also enhance already running businesses. It is a fact that a major obstacle to the growth of this important sector of the economy is the lack of access to funding. The creation of a lasting and reliable supply of credit for this client group is seen as a way of alleviating the chronic poverty that has plagued most of Ghana's micro, small and medium scale entrepreneurs.
- To train all loan beneficiaries in basic business skills such as bookkeeping, management and entrepreneurial skills.
- To help those who have not registered their businesses to do so and also help them to open bank accounts with nominated proactive banks in the country.
- Provide mentors for the beneficiaries who will help them on regular basis with business and management decisions.

How Do You Intend To Change People's Attitude About Entrepreneurship And Formal Work?

L'AINE Foundation has three services: The EntrePad, as the name suggests, is a unique entrepreneurial career program that helps students explore and launch new enterprises while they are still in school. The EntrePad proves to be a magnet for students who want to pursue a "career" as an entrepreneur.

L'AINE Foundation Business Plan competition encourages individuals to develop their entrepreneurial ideas, enhance understanding of requirements for a successful business venture, and showcase the creativity of talented individuals in Ghana.

L'AINE Foundation will run an innovative community outreach programme for their entrepreneurs. This programme tasks entrepreneurs and to be entrepreneurs to impart the knowledge learnt at the foundation's seminars and workshops to their mates and colleagues in their houses or hometowns. With this outreach programme, they create an extraordinary network of better-informed communities.

In Your Estimation Is The Environment Right For Entrepreneurship?

I think there are ample opportunities for individuals to enterprise here in Ghana. There are people willing to fulfil their dreams in their own enterprises. L'AINE Foundation nurtures the latent talent of these motivated people to reduce the rate of failure.

Do You Think There Are Constraints That Limit The Number Of People Who Opt To Start Up Business Of Their Own?

Yes, there are certain limiting factors to confront; like the serious dearth of credit to start-ups, and the corollary of a very high interest regime.

For example, in places like Ireland, Japan and Australia, small businesses enjoy discriminatory interest rates. When in such places Micro Small and Medium sized Enterprises (MSMEs) enjoy interest rates of 5% or less on loans, Ghanaian enterprises have to brave an interest of over 30%, even if they get the loans at all. Then the non-availability of angel investors to invest in good ideas add to the problem. The regulatory environment from registration of business to standardization of products, and the payment of taxes are all anti-competitive.

As A Foundation How Are You Assisting Entrepreneurs?

We assist aspiring entrepreneurs in four main ways:

Consulting: The foundation receives business ideas from prospective clients. At this stage we help them crystallize their vision into a business plan. They move to the next level when their business idea is passed as viable and recommended for implementation. Other advisory services are available for the use by the young entrepreneurs.

Training: We have well-tailored courses for our entrepreneurs from the initial recognition of an idea to how to network with other business people. Apart from the

open programmes, L'AINE Foundation custom-builds training programmes for entrepreneurs to help them solve the problems in their businesses. The foundation provides rigorous entrepreneurial training, extensive hands-on project work, and mastery of proven methodologies for managing businesses. The training also includes a series of guest lecturers periodically, in which recognized entrepreneurs share their experiences and insights.

Funding: L'AINE Foundation assists entrepreneurs by funding their businesses. The funding is in the form of loans. Those who qualify for our loan financing repay their loans at between 2% -3% above the cost at which we get it from the lending institutions. The extra interest helps sustain our operations, and still be able to assist other entrepreneurs.

Mentoring: The mentorship program provides guidance and support to aspiring entrepreneurs.

But Aren't There A Lot Of Venture Capital Initiatives Doing Exactly What You Are Doing?

Not really. Venture Capital Initiatives require SMEs to submit, among other things, their past 3 years audited financial reports. L'AINE Foundation's focus group, which includes start-up companies, do not have the prerequisites and therefore, cannot access funding from the Venture Capital Trust Fund. Also, most of the businesses we support are high risk, the banks are unwilling to give them loans. The banks also charge prohibitive interest rates which

many of the micro and small businesses cannot afford.

The Venture Capital firms still charge interest rates that are high and unsustainable. They disburse the money through the banks. In addition they only provide 49% financing for the venture, leaving the promoter to find the remaining 51%. L'AINE Foundation aims to assist the entrepreneurs to navigate these difficulties, and move their ideas to market.

