## HOCUS FOCUS

HUMAN RESOURCE MAGAZINE

Free Quarterly Magazine

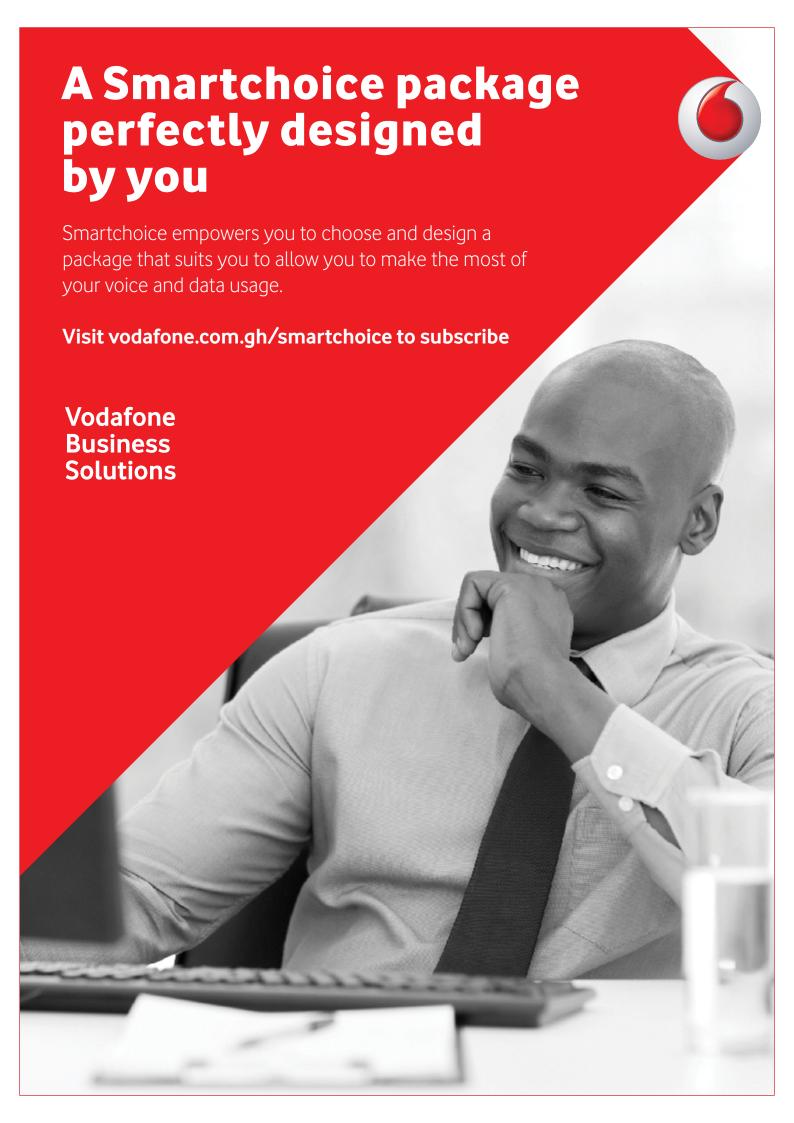
Q3 2016













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Free Quarterly Magazine

### **Theme Story**

**HUMAN RESOURCE MAGAZINE** 

Technology-Driven HR: People, Processes, Performance

### **Cover Story**

Tullow Ghana Limited's **Localisation Journey** 

### **Article**

The Future of HR

### **Article**

Creating Value beyond Financial Returns

**Erata Motors** 

### Spotlight

Mr. Pascal Kanbonnabah Regional Vice President, HR **Newmont Africa**  **Spotlight Ecobank** 

### **Spotlight**

**Websoft Solutions** 



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debsoft Solutions was founded in 2007, whilst I was still Head of Section at Koforidua Polytechnic. The initial vision was quite small; the primary idea was to increase my personal income by providing simple web and software services to my immediate environment because I was actually broke - very broke. I had a deep-seated belief that although we all set out to make a difference in the world, the first step was for me to achieve the less-lofty goal of changing my own world.

When we started, it was quite tough, I did not even have a computer because I could not afford one, and it made no sense that I wanted to provide I.T services yet I had no PC of my own. I had to borrow someone's (a student in the polytechnic) computer and start the business from my uncle's bedroom; I had to write my name and number on a piece of paper and give to my first set of clients because there was absolutely no funding to print call cards; and I was trekking all through the streets of Koforidua, looking for who to offer my I.T services to and also improve their business process.

As it got better, the vision was enlarged, I began to see greater possibilities. I then realised that the world needed my manifestation in such an enormous way, that I had been called to change the world with quality IT solutions

and make businesses prosper. I lost the initial desire, which was just to have another income stream, but I then understood that I was in a world to which I have been destined to make an impact and cause a generational change.

The vision eventually got bigger to affect more lives, particularly that of other young and brilliant individuals, who needed a springboard to also grow and become financially empowered. We began to look for problems that we can use I.T to solve, and we identified opportunities that could be harnessed to help clients have a more efficient business processes.

### The Journey

Today, as you can see, by the grace of God, we have morphed into something absolutely beautiful and awe-inspiring. We have clients that cut across various industry sectors including Oil and Gas, Banking, Insurance, HR Services, Aviation, Academia, Entertainment, Mining, and even Government! (See our website for clients list – www.websoftghana. com).

We are a testimony to every African youth that they can achieve success, and that a thought can indeed grow from zero into abundance. We continue to serve our customers with quality and bespoke I.T solutions, ranging from website designs, interactive multimedia,

and customised software development building applications that solve the core business hurdles of the African businessman or woman. We have tailored beautiful and working products in the areas of Human Resource, Payroll, Accounting, E-learning, and a consolidated one-stop-shop solution for Business Process Management – an ERP!

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Our clients are happy with us and continue to testify about our friendly working relationship and very effective customer support. As a result of the increase in client-base, we are building capacity to continue to maintain the service quality. Consequently, the company is investing in a larger working space to accommodate more team members; our new head office is currently being built and will be ready for occupancy by January 2017.

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### About the **Event**

In 2012, HR Focus Magazine, in the quest to champion the course of HR, organised the HR Forum. This set out to bring HR professionals and all interested in the world of work together. The aim was to deliberate on issues affecting the world of work and to proffer solutions that will transform these issues into real opportunities for HR development.

As much as this caught up with the HR community, there was also the need to tackle issues from the roots. Therefore in 2014, the HR Forum was developed into the HR Focus Conference, comprising the HR Forum and the Career Development Session. The Career Development Session was dedicated to equipping job seekers, students, employees and professionals with tools to enable them make informed decisions about their career path. It included corporate exhibitions in order to give organisations the opportunity to showcase their HR processes, products and services.

In 2015, the all new HR Focus Conference and Awards was organised. The HR Focus Awards, a biennial event, was the second after having organised the first one in 2013 in partnership with IHRMP. The awards recognised and rewarded organisations that had distinguished themselves in HR best practice.

Today, we count the fifth successful HR Forum and the third successful career development session and corporate exhibitions, with the next edition of the HR Focus awards scheduled to take place in 2017.

### **Objectives**

- To showcase HR best practice to corporate Ghana and to the Ghanaian public.
- To enhance the recognition and importance of HR by organisations (public and private) in Ghana, while providing a platform for HR practitioners to network and celebrate their achievements.
- To identify, recognise and honour organisations that have built up a tradition of best practice in Human Resource management.

This year's event promises to be even more exciting with insightful speakers and the HR Community deliberating on the theme, "Technology Driven HR - People, processes, performance...



### Planning **Committee**



Mr. Daniel **Annang** (Chairman)



Ms. Revina **Acheampong** (Vice - Chairman)



Mr. David **Attricki** (Member)



Ms. Sarah **Gyasi** (Member)



Mr. Penuel Anoff (Member)



Mr. David Mills (Member)



Mr. Obed Adu Agyemang (Member)



Mr. Kofy **M. Hagan** (Member)



Dr. Mrs. Ellen Hagan (Member)



echnology has indeed made life a whole lot easier. Sometimes, I actually wonder how those before us lived without these technologies and still survived. There is no doubt, however, that some tasks took longer to complete then as compared to completing the same tasks now.

Technology, and, for that matter, Digital technology, has come to stay, and it is scary the rate at which it is increasing. As professionals, it is either we step up to the game or get lost in the fray. For the naysayers and the skeptics, who are still waiting and hoping that this whole technological craze would vanish some day, this is the time for a paradigm shift because it would not. There are so many other people who had their doubts about technology including the Editor of Prentice Hall business books, 1957, who said, "I have traveled the length and breadth of this country and talked with the best people, and I can assure you that data processing is a fad that won't last out the year." Today, data processing is transforming businesses and it could not have come at a better time.

Ken Olson, 1977, also said, "There is no reason anyone would want a computer in their home." We all know what the story is today.

HR is indeed a strategic business partner. There is therefore the need to adopt tools to develop our people, streamline our processes and track how all these play on performance. Guess what? Technology is

on hand to attend to duty's call. You are either in or you are out, never in between; you are either maximising the potentials that technology presents or you are just sitting on the fence, watching how the game ends. Definitely a no-no for HR professionals.