What Stage Of The Program Are You On Now, And How Does An Aspiring Entrepreneur Get On Board Your Program?

We have explored the possibility of doing philanthropic entrepreneurship. In order for the purpose to be sustainable we have had to be passing on the interest rate to the budding entrepreneurs. We have so far assisted three writers to publish their books, and are helping them in marketing the first 1000 copies each, and distributing them in the bookshops.

A third entrepreneur is being assisted who makes soap from the moringa plant.

We have identified two other prospects for assistance in the following areas:

- Production and packaging of natural yoghurt
- Production of natural skin care products from the moringa plant.

We are taking systematic initiatives to get funding to make bigger strides. Entrepreneurs who have viable business ideas or ventures who need assistance to

birth these ideas can approach us at the head office of L'AINE Services, Community 13 Oceanview Estates, Sakumono.

Our telephone numbers are: 021-717039/716983/716986 or by email: lainefoundation@yahoo.com URL: www.lainefoundation.org

Summary: Helping to develop Ghana's teeming youth into tomorrow's leaders and entrepreneurs is fundamental to creating long-term sustainability in our developing country. The nation is grappling with its Youth Employment program, trying to provide non-existent jobs for millions of people.

Starting a business is not a luxury— it is a necessity.



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In line with its cardinal objective of advancing human resource management practice in Ghana, the Institute shall deliver the following hands-on training programmes for practitioners and non-practitioners.

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Course No.	Course Title	Course Objectives: At the end of the programme participants will be able to:	Date	Course Fee GHc
CPE 01	Designing & Implementing A Performance Management System	Apply a process model when introducing PMS in their organizations. Apply a systems model when analyzing the readiness of their organizations for performance management system implementation. Utilize mandatory competencies when facilitating PMS training sessions for their organizations.	February 25-26 September 16-17	Members: 350 Others: 450
CPE 02	Making HR A Strategic Business Partner	 Apply the strategic HR partnership process when preparing annual HR plans. Utilize the strategic HR model when assessing the HR department and its impact on achievement of business objectives. Apply the strategic HR reporting format when preparing monthly HR reports. 	March 25-26 October 7-8	Members : 350 Others: 450
CPE 03	Professional Skills in Training	 Develop learning needs identification instrument when preparing to conduct needs identification exercise Apply 3-dimensional model when writing learning objectives. Apply the 5-step experiential learning cycle when facilitating training events. Design and apply the collaborative model when facilitating the transfer of learning by trainees to the job. Design and apply the 4-dimensional evaluation model when evaluating the effectiveness of training programmes. 	April 7-9 August 25-27	Members: 450 Others: 550
CPE 04	Behavioural Interviewing	 Utilize the behavioural interviewing model when assessing current selection interview system in their organizations. Apply behavioural interviewing concepts when designing selection interviews. Plan behavioural questions when preparing for selection interviews. Design behavioural interview forms when preparing for the selection interview. 	June 29-30	Members: 350 Others: 450

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WORK AND HEALTH

By Dr. Nana Envimayew

In the Health Column of the last edition of HR Focus, we outlined the positive relation between your work and your health and the opportunities that exist to enhance these benefits. In this edition, you will read about the dis-benefits and how you can minimise or prevent these so that you can enjoy more wholesome living. We will deal with two main groups of dis-benefits; work-place stress, and, workplace injuries and diseases.

Workplace stress

Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker. It is caused by an individual's characteristics or by the working conditions or a combination of both. Personality and coping skills are very important in predicting whether certain job conditions will result in stress. In other words, what is stressful for one person may not be a problem for someone else. This opinion underlies prevention strategies that focus on workers and ways to help them cope with demanding job conditions. There is also evidence that certain working conditions are stressful to most people. Workplace stress has the potential to affect employees of all categories. However, less powerful employees (that is, those who have less control over their jobs) are more likely to suffer stress than powerful workers. Managers as well as other kinds of workers

are vulnerable to work overload. Researchers and social commentators have pointed out that the computer and communications revolutions have made companies more efficient and productive than ever before. This boon in productivity however, has caused higher expectations and greater competition, putting more stress on the employee. Economic factors facing the firm may lead to workplace stress: pressure from investors, who can quickly withdraw their money from company stocks; the lack of trade and professional unions in the workplace; inter-company rivalries caused by the efforts of companies to compete locally or globally; and, the willingness of companies to swiftly lay off workers to cope with changing business environments. Bullying in the workplace or harassment of various kinds can also contribute to stress.