We dedicate this edition of the HR Focus magazine to the HR Focus Conference, applauding all the HR professionals, businesses executives, students and corporate institutions who have taken time out to help us transform the world of work by joining us deliberate on the theme, "Technology-Driven HR - People, Processes, Performance.

Read our health article on the Minimalist Lifestyle; our finance column, proudly brought to you by Cynergy Global, and get some sumptuous meals on our Bites on the Run column, and many more exciting articles that you absolutely have to read.

Make it a point to visit our website: www.hrfocusmagazine.com to read our past editions and our HR blog. We will be happy to have you share your views and get interactive with us on our Facebook (HR Focus Magazine) Twitter (@HRFocusMag) and LinkedInpages.

Enjoy!

## Companies only have Middling Understanding of their People, Research Suggests



ccording to a 2015 Talent Mobility Research Report, only 42 percent of the 257 companies surveyed understand their employee's unique skills and experience. Most organisations value assessment and have formal processes in place to review employee performance. Nevertheless, respondents report that many managers and organisations generally have, at best, only a middling understanding of their people, their strengths and their development needs. Organisations are missing key evaluation and coaching opportunities.

Key insights from the reports states, "When examined in detail, the challenges organisations face mobilising their talent amount to much more than a simple struggle to understand a concept. At many organisations, actual measures taken to understand, develop and deploy talent are, at best, incomplete and, at worst, contradictory and self-defeating.

Managers hold regular performance reviews but are not prepared to have effective career conversations. They are often provided with leadership coaching but not held accountable for building and developing talent. Employees are often well informed about open positions, but their managers frequently lack a mobility mindset. Organisations are committed to filling roles internally but do not promote internal networking or consider redeployment as a key component of talent mobility. These and other such contradictions are the true barriers organisations face in mobilizing their talent and realizing an effective talent management strategy.

It identifies the behaviours organisations should be supporting to mobilize their talent: Senior leadership needs to embrace talent mobility as an organisational priority; help leaders and managers understand the business case for talent mobility and

develop their own coaching skills by offering seminars, workshops or one-on-one coaching; foster sustainability by creating coachfacilitated leader-coaching circles, offering further opportunities for practicing career conversations and addressing mobility issues; leverage performance reviews; encourage internal networking and job rotation; empower employees to own their careers; and build your brand with strong advocates.

The 2015 Talent Mobility Research Report identifies the behaviours organisations should be supporting to mobilize their talent. The lines of action required to mobilize workforces are now clear.

Source: www.entrepreneur.com

# Male Managers more likely to be Promoted than Women

survey has found that men were 40% more likely to be promoted in management roles, with 14% of men in management roles promoted into more senior positions last year, compared to just 10% of women.

For managers who had been with their employer for the last five years, 47% of men were promoted, compared with 39% of women.

"Promoting men ahead of women is keeping us all back. Diversity delivers better financial results, better culture and better decision making, "said Ann Francke, Chief Executive of the Chartered Management Institute.

"Transparency and targets are what we need to deal with stubborn problems like the gender pay gap," she added.

"The survey also found that there are far fewer women in executive positions than men. Mark Crail, Content Director at XpertHR, added: "The gender pay gap is not primarily about men and women being paid differently for doing the same job. It is much more about men being present in greater numbers than women the higher up the organisation you go.

"Our research shows that this gap begins to open up at relatively junior levels and widens – primarily because men are more likely to be promoted."

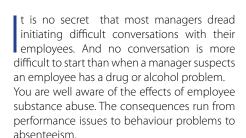
Private-sector employers are the worst offenders, with a 23% gender pay gap, compared to 16% in the public sector.

The highest pay gaps are in the manufacturing and not-for-profit sectors, at 24% and 25% respectively.

Another report by the Institute of Fiscal Studies has revealed that women who return to work part-time after having a baby earn less than men for many years afterwards, missing out on promotions and accruing less experience.

Source:www.personneltoday.com

### **Tackle** Employee Substance Abuse Issues with Care



Robert Yagoda, Executive Director of Beach House Center for Recovery, has given some insights on how to legally and effectively attack this issue.

Yagoda states that managers should gather evidence." Document all performance problems with complete dates and times. Meet

face to face; do not let the problems fester. Meet to discuss the person's performance."

He added that unless you have seen and documented that the person has been impaired on the job, do not suggest he or she has a substance abuse problem. Keep the conversation to performance and what happens if problems are not corrected.

Yagoda further stated, "Inform the employee that if he or she needs help, your HR manager is there to offer it. But, again, be careful not to infer that the employee has a substance abuse problem. Denial is a common reaction to confrontation in substance abusers – as a matter of fact, it is a key component of addiction. So when an employee refuses to

admit he/she has a problem and scoffs at getting help the supervisor should continue to document problems and discipline the employee if necessary.

"It is human nature to want to help someone in need, but do not enable the person by reassigning the employee's essential duties to others, and don't make excuses for the employee. If a person shows up intoxicated, for example, the manager needs to be ready to refer him or her to the HR manager," he concluded...

# Sixty-Nine Percent of Candidates have Negative Hiring Experiences

re candidates applying for jobs at your company satisfied with their experience? CareerBuilder's 2015 Candidate Behaviour Study suggest that 69 percent of candidates have negative hiring experiences.

"As the fight for talent continues to get more and more competitive, entrepreneurs and hiring managers should consider taking a very critical look at their interview processes, not only to increase their chances of attracting the right employees, but also to further their employer brand," says Matt Mikiewicz, Cofounder of Hired.

Too many employers think about interviews as transactions meant to weed out the good

candidates from the bad. The reality, however, is that they are a crucial part of your brand and the way you will be perceived in the market. If you lead candidates on for weeks or months and communicate poorly while asking for significant amounts of their time, ultimately, it will catch up with you via word of mouth.

Companies need to invest in their interview process, putting thought into each step so that they can be more efficient, make better hiring decisions and leave a positive impression on every individual who comes through their doors. Matt suggests that companies should build their interview team; discuss salary upfront with candidates; communicate effectively and get the necessary feedback.

"While the idea of sharing salary information upfront might worry some companies, the majority of job seekers will take a lower-paying job in favor of such factors as the opportunity to learn new skills, take on greater responsibilities or the ability to work from home part of the time. Revamping your interview process with an eye towards making it more candidatecentric is one of the best ways to bolster your employer brand and attract the best and brightest." he adds...

Source: www.entrepreneur.com

### Organisations to Draft Policy on Child Labour

he Ghana Statistical Service estimates there are 1.9 million victims of child labour in Ghana and 1.2 million of them are engaged in hazardous labour.

With millions of children in child labour in Ghana, all supply chains are at risk of having child labour present at some point in their supply chain.

In a statement, Madam Pomaa Arthur, Communications Manager, Challenging Heights, has urged corporate organisations and businesses to understand the rights of children and acknowledge that they have a responsibility to respect these rights by preventing the exploitation and abuse of children at any level in their supply chain.

"Have a policy that prohibits employees from using children as domestic servants," she said.

The statement called on, particularly, companies and other institutions to put in place structures to eliminate all forms of child labour to ensure children enjoy their basic human rights, and 'recognise the right of the child to be protected from economic exploitation and from performing any work that is likely to be hazardous or to interfere with the child's education, or to be harmful to the child's health or physical, mental, spiritual, moral or social development.'

She added that companies should train staff and suppliers to instruct them on company's action plan against child labour and how they should contribute to combating child labour," and "work with relevant stakeholders such as the Ministry of Gender, Children and Social Protection, Ministry of Employment and Labour, Trade Unions and NGOs to tackle child labour and make sure that labour rights are enforced."

"By creating more jobs and providing better wages for adults, poverty would be alleviated and fewer children would be exploited," she concluded

This was at the World Day against Child Labour in June this year under the theme, "End Child Labour in Supply Chains in Ghana-Together we can!"



## Ghana to lose Skilled Labour to Greener Countries

he Centre for Democratic Development (CDD) has warned that 14% of Ghana's energetic unemployed school leavers have decided to travel abroad for greener pastures should their situations remain the same in six months.

The graduates have been unemployed in the labour market for a period of five years, spanning from the time they completed their National Service, the Centre said in a research report it produced in partnership with Fondazione Edu, a foundation specialising in higher education in Africa.

The research was conducted within four months, from December 2015, and it investigated 425 respondents. Out of the number, 225 were graduates while 200 were still tertiary education students.

The researchers examined the connection linking tertiary education, the labour market and skilled unemployment in Ghana. They also explored the linkage between academia and the prospects it offers for university graduates. The findings show that 38% of the graduates get employed by organisations where they had their National Service, while 17% acquired jobs from applications to other organisations. However, 10% had work through personal contacts.

It revealed that six per cent of the graduates secure jobs via internship programmes with five per cent from universities' placement office. Another five percent return to their previous jobs. It also shows that only five per cent are self-employed, while four per cent contact employers "blindly".

The Director of National Council for Tertiary Education, Dr. Emmanuel Newman, said there were many hindrances to job search, but he insisted that jobs opportunities abounded in the country.

"I don't think graduates should have in mind or join an association called, 'Unemployed Graduates Association, because when that happens, then they are already defeated. Just as Zoomlion Ghana has created jobs for many people, it is the same way that other jobs can be found at places that they are least expected." he said.

Source: thefinderonline.com



### IMPROVING THE QUALITY OF LIFE OF PEOPLE



### OCCUPATIONAL HEALTH SERVICES

... A healthy workforce, healthy profit...

### **OBJECTIVE**

 To promote a healthy workforce in organisations through the establishment of workplace health programmes.

### SERVICES PROVIDED

- Health policy management and systems development
- Health and safety promotion
- Health surveillance, fitness to work and healthcare services

### **TARGET GROUPS**

- Employees
- Employers
- Organisations responsible or involved in the development and regulation of work and work related matters

### BENEFITS

- Healthy employees
- Increased employee productivity
- Reduction in corporate and individual expenditure on employee's health.





"The concept of localisation has been promoted by governments of resource-rich countries as a means for capacity building, human capital growth, supply chain development and partnership with local organisations." - Deloitte

At Tullow Ghana, one of the key strategies that drive its business is localisation. HR Focus magazine discusses Tullow Ghana's localisation journey with our lenses on their capacity building and human capital growth strategy. We spoke to the leadership of the Company's HR Department to understand how HR is partnering with the business to make this a reality. The conversation touches on the learning, development and talent need, rewards, successes and how HR is delivering to the overall business agenda.



**Irene Asare** HR, Facilities & Administration Director

### Localisation and How it Translates to the Overall Tullow Ghana Business Agenda

People often talk about localisation, but from the Tullow perspective, it is about recruitment, deployment, and development of local staff, managers and leaders who are capable of sustaining a world class performance to deliver on our growth ambitions. It is to ensure that we have quality succession options for both our local and international operations. Oil and gas in Ghana is an emerging industry, which does not always have the skills that we need to perform the required roles.

On that basis, we want to grow Ghanaians to be able to have long-term job opportunities and prospects in the industry. Currently, we have been using expatriate staff or staff who have skills in the industry with the aim that over the long-term, Ghanaians are able to fill these roles, be it either in Ghana or elsewhere in the world. For us, localisation is not an isolated topic, but a business imperative; we see localisation as a key element of our business strategy.



Enyo Dei-Tutu HR Rusiness Partner

### HRBP - Challenges with Localisation

Because we are a fairly new industry in Ghana, one of the main challenges is resourcing; finding the technical skills that we need to run the business. So we are getting Ghanaians at the graduate level and training them. One of the challenges associated with this is creating an enabling environment so that these young graduates can be trained to run the business. We are relying on finding expatriates who have the desire to train people, and we continually monitor that our staff are being trained and can take over the work. Another challenge is trying to find Ghanaians in the diaspora who have experience in the industry.

The Government of Ghana passed the local content legislation into law in 2013. Our regulator, the Petroleum Commission, monitors and evaluates

us to ensure we are meeting the set targets. We continuously engage them so they know the challenges we are facing as a business and the efforts being made to meet the specifications of the law. We continuously work with the Petroleum Commission to meet localisation expectations.

To help bridge the skills gap, we offer internships during the summer periods. Tullow Ghana also takes on National Service Personnel, who work on real projects; they are given shadow opportunities on projects such as TEN, our recent oil fields development, to allow exposure to the industry and to build skills that they would need before they enter the job market.



**Nixon Awuah-Amoah** Resourcing, Development & Talent Manager

### Resourcing, Development and Talent Strategy

Our localisation strategy is hinged on four main pillars and two of those pillars are managed directly by my team; Resourcing and Development.

In resourcing, we have adopted three main approaches in meeting our resourcing needs. The first approach is to look at how we can develop our own from within. Get people at an early stage and help them to develop a career in the industry. We have recruited graduates from the universities in Ghana and taken them through a number of development programmes such as the WEDP (Well Engineering Development Program), to help build the engineering staff base. Our second approach is to look for mid career professionals in industries where skills can easily be transferred to the upstream sector and support them to transition. The third approach has been to look globally for Ghanaians who have built a career in the industry and who are willing to come home and take on roles which would otherwise

be performed by expatriate staff. We have held a number of career fairs both locally and internationally and partnered with some known global institutions where Ghanaians live, to engage Ghanaians and bring them to work in our local industry.

On development, our biggest challenge is in the technical area. For most of the support services area, skills are easily transferable. Our approach has been: how can we bring Ghanaians into the technical space and support these individuals to develop the skills they do not have yet? We have used the 70-20-10 Development Model to bridge these skill gaps. By this, we are getting people to attain 70% of their development on the job by working under more experienced personnel, while 20% of their learning is delivered through mentorship and coaching, to complement what they do on the job. The remaining 10% is delivered through formal courses, which provide the theory aspect of the work.



### **Dzifa Dotse,** Rewards & HR Services Manager

### Rewards Strategy

We believe we can attract high caliber individuals who want to join us in making the oil and gas industry in Ghana a success. We recently reviewed our Ghana-specific reward strategy to be focused on key employee segments. Ultimately, we aim at ensuring that we are able to offer a value proposition that attracts and retains Ghanaian professionals locally and internationally, and this feeds the localisation pipeline.

The strategy goes beyond just looking at the cash element of rewards, but broadly at total reward and we are looking at the employer brand and the holistic experience of an employee. Also, how we contribute to their career development while they are with us and their future wherever else.

We aim to fully engage the expatriate community because they are pivotal to the success of the localisation campaign that we drive. They come with a wealth of technical oil and gas skills so they are welcomed and fully supported to play their role, meeting critical business objectives whilst at the same time transferring skills.

We are in a niche space so we believe our package is competitive. As a result, we have a turnover rate that is below 3% and we have employees who are happy to work with us.

We have detailed plans and policies that support and help implement this strategy. Furthermore, we take in feedback regularly and monitor the market to see what is trending and try to adapt it in Tullow Oil.

It is worth mentioning that one of the key elements of our total rewards is the Share Awards. It is very rare for a company to offer shares to ALL their employees, but we do that. You feel part of the company, you feel engaged and you feel like you contribute directly to what is happening. In driving localisation, this is very important because staff members want to feel valued and part of what is happening in the business.

### Irene Asare:

### The Role of Technology in Localisation

Technology works in the many aspects of our pillars that support localisation. For us, the starting point is always the data; how many people work here? What is the percentage? Who is Ghanaian or expatriate? We have internal tools we use to gather information. For example, when we are looking for a particular experienced Ghanaian and the person may not be in Ghana, but happens to be elsewhere, we would use technology such as social media, our website, and other tools to find the person.

We have a people management platform. For appraisals, an employee does not need to be in the office, it can be completed anywhere with internet access. When we are doing recruitment, every manager can do short listing wherever they are because the platform is hosted on the Cloud. It covers rewards, recruitment, performance, learning and development, and so on. In addition, we have an internal social media tool called Yammer, and when there is an initiative going on, an employee can ask questions or find out more information on this platform. This creates an enabling environment for communication and employee engagement.

In development, the online training has been very useful. There are mandatory training courses hosted online for all employees.

### Successes Over the Years

There has been many so far over a short period of time. For example, initially, we

did not have a lot of Ghanaians in our organisation, whereas now, we have about 66% Ghanaians as opposed to the initial 38%. We have significantly improved our Ghanaian population, having a leadership team who are mostly Ghanaians (about 85% Ghanaians).

We have also built significant experience through the training of Ghanaians from graduate level to engineers. Tullow Ghana has graduated a number of employees from the WEDP programme, who are now fully-fledged engineers, with some taking up supervisory roles in the technical space. We have supported them, assuring them of our belief in them to be successful. The same has been seen in our Environment, Health and Safety, Finance functions, to name a few.

Additionally, through our secondment programme, a substantial number of our employees have gained significant experience and further developed their skills by working either in our London, Singapore or Houston offices.

### Steps Towards Sustainable Localisation

Sustainable localisation is about having a free flowing pipeline from grassroots to the top - grassroots being individuals from university, coming to work for us on a graduate programme and taking on a role within our organisation and then moving up. What we have to do is to drive strongly around training and development; we need to have reward and benefits that keep employees retained.

It is about how we are able to attract, retain, motivate and reward our employees. What is important to us is that we get the right people with the right attitude and values that fit Tullow Ghana by giving them options around different career paths. We try and help people to be as successful as possible, but we always have a pipeline so that we always have people to feed the needs of the organisation.