Signs of workplace stress: Stress-related problems include mood disturbance, psychological distress, sleep disturbance, upset stomach, headache, and problems in relationships with family and friends. Stress may also play a role in the development of several types of chronic health problems -including hypertension and other cardiovascular disease, bone and joint disorders.

How can workplace stress be prevented or minimized?

Change your firms organizational set up

and start a stress management programme; this combination is often the most useful approach for preventing stress at work.

- Ensure that the workload is in line with workers' capabilities and resources.
- Design jobs to provide stimulation, and opportunities for workers to use their skills.
- Clearly define workers' roles and responsibilities and communicate this to each worker.
- Give workers opportunities to participate in decisions and actions affecting their jobs.



- Improve communications-reduce uncertainty about career development and future employment prospects.
- Provide opportunities for social interaction among workers.
- Establish work schedules that are compatible with domestic or other social demands.
- Combat workplace discrimination (based on gender, ethnicity, religion or language).
- Ensure hiring is in accord with standard labour laws.
- The individual must examine his own make up and ability to stand stress. An honest self assessment will help you choose a job that gives you the right balance between stress and income.
- Develop coping mechanisms for stress; plan your work if you can, pace yourself at work avoid deadlines as far as possible; avoid the boss when in a bad mood; eat well, sleep well, build rest and relaxation into each working day. There are many books and web-sites to help you "de-stress"; read them and practice.

Workplace accidents and diseases

Workplace accident is an external, sudden, unexpected, unintended, and violent event, during the execution of work or arising out of it, which causes damage to the health of or loss of the life of the employee.

Work place accidents are common. They

range from tripping over a door mat, slipping on a wet floor, walking through clear glass, to burns and scalding, falls, cuts, drowning and road traffic accidents. In other words everyone is at risk of experiencing some injury related to the work he or she does. We shall however focus the rest of the discussion on the office workers

A workplace or occupational disease is any chronic ailment that occurs as a result of work or occupational activity. An occupational disease is typically identified when it is shown that it is more prevalent in a given body of workers than in the general population, or in other worker populations. Under the law of workers' compensation in many jurisdictions, there is a presumption that specific disease are caused by the worker being in the work environment and the burden is on the employer or insurer to show that the disease came about from another cause.

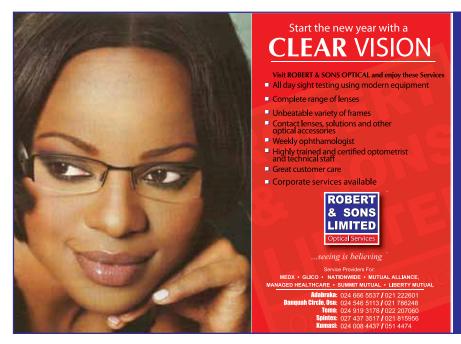
Some of the commonest workplace diseases are skin diseases and conditions caused by chemicals and having wet hands for long periods while at work. Eczema is by far the most common and is found among hairdressers, caterers, motor vehicle repairers and construction site workers. People who sit for long hours experience muscle and joint pains especially of the waist, back, shoulder and calves; there are claims that piles is common in this group of people. Those who use unprotected computer screens are at risk of eye problems. Those who use a key board routinely are at risk of a wrist ailment called

carpal tunnel syndrome. Though not a workplace disease, food poisoning among all categories of workers deserves to be mentioned here because it is common, it is harmful and it leads to loss of productive days. Many workers tend to eat off the street and are exposed to risk of food poisoning because of the general poor level of hygiene practiced in or by our chop bars, restaurants and itinerant food sellers.

How can workplace accidents and diseases be prevented?