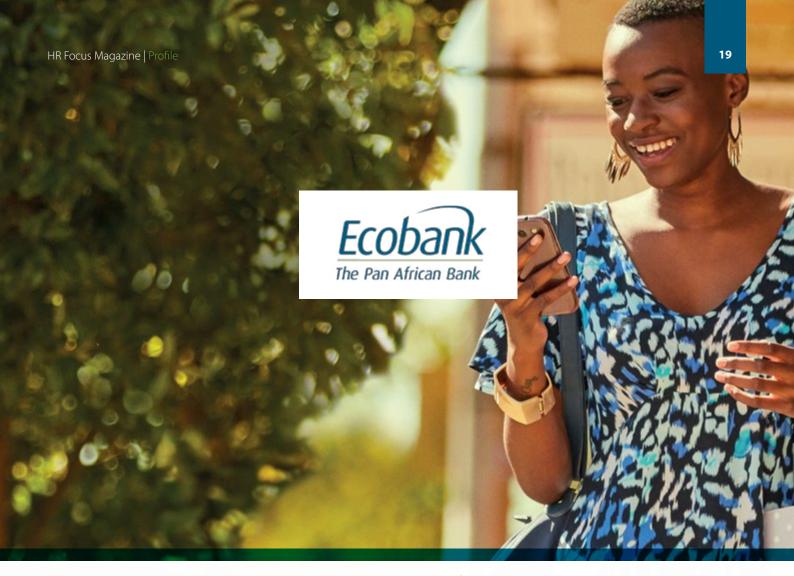
We cannot predict what the future is, but I believe we will be talking about localisation at least for the next ten years. And yes, the idea is to bring Ghanaians into this space to run the resources for us. Part of the wonderful thing of finding this resource in this country is being able to utilize the people to look after it, so we are trying to speed up the localisation process.

### **Final Comments**

Localisation for us is definitely a business imperative. We need it to succeed as a business. We take localisation, along with succession planning and development, extremely seriously. We want to make a difference in the country; we want to attract, retain and develop the best talent we can get. We want to see Ghanaians getting the top jobs in our business, across Ghana and the rest of the world. It is a challenging process as developing people takes time. We do not compromise on competence; these are the aspects we are driving. We are working hard with our employees and we are appreciative of the expatriates and the knowledge and skills they are transferring to Ghanaians. We are very excited about this journey and where it will lead us.







cobank Ghana Limited (EGH) was incorporated on January 9, 1989, as a private limited liability company under the Companies Code to engage in the business of banking. EGH was initially licensed to operate as a merchant bank by the Bank of Ghana on November 10, 1989, and commenced business on March 1, 1990. However, following the introduction of Universal Banking by the Bank of Ghana in 2003, EGH became the first bank to be granted the Universal Banking license from the Bank of Ghana.

The bank is a subsidiary of Ecobank Transnational Incorporated (ETI), a bank holding company, which currently has presence in 36 countries and deals in over 20 currencies.

The vision of EGH is to build a world class pan-African bank and contribute to the economic development and financial integration of Africa. Our mission is to provide convenient, assessable and reliable banking services and products to individuals, companies, institutions and governments.

In line with our vision and mission, EGH has grown consistently over the years to become the biggest banks in Ghana in terms of profitability and asset size. In 2015, the bank recorded total revenue of Ghc 1,025,765 Million, with assets worth Ghc 6.6 Billion. The bank also attained an equity base of Ghc 881 million, the highest in the industry, and a capital adequacy ratio of 17.78%, above the regulatory requirement of 10%. With a network of 77 branches, over 200 ATMs and 160 merchant point of sale (POS) across the country, Ecobank Ghana is one of the banks to provide the most convenience to the banked populace with Visa access. Ecobank Ghana share price increased from GHC 1.1 to GHC 7.05 as at February 2016.

The Pan African bank, which was adjudged the 2015 Best Bank in CSR, 2015 Leader in the Universal Bank sector ranking, and the 5th Most prestigious Company by the GIPC Ghana Club 100 Awards held in August 2016, has, over the years, made substantial contributions towards the Socio Economic development of Ghana: giving support to individuals, various institutions, and communities across the country in the areas of Education, Health, and Financial Inclusion. Ecobank Ghana has executed numerous major CSR projects and some of the beneficiary institutions are; Village of Hope Orphanage, Children's Heart Foundation, Onuapa Foundation, National Partnership for Children's Trust, The Korle-bu Teaching Hospital, etc.

EGH seeks to create a unique African institution characterized by a determined focus on customers, employees and shareholders and an absolute commitment to excellence in the financial services industry. The bank seeks to pursue this mission and uphold its values by applying the following principles to its business decisions and conduct;

- Treat each customer as a preferred customer.
- Invest in training and development of its staff.
- Deliver products and service quality that exceed customer expectation.
- Develop markets and products in which it can reach and maintain competitive advantage
- Deliver appropriate returns to its shareholders.
- Maintain high standards of ethics and compliance at all times.

Ecobank - The Pan African Bank

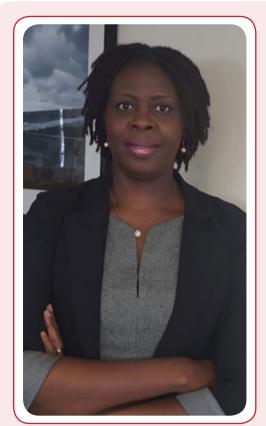
## Technology Driven HR: People, Processes and Performance

s markets become more global and driven by new technologies, a well-thought-out Human Resource strategy is becoming even more critical for businesses and HR practitioners. For companies that are heavy users of technologies that are not their end product, technology itself has nevertheless become a significant domain for innovation; technology-driven innovation, therefore, is central to their competitive position. Discovering and deploying useful new technologies is a serious commitment for companies because of the competitive advantages that can be achieved. Managing the supply chain, managing millions of customer relationships or financial transactions, managing massively complex manufacturing sites are all critical functions that absolutely depend on technology. As technology advances new modes of operation have to be worked out, which calls forth a collaborative process.

For HR as a profession, technology is a bittersweet pill that must be swallowed; It will massively empower employees, and possible frighten managers who will have to exercise different types of influence and power. Older managers will have to be as, if not more, clued up about the possible uses of technology than their often much younger staff. The message is that you really do have to keep up with all the changes and changing possibilities that new technology offers.

Change is a process that must be taken a step at a time or it backfire. With all the various aspects on the HR professional's plate, could this be the right meal served at the wrong time?

Technology-driven HR - People, Processes, Performance is a subject worth discussing. We have Madam Yvonne Agbesi - Senior Human Capital Business Partner, Stanbic Bank Ghana; and Madam Hannah Akrong - HR Director, Vodafone Ghana, giving their thoughts on the subject.



Yvonne Agbesi Snr Human Capital Business Partner. Stanbic Bank Ghana

The role of technology and its impact on business has been remarkable with multiple efficiencies created. The HR function is not exception to the very tangible benefits derived from this evolution.

Technology touches on every point in the employee lifecycle and creates efficiencies for all the related processes: from recruitment, induction or on-boarding, development, right through to performance, engagement, recognition and finally, the exit stage. One of the immediate benefits resulting from the introduction of technology is the significant reduction of the administrative burden and freeing up the HR Manager or Partner to provide strategic advisory support for effective HR decision making that is of direct business value.

The recruitment and resourcing process has been transformed and organisations are now able to attract a limitless pool of potential candidates. The duration of the recruitment process has also been positively impacted and seen significant reduction with a more efficient screening process in place.

By providing the right technological tools, line managers can proactively manage talent, promote growth and engagement and ultimately, reduce the loss of key talent. Learning budgets are now also able to cover more staff as the deployment of e-learning brings learning right to the doorstep of all Having an automated performance system allows management organisations to effectively align and monitor the employee goals or contracts in support of organisational goals and strategic initiatives, and to also evaluate outcomes. The link with a compensation system simplifies planning, and further allows the application of a consistent compensation plan to all employees.

On the transactional aspect, employees and their line managers have control through self-service channels to directly undertake basic HR transactions such as managing and updating of personal records, recording and management of leave, among others. Also, managers now have the access to data in real time to guide the decision making around people management issues.

A key differentiator between successful and not so successful organisations is how they leverage all these opportunities that technology presents to create efficiencies in their HR function. Through technology, the various HR processes can be well integrated, aligned and provide key analytics for critical decision making, which will afford significant benefits to businesses.

The introduction of technology in the HR function of any business is therefore no longer a nice to have but an absolute must, especially if that organisation intends to achieve success and become a leading player in its chosen industry.



Hannah Ashiokai Akrong

HR Director, Vodafone Ghana

It has been truly exciting to note the progression of HR Competency models over the years. In 2012, we saw "Technology Proponent", as an HR competency emerge. The 2016 HR Competency model highlights "Technology and Media Integrator" as a key competency for HR professionals

As HR professionals building high performing teams and organisations, we cannot be daunted by the prospect of engaging and excelling in a technology-driven world. Organisations expect us to stay on top of cutting edge technologies that make it easier through our processes, tools and overall infrastructure to do business. At Vodafone, it is truly energising as an HR function to lead the charge in ensuring we are equipped to lead our organisation on this exciting digital journey.

And the possibilities are endless...

Tools like HireVue offer us the opportunity to cut down drastically on cost, as well as time spent scheduling and bringing people in for interviews simply by having candidates record a video of their responses to preset interview questions and having hiring managers view and rate the interviews at their convenience. Candidates get feedback and proceed to the offer stage more speedily, enabling us to delight both our internal and external customers. New employees can access various digital tools to guide them

through the orientation process instead of waiting weeks to cover new hire orientation materials

Online learning and development academies in the L&D space afford employees the opportunity to not only learn at their leisure but to access a vast array of online materials from various sources, cutting down on cost, as well as travel time away from work.

As more and more companies offer flexible working to their employees, it is imperative that we equip employees to work remotely and use tools such as Skype meeting, Cloud storage facilities, among others to remain connected to the business.

Even in our physical work spaces, we have tremendous opportunities to embed a technology-driven culture. Smart buildings offering energy and cost savings, as well as providing employees with more tools for collaboration. Intelligent fleet systems, among other things, give us the ability to manage and track more effectively.

Technology has definitely opened up possibilities to work smarter, and we must take full advantage to equip ourselves and our organisations to operate in a digitised world.

http://www.apg.pt/downloads/file954\_pt.pdf

Because technology is so pervasive, because access to it hardly varies from continent to continent and because its root purpose is almost always to increase efficiency, HR has no excuse!

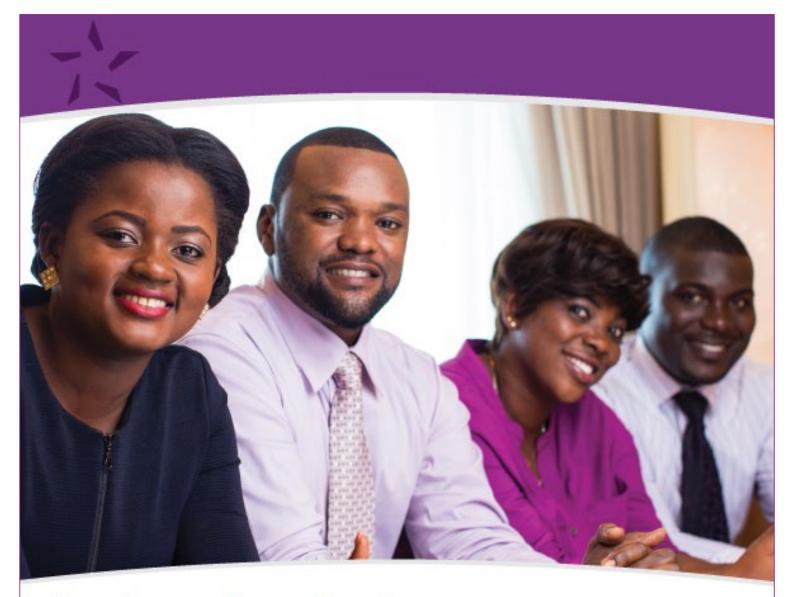
This means that HR will need to be more focused on organisational development and creating the appropriate context that shapes behaviour; clarifying and updating organisational design and creating conditions for optimal performance; formulating an HR strategy that reflects business strategy; organisational learning to help learn faster and better, and understanding what technology to choose, use and adapt.

Technology-driven HR would also mean: Strategic focus, business expertise, developmental capabilities, collaborative relationships, transactional and service excellence, greater expertise in evaluation and measurement, and more tools and processes that clearly add value to business performance and capability.

The story does not end there... we must know that people tend to be more accepting of change if:

- It is understood
- It does not threaten security
- •Those affected have helped create it
- It follows other successful changes
- It genuinely reduces a work burden
- •The outcome is reasonably certain
- The implementation has been mutually planned
- Top management support is strongly evident

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e is focused, determined, and ready to make a difference with his life. He believes in providing guidance, coaching, mentoring, and leadership. As the only child raised by a single mother, he learnt the value of hard work through the sacrifices made by his mother, making him a survivor. He hails from Fumbisi in the Upper East Region of Ghana and describes himself as a patient and tolerable person; attributes that help him adapt to any situation he finds himself in.

HR Focus magazine had the pleasure of having a tête-à-tête with him; Mr. Pascal Kanbonnabah, Regional Vice President Human Resources for Newmont Mining's Africa operations ...

FD: That is a very big position you hold; had you always wanted to be in the HR field, and what contributed to making that decision to be in HR.

**PK:** My first degree was in BA (Secretaryship) from the University of Cape Coast, a version of the current BA Management Studies. Then I got my first job with the Chamber of Mines as an Administration Officer. In this role, I was responsible for coordinating and participating in all labour relations meetings of mining companies, including conditions of service surveys to help advise mining companies on pay and benefits, sitting in at negotiation meetings, taking down minutes, records, and preparing agreements, such as collective agreements and pay settlement for the parties to sign. All these shaped my career and interest for Human Resources.

FD: In no particular order, what would you say are the three best moments in your life as an HR professional?

**PK:** After six years at the Chamber of Mines, I left to join the then Ashanti Goldfields Company Limited in Obuasi as the Senior Administration Officer for Industrial Relations. The expectation was that immediately after probation, I would move to the next grade. But the 6-month probation became six years. The significant thing was that I was a key person within the HR team, as junior as I was then. Whether it was an HR Managers' meeting or engagement with the CEO, I was always invited to be present.

Over time, I became the HR subject matter resource for manpower planning and systems review, and travelled to Guinea to do HR reviews, even at that level. That gave me fulfillment and I knew that it was just a matter of time that I would make some progress. Then the time came and I was promoted to a staff manager role. Three months later, I was moved into an HR manager role. Then six months later, I was promoted to Senior Manager, HR. So those were moments of excitement for me. To see that after waiting for six years, I was accelerated to the level I had hoped for. Patience pays.

FD: What has been some of the most difficult situations you have had to handle in your role as HR? How did this situation help shape your career as an HR professional?

PK: I think when I became an HR manager, I was sent to a mine that did not have a wellestablished HR. As a young HR manager, I quickly dirtied my hands and, in the process, burnt my fingers in setting up HR processes and overhauling systems. I quickly learnt that youthful exuberance does not necessarily translate into peaceful outcomes, and also that getting your theoretical knowledge into practice does not always come with pleasure. I learnt that good intentions are not always welcomed with joyful reception. With experience came maturity. I learnt to improve my communication, which enabled me to get better at engaging with my peers, the workforce, as well as my superiors; who were the regional officers at the regional corporate office at the time.

FD: What comes to you easily, managing people directly or creating processes to do that?

**PK:** Processes are the easiest, whereas the most difficult is managing people. However, as a manager, you manage people and not just processes. I enjoy managing people because that comes to me naturally. I say this because if I had not been an HR professional, I probably would have been a teacher. I like to teach, mentor and coach. I like to see people succeed in their roles and get better at it. I gain a lot of fulfillment and satisfaction when people say, "This was my coach, mentor or manager." I maintain relationships with people I have impacted long after we have parted ways.

FD: Have you headed any HR division in any other industry apart from the mining sector? If yes, how is being HR in the mining sector different from other industries? If no, what about the industry keeps you there?

**PK:** I have been in mining since day one. The mining industry is full of excitement –there is never a dull moment because of its complexity. There is always a twist to something and for an HR person; there is always a fresh experience. There are challenges that require a different set of skills with different stress levels. It is also an industry where you get to manage the best set of skills of all professions.

FD: As Vice President HR of Newmont Africa, you manage a diverse range of people and cultures. How do you keep your staff focused on the corporate vision?

**PK:** Currently, Newmont only mines in Ghana, but the ultimate objective is to create and grow the business within Africa. As a company, we believe in diversity. Diversity ensures that everyone is well represented and heard, reflecting on the global nature of Newmont. Nonetheless, bringing different cultures and people together can be daunting so the key principle for me is to focus on the common objective or goal. In any context we find ourselves in, we ask ourselves, "Does this promote our purpose, mission, vision and values?" We are held together by our common values, and business objectives.

FD: What will you say is the organisational culture of Newmont?

**PK:** Our fundamental culture is the culture of safety. People should come to work and go back home safe and healthy. So whatever we do, we live by the safety code – no one should be harmed at the workplace, or anywhere for that matter. We also believe in integrity, sustainability, inclusion and responsibility. This is what we expect everybody to exhibit in daily tasks and decisions. Overall, we believe in people and the mantra of "operational excellence through people".

FD: Being in the HR profession for 25 years, you have seen HR grow from what it was to what it is now. How does this growth reflect in Newmont?

**PK:** HR has become strategic. It has evolved and though I have worked in relatively fewer companies, I have seen different sides of HR. I see maturity in the profession now.

HR in Newmont definitely sits at the leadership table. Not only that, it is a valued member and advisor of the team, giving counsel from the

people's perspective. In every decision, be it a technical project or investment, there is always the people dimension to consider. HR comes in to highlight those dimensions and help highlight blind spots. We also consider what value proposition the company needs to be competitive, and retain the best talent.

HR is also an advisor on employee engagement interventions to ensure that the best employees stay and give of their best every day at work. How do we manage people from the time they join the company through the time they leave? How do we make the company an employer of choice? These are some questions that HR helps to answer for any business.

FD: What are some of the HR technological trends that you have employed or innovated at Newmont that is making the day to day running of the HR smooth?

**PK:** Newmont has SAP, which is an enterprise resource programme that manages not just HR, but our finance, and supply chain processes. With respect to the HR, the SAP has the employee self-service, managers' self-service, succession planning, recruitment and on-boarding and talent management, among others. There are additional functionalities that facilitate talent management and HR processes for the employee, the manager and the HR function. Some of these have an interface with the external environment that enables potential candidates to interact with the business and seek opportunities.