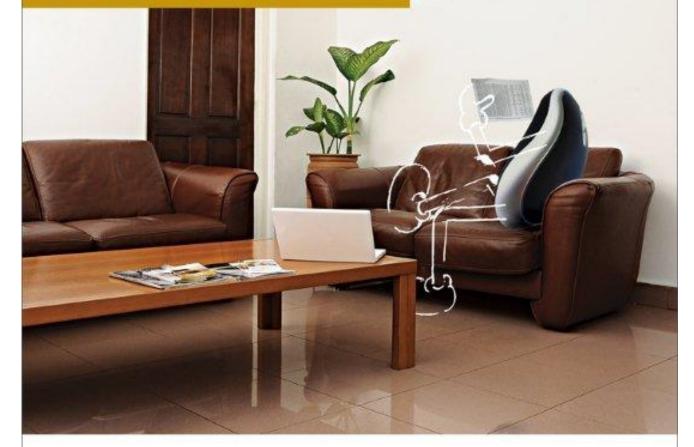
- Every firm must have a worksafety policy and programme that emphasises a healthy comfortable environment and clear safety quidelines.
- Every employee must be fully informed about the policy and must be trained in preventive measures relevant to that work place.
- Each room should have fresh air, adequate natural lighting and a comfortable room temperature; they help improve productivity and reduce ailments like asthma.
- Develop healthy respect for electricity and electrical wiring among all workers. Fire drills and evacuation exercises are important life-saving programmes for all work places.
- Display signs cautioning about any real or potentially dangerous site; e.g. wet floor, slippery floor, fresh paint, irregular step, weak wall, clear glass, etc
- Keep a record of every workplace accident, encourage staff to report even the minor injuries, set a target to reduce the number of accidents progressively.
- Provide swivel chairs if within your budget; otherwise buy sensible chairs and tables properly designed to relieve muscle and joint stress.
- The individual must learn to sit straight chest out and shoulders back at all times.
- Do not sit for long hours; take a two minute walk or stretch several times every hour; to lift things safely bend at the knees, not at the waist.

Dr Nana Enyimayew is a Public Health Consultant and Co-founder of HHOME Ltd. Feb 2010









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LABOUR LAW SIMPLIFIED

Employment: The Legal Framework

By Cilinnie Ngo-Pondi



The Law establishes minimum standards that apply to the Employer and Employee as parties to the employment agreement. There are industry specific regulations, laws relating to tax, pensions, work place injuries and so forth. The employment relationship is governed by common law, rules of natural justice, terms implied by custom and practice, individual employment agreements, collective bargaining agreements, human resource policies and memoranda of understanding. These all form the contractual matrix.

The Labour Act 2003 (Act 651) is the primary piece of legislation in Employment; however there are other statutory provisions which impact on the relationship between employer and employee. These are briefly illustrated below.

Labour Act, 2003 (Act 651)

The Labour Act contains all the rules and regulations drawn up in parliament relating to the employment relationship. It consolidates and updates the various pieces of former legislation, and introduces provisions to reflect ratified ILO Conventions. The Act seeks to;

- Regulate the relationship between Employer and Employee.
- Promote and facilitate the peaceful resolution of disputes between Employer and Employee.
- Ensure that employment practices are consistent with the 1992 Constitution of Ghana.
- Promote the principles of natural justice, fairness, equity, transparency and redress in the employment relationship.

Exclusions from the Labour Act 2003

The Labour Act applies to all workers and employers, except the Armed Forces, the Police Service, the Prison Service and the Security and Intelligence Agencies specified under the Security and Intelligence Agencies Act 1996.

The Constitution of the Republic of Ghana 1992

The 1992 Constitution of Ghana is sovereign, the supreme law of the land, and "any other law found to be inconsistent with its provisions shall to the extent of the inconsistency, be void". The Constitution has higher authority than Parliament and covers Fundamental Human Rights and

Freedoms in Chapter 5. It states that "Every person in Ghana, whatever their race, place of origin, political opinion, colour, religion, creed or gender shall be entitled to the fundamental human rights and freedoms of the individual contained in this Chapter but subject to respect for the rights and freedoms of others and for the public interest".

The following constitutional rights are fundamental to the employment relationship;

Article 17(2) and (3) - Every person is entitled to equal treatment and freedom from discrimination on grounds of gender, race, colour, ethnic, origin, religion, creed, social or economic status, origin and occupation.