FD: As an HR head, what have you initiated since you assumed the role as Vice President, HR and what have you been able to achieve?

**PK:** Key among them is being able to create the HR business partnership model for the operations. If you go to each of the major functions – processing, mining or support services, there are HR business partners stationed there. The other one is streamlined structures across the HR function, as well as consolidated services to ensure that we are more efficient. For instance, the role of site HR used to be just recruiting and industrial relations, but this has now broadened to include other value added services.

There is now a greater understanding of our labour relations strategy, and the complexities associated with union engagement. I think the demystification of labour relations is one of the things I have been able to institute. Today, we talk about labour relations as a strategic driver of business sustainability.

HR is also a key facilitator in change management projects, employee engagement

initiatives, and overall talent management programs.

FD: What are your general thoughts on HR in Ghana and Africa?

**PK:** HR is still relatively challenged in Ghana as a country. There is still a lot of work to be done for HR to be appreciated in the Ghanaian context. In multinationals such as Newmont, the business understands the role of HR, so it is not a problem. But in Ghanaian businesses, HR continues to be the hewers of wood and drawers of water. However, HR has greater potential, but business must know that "The HR you have is the HR you deserve." If you reduce your HR to hewers of wood, then that is the value you will get out of them. However, if you empower HR and give them the opportunity to come to the table, HR will add value to the business.

Also, I think the key thing that is required within the fraternity is business coaching and mentoring, which is required as an enhancement to what you have learnt in the text books.

FD: Do you have any final words for young and upcoming HR persons who want to be like you?

**PK:** As a young and upcoming HR professional, just keep working and do not slip into complaining irrespective of what has been given to you – tasks and assignments. Also, you need to read a lot. A significant component of HR is advising, and you can only be a trusted advisor or good advisor if you are well read, and understand the linkages between HR and business.

### **Education**

- 1. Tamale Secondary School
- 2. Cape Coast University
- 3. University of Cape Town Business School ELP, an executive leadership programme.
- 4. GIMPA MBA in Human Resource Management

### Professional Certification & Membership

- 1. Senior Professional in Human Resources (SPHR), HRCI, USA
- 2. Senior Certified Professional of SHRM, (SCP-SHRM), SHRM, USA
- 3. Member, Institute of Human Resource Management Practitioners, (IHRMP) Ghana





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here are some employees who are simply content with having a job and getting paid for the services they render. They go to work, go through the motions and make their way back home as soon as working hours is over. They do not get any better in the performance of their roles, but that does not seem to bother them. As an employee, you should be interested in making substantial contribution to the success of the establishment you work with; you should be interested in developing your skills and knowledge on a continual basis such that you become more productive than you have ever been. Below are some suggestions on how to be better at your job.

### Study your industry

In this fast paced technological world, industry trends usually do not last for long; they change constantly - new technologies and innovations. Consequently, you should get abreast with the times; industry updates, and other high value content that can make a world of difference in your career. These may be obtained from magazines, journals, newspaper publications and a variety of online sources.

### Come to the table with a solution

See yourself as a solution provider. Continually reflect on ways to do your job better. Consider viable ideas that will help resolve certain challenges at your place of work. As much as sharing great ideas with your superiors is highly commendable, you should also be willing to participate in the implementation of those ideas. Once you implement recommended solutions in a timely and effective manner, you will be relied on you for future projects.

### Find a mentor at your work place

This could be a superior or even a work mate whose competency and productivity is remarkable and admirable. Ask questions and seek work-related advice from such individuals on a regular basis. Observe how they do their work and learn to imbibe their work ethic.

### Improve your communication skills

Effective communications skills cannot be overestimated. Many internal conflicts in corporate circles boil down to poor communication skills amongst managers and employees. These conflicts breed unfriendly and unproductive atmosphere within the work environment. Rather than hold a grudge because of what someone said or did, opt to communicate frankly but respectfully to the 'offending party.' Settle your differences amicably and as soon as possible.

### Work harder and smarter

Lazy and unproductive employees are obviously liabilities to companies. "There is no substitute for hard work," notes Thomas Edison. Give off your best and go the extra mile in the discharge of your duties. Is there a way by which you can complete your assigned task in less time and yet do so with a touch of excellence? Think along these lines and find ways of doing your job better. The key is to be able to work smarter so that you are maximising your abilities and making the most out of your time.

### Do not overwork yourself

Though it is recommended that you work harder and smarter, it is also vital that you do not overwork yourself. You will experience burn out and your productivity will eventually suffer if all you do is work. Make it a rule to have enough sleep and make time for leisure and exercise as much as practicable. You will be healthier, happier, less stressed, and in top shape to give off your best at work.

### Invest in continuous learning

Pursue further studies in your area of expertise. Many professional courses are run online and via other outlets. Research on professional courses relevant to your career and enroll. Many of these courses can be done part time and concurrently with your job. Also, attend seminars and conferences related to your industry, and implement what you learn where feasible. With time, you will see marked improvement in your output, leading to promotions and higher levels of responsibilities with its associated pay raises.

### See the big picture

Your knowledge of the operations of other employees and departments will afford you the opportunity to know how co-workers and various departments are working towards a common goal and where you fit in (your role and department) in the scheme of things. By getting a better understanding of the big picture, it will become clearer to you why you have been asked to complete certain projects. It is also a great learning experience, which can help prepare you for a higher level position.



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## Technology-Driven HR: Life just got Easier by Kofi Arhin

by Kofi Arhin

oday, organisations all over the world use technology to increase productivity. As such, technology is perceived to be a catalyst for growth. In the early years of implementation in organisations, technology was used to automate processes. These processes were found at the bottom of the organisational hierarchy and were mainly transactional in nature (for example calculating sales per day). This limited role of technology gradually permeated through the ranks of organisations from the bottom of the hierarchy to the top for purposes such as informing management decisions, improving interactions, and providing business analytics, among others.

Human Resource (HR) departments are not left out with regards to the benefits of technology implementation in organisations. There is a wide range of technology products and services on the market that facilitate core HR functions, which include the management of people, processes and performance.

Below are some important notes to ponder over with regards to the discourse on HR and technology.

### **Technology Breaks Geographic Barriers**

In today's global milieu, technology has the tendency to make geographic barriers seem irrelevant. It is commonplace to find an organisation with branches all over the world. Even within the same country, one organisation could have several branches. Advances in technology have made it less hectic to control and coordinate people and processes. For instance, an employee in Takoradi can apply for leave through a shared network and have it approved by an HR department in the Accra head office. This interaction can be done with both parties

not having to travel. Another example worth mentioning is the conducting of interviews over Skype. Job seekers no longer have to travel long distances for interviews because some organisations have adopted Skype as an alternative to face-to-face interviews.

### **Breaking Communication Barriers**

It has been established by research and practice that communication facilitates the attainment of organisational goals. As such, it is impossible to produce any form of output without interaction between people and systems. Increasingly, organisations are experiencing a breakdown of bureaucratic and departmental structures that existed prior to the surge in the use of technology. For example, software such as Yammer and Whatsapp provide the platform for subordinates to interact directly with superiors and sometimes management without going through a long chain of "messengers". Communiqués from HR can reach all targeted recipients in an organisation by one click of a button. These have made interaction and collaboration in organisations seem effortless.

### Improved Standardisation of Operations

Technology also serves as a quality assurance and integrity check on HR processes, policies and documents. There are software that make it possible to create and use templates during interactions with people both within and outside the organisation. These templates make executing tasks easier and assist in completion since they provide useful information on previous activities. For instance, in assessing an employee for the purposes of performance measurement, a software can be used to score activities and grade performance without the manipulation of people. This ensures that all employees are

given a fair appraisal within the organisation. Where there is a change in an HR Manager for example, templates provide an understanding of how things were done prior to the current appointment. This breeds trust and promotes a healthy working environment.

### An Ethical Conundrum between Efficiency and Redundancy

Technology is known to be notorious for disrupting the way a society does things. When organisations adopt new technologies, the probability that an employee will be made redundant increases. This is because some technologies are perceived to be more efficient than people. This nature of technology, sometimes, makes its implementation contentious in organisations. Employees may want to resist its implementation to safeguard their roles. However, while technology has the tendency to create tension, it also provides an opportunity for new ventures. HR Managers must be proactive in managing these situations through interventions such as

In sum, technology has come a long way to support HR's work in organisations, and its relevance cannot be overemphasized. Admittedly, the discourse on HR and Technology is so broad that we cannot limit it to the points raised, however, the purpose of the issues discussed is to present a general overview on how technology drives HR in organisations...





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R has largely earned some respect after being offered a seat at the strategic table. This offer required that HR leaders brought strategic thinking to bear on people management issues at executive meetings and in the boardroom; a challenging responsibility, but observation proves that the profession has risen to the occasion. What next, then? After proffering strategic advice to operational, tactical and financial leaders on how to maximise value through effective and efficient Human Capital Management, where does HR move to next?