Article 21(1)(e) - Every person has the right to form or join a trade union of his choice for the promotion and protection of his economic rights and social interests.

Article 23 – Administrative bodies and officials should act fairly and reasonably when carrying out the requirements of their roles. This provision incorporates the rules of natural justice into the constitution.

Article 24 - Every person has economic rights, including the right to work under satisfactory, safe and healthy conditions and to receive equal pay for equal work.

Article 10 - The health, safety and welfare of all persons in employment are safeguarded.

Article 11 - The State is required to



"encourage the participation of workers in the decision-making process at the workplace".

Article 40 - On international relations, the Constitution requires that; "In its dealings with other nations, Government shall...adhere to the principles of...any other international organisation of which Ghana is a member".

International Labour Organisation (ILO) Conventions

Article 40 of the 1992 Constitution makes ILO conventions very pertinent to people management practices. In fact the Labour Act 2003 is made up almost exclusively of ILO Conventions that have been ratified by the Republic of Ghana and adopted into National Law.

National Vocational Training Act 1970 (Act 351) and the National Vocational Training Regulations (Executive Instrument 15)

Enjoins organisations to introduce apprenticeship schemes when there is a technical business attached to the establishment.

Employment Agreements/Contracts

The Employment Agreement is constituted by virtue of the Labour Act 2003. It operates as a contract

between the Employer and an individual employee by combining minimum standards set by legislation with negotiated terms and conditions.

Collective Agreements

The Labour Act 2003 permits Trade Unions properly constituted and registered under its provisions to bargain for terms and conditions of employment which then becoming a binding contract, commonly known as a Collective Agreement.

Memoranda of Understanding (MOU's)

Memoranda of Understanding (MOU's) define the relationship between labour stakeholders and other closely held organisations. MoU's create a platform for a clear understanding of each party's commitments and purpose; setting out expectations for a series of pre-determined responses should certain criteria be met.

By Cilinnie Ngo-Pondi (LLB, Hons) Chief Executive Officer of the Employment Relation's Center Web:www.employmentrelations. com.gh

Email: wehelp@employmentrelations. com.gh

Tel: 022 301130/301145/ 0261610050







It is a fact that the functions of payroll administration and human resources (HR) management are merging, as the original barriers between the two continue to fall away. This is as a result of management information systems undergoing radical development to cater for ever-changing legislative demands.

The internal revenue ACT2000 (ACT592), the Labour ACT 651 and the new National Pensions Act, 2008 (Act 766) govern payroll processing. The complexity of these ACTs, especially ACT592, places immense pressure on payroll administrators and human resources departments.

Approximately 40% of the costs in any

business are employment-related and it is incumbent upon payroll administrators and the HR department to ensure that employees are not over taxed and receive the benefits to which they are due. Late or incorrect payments to employees can have disastrous effects on business and productivity levels.

In addition to the payroll processes, there are various HR tasks that should be considered, such as recruitment processes and policies to ensure that suitable employees are obtained to meet the needs of the company. This also includes established performance reviews, disciplinary processes, ongoing training

and skills development, all of which are important in driving a successful business. Then there are leave entitlements, sick and compassionate leave policies ... the list is almost endless.

The payroll aspect of HR is critical in terms of meeting the legislative requirements including tax deductions, SSF payments and provident fund deductions. The proliferation of legislation and more expansive IRS requirements have resulted in the accounting function taking on data capture and complex reporting functions that were previously the domain of HR, such as complying to the Labour ACT regarding leave requirements, minimum

MOST SMALL BUSINESSES USE PASTEL PAYROLL.
THE REST ARE BATTLING TO EXCEL.

PASTEL PAYROLL



working hours and so forth. Features and functionality that simplify the process of legislative compliance have already been incorporated into payroll packages and this has alleviated much of the burden that used to be the responsibility of HR. Almost 80% of the information required for the legislative HR reporting lies in payroll databases. There are great opportunities for HR personnel with accounting and payroll expertise. Payroll softwares are the logical starting place for HR Systems; existing payroll database have a store of information and it makes sense from a security and management access viewpoint to create HR functionality from payroll thereby storing all of the relevant documentation and personal data in one place. Inventory management would also make sense in payroll, giving management quick access to the details and serial numbers for laptops, notebooks, cellular

phones and other valuable company equipment allocated to employees."
Payroll software has evolved significantly in recent years. Gone are the days when payroll was relegated to the back office, today's payroll software can be accessible to hundreds of employees who can submit online leave applications, training requests, applications for transfer to other branches or departments, log travel and subsistence expenses, apply for a loan or car allowance or just simply access their pay slip history to check how much PAYE they have paid to date or to see how much of their annual leave is left.