In the words of revered HR guru, Dr. David Ulrich, "HR should be measured not by what it does but by what it delivers – real, measurable value to businesses." As policy advisors and strategy architects, HR professionals have helped shape direction. They have offered advice on business implications, purely from an HR perspective. For instance, an HR professional would advise an executive committee that in order to bridge the wide compensation gap between senior level executives and line officers, it will be prudent not to increase salary across board by say 50%. Instead, the line executives should be given a majority

percentage, say 80% whilst senior officers share the remaining 20%. This strategic role that HR has played, over the last few decades, and continues to play, has brought significant boost to the credibility and reputation of the profession, but there is a lot more to be done. HR must go beyond proffering advice to taking the charge to build sustainable and credible businesses.

The next move for HR is to lead the business to greater levels of achievement, fulfilment and impact. HR leaders, as shapers and executors of strategy, must build exceptional competencies in business case analysis, budgeting, risk portfolio management, selling, client relationship management, mergers and acquisitions, and project management so as to drive both organic and inorganic growth. A RBL Group Report has indicated that there are still wide competency gaps amongst HR professionals, especially, in Africa and in Asia. The resultant effect is that their organisations still perform below actual potential. The responsibility for today's HR leaders is to create world-class, high performing organisations with highly sought-after products and services that deliver sustainable value.

Sir Richard Branson, otherwise referred to as "Dr. Yes" at Virgin Group, for his extraordinary belief in his workers and quick commitment to actualizing newly-created entrepreneurial ideas, is noted for saying, "Put your employees first and customers second. If the people who work at your company are treated well and given the tools to do a good job, they are going to be happy. Effectively, in the end, shareholders do well, the customers do better, and your staff remains happy." This point is firmly buttressed by the words of Vineet Nayar of HCL Technologies: "If you take care of your employees, they will surely take care of your customers. If you do not take care of them, they will not adequately take care of your customers." Sounds simple, doesn't it? People are the business; not a peripheral.

For the HR profession to effectively lead the business, professionals, consultants and industry, practitioners must focus on four key things: People, Data, Technology, and Performance.

People: HR must bring in leaders, not followers. The truth is that the more leaders an organisation has, the higher the potential for growth. It is a hiring error in today's fast-paced environment to hire people who cannot enter leadership roles after six months on the job.

Beyond experience, which is crucial anyway, agility, a desire to lead, and an uncompromising dissatisfaction for the status quo must stand tall on the hiring checklist. More importantly, one of the prime goals of the culture integration process must be to embed in the hearts of the people, a clear understanding of the company's purpose, vision and values. It is an established fact that people work beyond the pay cheque. As a matter of fact, employee engagement would speedily rise. and attrition rates would drastically fall if the culture in most organisations creates room for people to embark on socially relevant projects, and also allows to design personal activities that tie in with the company's mission and given resources to execute these activities. It is only obvious that people gravitate towards environments that celebrate their achievement and unearth the best in them.

Furthermore, to engrave the company's values in the hearts of the people, HR professionals can assign to a team one of the company's values to live by every quarter or month (this can be discretional). An independent panel can design a scoreboard to evaluate the team's performance and assign points to the team. Teams that score high should be duly rewarded. This exercise is important in bringing to life the relevance of the company's ethos and its direct impact on work.

Data: To speed up growth, building synergistic collaborations in this age is important. But having huge databases and only making decisions from a trend-analysis perspective is not enough. HR leaders must do predictive analysis. They must look behind and look ahead in providing useful information to guide strategic decision making. "Uncertain" and "volatile" are today's buzzwords; however, HR professionals must seize tomorrow's opportunities with boldness and lead the business to achieve results.

Technology: So gradually WhatsApp, owned by Zuckerberg's Facebook, Inc. is on a mission to disrupt the electronic mobile communication platform. They may soon be operating a Skypelike interface, which means that the acclaimed electronic communication platform may become obsolete, if its leadership does not respond. Technology is driving unprecedented levels of efficiency in advanced economies. Sadly, in Africa, we are yet to optimize its usage. There is no excuse for why HR leaders will not press for a digital strategy as a mechanism for achieving competitive advantage.

Performance: It starts with hiring right (let's bring the right people in), upholding high standards and a deep commitment to delivering exceptional experiences, always. Four steps are crucial to upholding a culture of high performance. First, performance has to be defined. From top down, strategic objectives must be cascaded such that it reaches the final person, and the intended result is achieved. Also, there has to be Key Performance Indicators or Metrics to track the objectives' achievement and to evaluate if the intended result was achieved.

performance Secondly, he has to communicated and coached. Often, line managers do not effectively communicate with their team members. Too many assumptions come to play. They assume they will understand as they go along, but often forget that people differ and so do their levels of understanding and involvement. Coaching is a potent tool for igniting both personal and corporate turnarounds. When well conducted. it builds professional intimacy and deepens trust between manager and team member. The end result is that they each pledge unwavering dedication to delivering results.

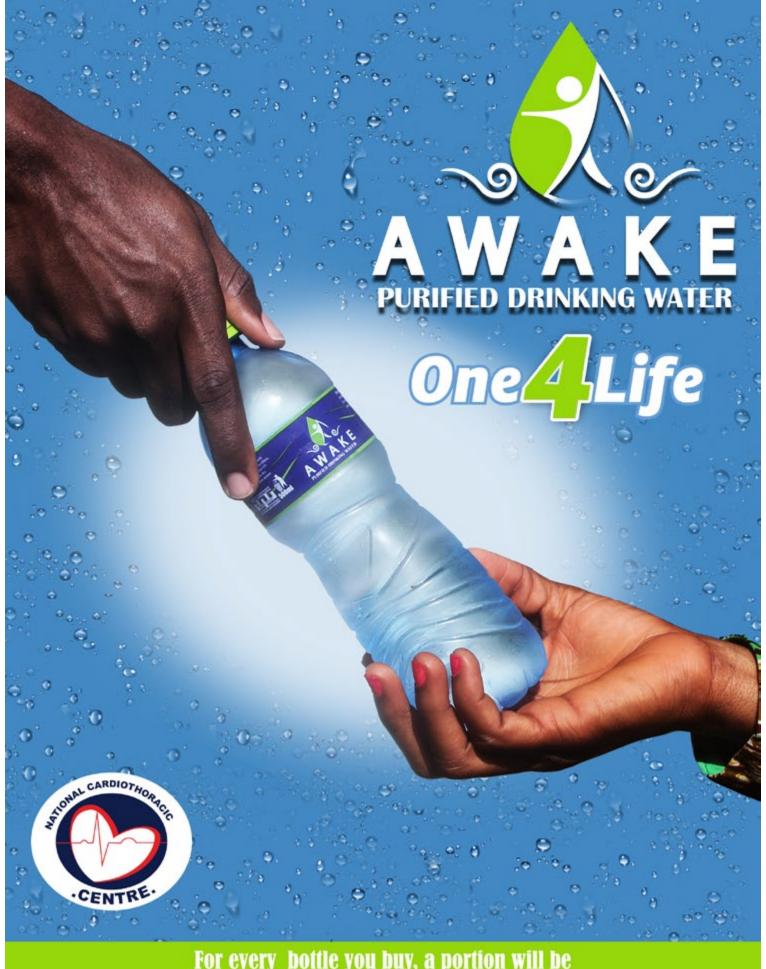
Thirdly, performance must be monitored. What we do not monitor, we are unable to improve. I propose quarterly performance audits to discuss gaps, proffer turnaround tactics, and monitor implementation.

Lastly, performance must be improved. In a continuously changing business landscape flooded by high quality, tech-powered products, and extremely innovative minds never seen in many generations, continual improvement is a must.

These are challenging times for businesses and HR professionals must show the leadership that is required to stay relevant and create continuous value.



Business Strategy Officer L'AINE Services Limited



For every bottle you buy, a portion will be donated to the National Cardiothoracic Centre-Korle-Bu, GH.





## Creating Value beyond Financial Returns

n increasing number of investors are expressing a desire to "do good while doing well." These investors are known as impact investors; they seek opportunities for financial investments that concurrently generate social or environmental benefits.

Historically, governments, NGO's and philanthropists focused on addressing social and environmental challenges, however the funds available from these sources are woefully inadequate to meet the funding requirements of recent social and environmental challenges. It is this situation and the prospect of social enterprises meeting the financial return objectives of investors that has resulted in the emergence of Impact Investing.

Anecdotal evidence suggests that Impact Investment originated in the 1990's when Jed Emerson, a Financial Advisor, advocated the "blended value approach," which seeks to align the mission of a foundation with its investment as opposed to solely seeking to maximize financial returns. This had been the prior accepted strategy. This concept evolved over the years and in 2007, the term "Impact Investment" emerged.

According to the Global Impact Investment Network (GIIN), Impact investing is further defined by the following four core characteristics:

### Intentionality

An investor's intention to have a positive social or environmental impact through investments is essential to impact investing;

### • Investment with Return Expectations -

Impact investments are expected to generate a financial return on capital, or, at minimum, a return of capital;

### • Range of Return Expectations and Asset Classes -

Impact investments target financial returns that range from below market (sometimes called concessionary) to risk-adjusted market rate, and can be made across asset classes including but not limited to cash equivalents, fixed income, venture capital and private equity; and

### Impact Measurement

A hallmark of impact investing is the commitment of the investor to measure and report the social and environmental performance and progress of underlying investments, ensuring transparency and accountability, while informing the practice of impact investing and building the field.