Payroll software is a mission-critical application because without it companies may not be able to pay their staff on time. Payroll software is logically placed to drive productivity improvements in the work force and its involvement in delivering HR functionality is already happening. Already there are payroll modules designed

to make life easier for management, payroll administrators and HR practitioners. Web technology has been used to break down the barrier of distance for companies that have branch operations, subsidiaries, or sales people out on the road, improving staff communications with department heads, administrators and management. Running payroll operations online makes it possible for employees to access pay slips via the Internet from wherever they may be, provided they have a web connection. Any previous month's pay slip can be viewed or printed via a secure online 'zone', eliminating many of the unnecessary and administratively intensive duties payroll and HR managers usually have to cope

In conclusion, we are of the opinion that where companies are already using payroll software, it makes sense to look at HR software extension into payroll systems, rather than take on something totally "new."



ATRAILBLAZER

And the different hats she wears

Mrs. Frances Mensah Williams



Mrs. Frances Mensah Williams

Mrs. Frances Williams, the Chief Executive Officer of Interims for Development Limited, is a writer, a journalist, the editor of the website and online magazine Reconnect Africa and a career coach and trainer.

In meeting the need for short term job placements, Interims for Development Ltd provides short term experienced hire placements and Human Resource Training and Careers Consultancy Services with over seven years existence as a Human Resource service provider.

Frances' drive is the satisfaction gained in assisting others to make the best of their aspirations by helping them clarify how they want to live their lives and the best way to achieve it.

Her international upbringing and education taught her adaptability and flexibility skills.

Having had a feel in international development and a feel of the publishing, advertising, energy and banking and finance sectors, Frances set up her own enterprise which is Interims for Development Limited.

Her challenges though few and far apart, have taught her to use her adaptability skills to exercise her talents in any given situation. She has experienced personal tragedy and loss, but her bedrock faith helps her deal well with loss.

Her personal values are family, integrity and faith, which are the key drivers to how she lives her life. Her personal vision is to raise healthy, happy and socially responsible children who understand that because they are blessed, they have an obligation to support others.

Career-wise, the next phase for her is to become a successful novelist.

The backbone and bedrock of Frances' life are her husband Nana and her two daughters Seena and Khaya who are thirteen (13) and ten (10) respectively.

Thanks to the great network and support of extended family relations, Frances manages to balance her working life and personal life very well in spite of its challenges. She also cherishes the chance of utilizing flexible working skills to the full to suit her varying schedules.

When she "switches off" from work, she enjoys reading fiction, nonfiction and news and international current affairs articles. She also takes pleasure in networking, which is essential for her enterprise and describes her "quality time" as going on outings with family and friends.

It was the natural consequence and combination of the things Frances likes doing and the things she does well, that led here to establish and manage Interims for Development. Her skills are fully utilized as a writer, communicator, coach and trainer in attracting and developing people to meet organisational and commercial goals of business.

Frances defines success as staying focused in continually creating a vision and working at it. Hard work and personal sacrifice, focus and determination are the core values that have brought her so far.

Her enterprise was set up on an associate model. This means that other than the core web team, people are brought on board as Associates to work on particular projects and programmes, as they arise. The company's database of Interim Managers' extensive networks developed over the years ensures that the right people are identified for clients who work closely with Associates and Trainers to deliver high quality results.

An instance is in Zimbabwe, where one of the trainers has been successfully delivering training programmes in self-employment for small scale entrepreneurs for a number of years.
Another instance is partnering with
organizations in Ghana, Uganda and South
Africa to deliver training programmes to
provide input and expertise to partners on
the ground.

In reference to her employees and her expectations of them, this is what she had to say. "All our Associates and Interim Managers are highly experienced professionals, most of whom have worked in Africa or have an understanding of working in different cultures. We also have agreements in place for our Interims that set out the standards of behaviour we expect. Our values, as an organization, are centered on professionalism, integrity and delivering what we promise to do."

Frances describes her best experience as working in Ghana for a number of years. Her worst experience was when a bank she

worked for in London, England collapsed through a former colleague's ineptitude and was subsequently sold to ING

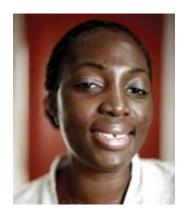
Three vital factors that Frances recommends to be considered in deciding to start your own business are the stamina, the determination and the resources that it takes to work for oneself. She again stresses that "without a commercially viable proposition, no business will succeed."

Some of Interims for Development achievements to date are;

Gold Award for Innovative Capacity Building from the British Female Innovators and Inventors Network (BFIIN). - 2005 Ghana Professional Awards (GPA) for Business Innovator of the Year. – 2005 Black Enterprise Award for Rising Star of the Year. – 2005

Award for Best Media. - 2005





By Claudette Tettey

In my opinion, each stakeholder, whether as an employer, employee, government body, agency or ministry, private and public

organizations, entrepreneur, business person or the youth, especially those unemployed, has a role to play in youth employment and its challenges.

My first encounter as a young person in employment began with the National Service Scheme, where I taught in a primary School, in Somanya. I braved it out successfully.

I subsequently opted for Secretarial School in Accra, after which I was on placement at a Ministry for three months.

Without the joint effort of placement from the Secretarial School I attended and the willingness of the Ministry I worked in to accept students such as myself, who had no prior practical exposure and experience of all that I had been taught and studied for, how could I have acquired any practical knowledge, "experience" and exposure in my field of study? This is especially when all employers asked for a number of years of "experience" without which one cannot expect to secure a job!

After my placement was over at the Ministry, I went back to upgrading my secretarial skills and undertook a course in French at Alliance Française as I planned to become a bilingual secretary.

Whilst seeking for a placement opportunity, I had the chance to be a hostess for a week at an International Conference. This opportunity was an "eye opener" and great exposure for me. I was able to consolidate my organizational, language (French) and

Meeting The Youth **Employment Challenge** -



communication skills, as well as boost my confidence level.

The Principal of my Secretarial School recommended me to a private law firm. No job opportunity, however short or seemingly unimportant, should be missed because of the perception of it. It is a chance to learn.

After my long break from work, I refreshed my skills and was ready to begin permanent work. This led me to a production plant in Tema as a Data Entry Clerk.

In as much as I was capable to do the job, my inexperience in the working world and the repetitive nature of my work, challenged me greatly. I decided however to stay through to the end of the project when my contract ended and returned to studies to upgrade my secretarial skills, after which I secured a secretarial position, in a public company where I had earlier applied to.

I had little experience and exposure in employment and realized that focusing on my secretarial skills alone and not much use of the French language was not enabling me achieve my dream of being a bilingual secretary. I therefore decided to study at the University. While studying for my first degree, I worked in several organisations including a hospital, a University, industrial units, to mention a few. All these jobs strengthened my skills, enhanced my attitude, performance at work and exposed me to experiences and challenges I had not encountered before which positively contributed to making me confident, proactive and assertive. I obtained a first degree in Human Resource Management abroad and returned to Ghana.

On my return to Ghana, in response to my job hunting, I undertook a test and secured a job of Operations Processing Officer in a Bank as a contract staff, where work was monotonous and rigid but I enjoyed my time there until my contract came to an end. I'm currently employed and have been given the opportunity to write this article.

And finally, my question to you is, "how willing and ready are we to commit ourselves to meet the youth unemployment challenge in our own small way?"



By Senyo Adjabeng

Many continue to look forward to the implementation of the Single Spine Salary Structure (SSSS). In the first part of this article, I looked at general issues surrounding the development and the rational for the proposed implementation of a new pay or salary policy. In this part, I will look at an update of current implementation plans on the ground as well as some thoughts on the fallouts of the process so far.

But before I go onto the implementation plans in place so far, let me outline the various stakeholders or players (interested parties) who will be or are directly and indirectly affected by the new policy. These include Public Sector Labour Groups, The Government and its Agencies and finally the Media, Civil Society and General Public. The public sector labour groups include representatives of employees of public sector organizations who draw their pay directly from the consolidated fund administered by the Controller and Accountant Generals Department. Labour groups such as representatives of the Health Workers, Teachers, Civil and Public Servants, Judicial Service staff etc are direct interest groups involved in negotiating the new salary structure.

The stakeholders outlined above are expected to act in concert to ensure that the process is fair, transparent and equitable. Also, the issue of equity in pay is a central issue that normally sparks disagreements leading to conflicts and the possible collapse of pay systems. At least we have a vivid example in the collapse of the Ghana Universal Salary Structure (GUSS).

The Single Spine Salary Structure - Part II

Implementation Plans and Concluding Thoughts



Implementation Plans:

The equity theory in the motivation of employees on the job states that where workers find that their work or toil is not adequately compensated especially compared to colleagues in similar professions, job positions and organizations, they tend to become demotivated and act against the system which leads to a reduction in productivity. Currently, the issue of equity lies in the centre of implementation of the new public sector salaries structure.

The SSSS per its name is a vertical structure with about 200 steps designed to accommodate all public sector levels of staff. It is expected to be uniform across all public sector organizations and hence remove the differences in pay across staffing levels and grades. In a

communiqué between the major stakeholders issued at GIMPA in May 2009, a road map was agreed which should have led to the implementation of the structure on 1st January 2010. However, parties agreed in principle to review the effective date from January to July 2010, owing to the large amount of work and further consultations that was still outstanding. Last month, stakeholders again signed a memorandum of agreement on the final arrangements and activities which will allow for the implementation of the new salary structure. However, some few grievances and disagreements between the Fair Wages and Salaries Commission and the Civil and Government Workers Association (formally the Civil Servants Association) are currently being sorted out to pave way for negotiations to begin.

Negotiations:

In view of this new agreement, it is expected for stakeholders to commence negotiations on the new structure. This includes negotiations on the base pay, the relativities and the terms of implementation of the new pay structure. Negotiations on the base pay involve a consensus agreement between stakeholders on the least amount of pay or salary to be earned by the lowest grade of employees. It is also possible to negotiate for various entry positions for specific qualifications such as entry levels for Senior High School graduates, 1st degree holders, masters and PhD holders and so on.

Negotiations will also cover relativities between the various levels and grades. Relativities are basically standard percentage differences in pay or salary figures up the vertical structure (Spine). Relativities define the standard range of differences in pay in accordance with increasing grade and position. This ensures a constant relationship between pay levels for various categories of workers and sets the tone for equity in pay

administration.

Finally, negotiations will also cover agreed terms and conditions of implementation. There are always stakeholder interests, fine lines and rough edges that always have to be clarified and agreed upon in such multi stakeholder programmes. Hence, the stakeholders may necessarily negotiate various interests in how specific aspects of the structure should be administered. This way, a consensus is arrived at and implementation is smooth and more effective.

Concluding thoughts:

A major concern to process watchers such as myself has always been the need to keep every stakeholder group fully on board and significantly satisfied with the process. Currently, a fundamental difference/grievance has occurred between the Civil and Government Workers Association and the FWSC. It is assuring that the CEO of the FWSC continues to assure all stakeholders that they are willing to engage and dialogue with any aggrieved stakeholder to reach consensus and resolve grievances amicably.

Another concern is that there seems to be a general lack of information and knowledge about the process especially within the general populace. A more aggressive public education is needed to ensure that information is made available to the general public as a matter of urgency. I believe there is a public education programme as part of the entire implementation process which is expected to be rolled out.

Government employs about 450,000 workers according to national employment statistics. The entire nation is eager for the age old problem of low pay levels especially for the public sector worker to be resolved once and for all. This will definitely create a better Ghana and put 'some' money in the pockets of our hard working Ghanaians.

THE WRITER IS A LABOUR CONSULTANT, CONFLICT MANAGEMENT ADVOCATE, AND THE CEO OF CORPORATE AIMS SERVICES LTD, A LABOUR LAW AND EMPLOYMENT RELATIONS CONSULTANCY. Email: senyo@coaims.com.





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