The question baffling most investors is whether it is even possible to make adequate returns while making a difference in the society and the answer is YES. For an Impact Investment to be successful, the right capital provider and capital seeker must be brought together and the deal must be structured to achieve the intended impact, as well as the desired financial returns. The growing impact investment market provides capital to address challenges in sectors such as agriculture, clean technology/ renewable energy, microfinance, and affordable and accessible basic services including housing, healthcare, and education.

The Rockefeller Foundation in collaboration with the Venture Capital Trust Fund, as well as the Ghana Institute of Management and Public Administration (GIMPA) has set out to promote impact investing in Ghana by establishing the GIMPA Centre for Impact Investing (GCII). GCII as non-profit organisation that seeks to provide advocacy, research and support services in the area of impact investing in Ghana. The centre has a

clear vision of providing a "vibrant impact investing environment in Ghana".

The significance of impact investments, particularly, in emerging economies or developing countries cannot be over emphasised. Impact investing can help solve major social and environmental issues and still provide investors with substantial market returns.

Impact investing challenges investors, as well as business owners to be innovative in delivering effective and lasting solutions to social and environmental challenges in addition to earning market rate returns on their investments

Impact investing has the potential to unlock significant sums of private investment capital to complement public resources in addressing social and environmental challenges. The impact investing industry is forecasted to grow from around US\$50 billion to US\$500 billion in assets over the next decade.

Impact investing contests the notion that investors should focus solely on achieving financial returns, while social and environmental issues are addressed through government interventions, philanthropic donations and grants.



Laila Dwiejua Analyst C-NERGY Global Holdings



Isaac Ocquaye-Allotey Senior Associate C-NERGY Global Holdings



have heard a countless number of people go on and on about wanting to lose weight. Though I do not have anything against this not-so-new phenomenon, I still do not get what the fuss is about. I have one big question though, is every "fat" person sick, and is every "slim" person healthy? Do not be bothered by why I put those words in quotation marks. It is just because, for me, being fat or slim is a state of mind and I cannot really be bothered, though if you are a regular reader of the health column, you may have noticed my constant advocacy on eating healthy, including fruits in your diet and drinking lots of water. How are you doing with your "Drink Water Challenge" anyway?

I remember some time ago in the 90s, it was the big or fat girls who rocked! Some of us would buy blood tonics, not caring who the manufacturer was, just to put on some weight. In fact, if my memory serves me right, the men went for women with more "flesh." Those who had some fat in them were deemed to be "living well." So what really happened? Did the emergence of digital technology and the need to be technologically savvy also bring with it the need to trim down on your size?

A recent study published in the International Journal of Obesity found that Body Mass Index (BMI) is not a reliable way to measure someone's health. Researchers at the University of California-Los Angeles found that close to half Americans, who are considered overweight by their BMI numbers (25 to 29.9) are healthy.

Being plus size is definitely beautiful and there is nothing wrong with you, unless the doctors say there is. Again, just eat right, include lots of fruits and vegetables in your diet, and drink lots of water.

However, if you are still not sure, then you might want to consider the minimalist lifestyle, well, in the area of food, with these few tips:

- True to the minimalist mindset, a minimalist diet is about reducing food down to what is essential. Our bodies are all different in a thousand subtle ways; we all react to food a little differently. Eat just what your body needs and not in excesses. Eat abundance of vegetables: spinach, broccoli, and anything green(many green vegetables comprise of 20-45% protein).
- Pizza is yummy, especially when it comes with the extra cheese helping. However, drastically reduce or completely eliminate bread, pasta, sugar, gluten, meat (other than fish), bottomfeeding seafood (lobster, crab), most dairy products, and anything processed or packaged from your diet. Carbohydrates should be avoided or minimised. A lot of people cut out meat as well, but you do not have to abandon meat if you do not want to.
- · I know most people will not agree to this: if you want to lose weight, particularly fat, then intermittent fasting will make a drastic difference in your life. Eat two meals a day (generally no snacks), both consumed within an eight-hour window, usually around 11 a.m.

and 6:30 p.m. Fast during the day's remaining sixteen hours (7 p.m. to 11 a.m.), consuming only water, herbal tea, or black coffee during those times.

- · Drink water but also drink juices; juicing and blending fresh vegetables and fruits is the way to go. Eliminate cola and all sugary liquids from your diet (including fruit juices, which contain high amounts of sugar).
- Exercise every day, but do not spend too much time, effort, or focus on it. You do not have to kill yourself to become fit. Ten to twenty minutes' walk a day to think and destress, and a jog around the neighbourhood is enough to make you feel healthy; we are not in a "biggest loser" competition.

Improving one's health is the foundation of living a meaningful life: without your health, nothing else matters. Indeed, what you eat depends on you, but what I do care about is how you feel: I want you to feel great so you can enjoy your life more.

Links:www.womenshealthmag.com www.theminimalists.com



Editor-in-Chief



## Questions Hitting HR with

Dr. Mrs. Ellen Hagan

### The have blocked my salary

### Dear HR,

I have been granted study leave with pay to do Bachelor of Science, Nursing programme. The study leave is full time but they have a campus in Koforidua, which is a weekend programme so I told my matron about it and she agreed to give me Friday, Saturday and Sunday off to pursue the course. My issue is that I took my leave in May and was supposed to resume in June but we started revision and subsequently, our end of semester exams, making me unable to resume on the date agreed. Before this, however, I took a permission letter from our school to my matron. But upon return, my matron is saying I have vacated post and has therefore blocked my salary. What do I do?

HR: Congratulations on your admission to pursue higher education in your chosen career. We always advice that it is good to want to develop yourself.

You did well by telling your matron about the weekend programme and also by sending a permission letter requesting for an extended time of study leave.

### Let us confirm these few pointers though...

After you delivered the letter, did you receive any verbal or written notice from your matron that your permission has been granted? If not, did you follow up on the letter? Most of the time, we assume that once we have asked permission, it has to be approved, which should not be the case. It would have been ideal if you had come to talk to your matron or even called on phone to get approval. However, this is not the time for what should have been or not have been done. Write a letter of apology to your Matron and ask to meet with her and explain the situation. Let her understand that it was not your intention to vacate post without her permission and this would not happen again. Offer to do extra hours to make up for the time you did not work. Once this is done, it is possible she would understand your situation and consequently release your salary.

Let us know how this goes. All the best!

### I want to quit my job

#### Hello HR,

I have been in my current company for five years and I am no longer happy or as passionate as I used to be. I spoke to a career guidance counsellor and he suggested that I move on to newer challenges. However, my work load is so daunting that it is inhibiting my search for a new one. I want to quit my job and go on a full job hunt, but I am also not very certain if this is a good idea. What would you suggest in this case?

HR Replies...

First, you need to identify why you are no longer happy or passionate as you used to. If it is for reasons that all your friends have moved on or your boss is extremely demanding, then you might want to think through your decision again. You must understand that the concept of work is to learn and prepare for future higher responsibilities. Your demanding boss may just be a signpost of even more demanding bosses you may encounter in your corporate journey. It may be an opportunity to learn to manage people and complex relationships.

However, if your reason is informed by the quest to move on to newer challenges, then you need to plan your exit in a manner that does not lead you to some hardship of a sort. It is advisable to quit your job and go on a full job hunt when you can live without a salary for not less than 12 – 18 months. Do not walk away just like that; plan your exit strategically.

Besides, today's technology-driven world allows one to still work full time whilst job hunting. Float your CVs on online job portals like lainejobs.com, connect with hiring managers and top level executives on LinkedIn and sell your expertise to them, or speak to friends and colleagues; they may connect you to your dream job or company. With technology leading the way in recruitment, there is less need to physically move around in search of a new job. I wish you the very best in your search.

he term "Microfinance" describes the range of financial products (such as microloans, microsavings and microinsurance products) that Microfinance Institutions (MFIs) offer to their clients.

Fundamentally, the goal of microfinance is the alleviation of poverty hence, its target market of low and middle-income earners. In view of this, with almost 30% of Ghanaians living below the poverty line (according to a study by the Ghana Aid Effectiveness Forum), microfinance has been identified as an important means of providing the poor, who do not have access to the formal financial sector, with greater access to customized financial services.

Over the years, the microfinance sector has thrived and evolved, thanks to various financial sector policies and plans undertaken by different governments since independence. Currently, MFIs are licensed and regulated by the Bank of Ghana under the Non-Bank Financial Institutions (NBFIs) Law 1993 (PNDCL328).

The role of Microfinance in the informal sector and the economy cannot be over emphasised. It has proven to be a powerful tool for promoting inclusive economic growth and generating employment as the last decade has seen micro-credit loans improve the economic lives of many Ghanaians. However, despite the immense benefits of the microfinance industry in helping the populace, some fraudulent and unscrupulous persons have taken advantage of the people's need for loans and craving for huge interest rates on their investments to operate investment scams. Throughout history and especially in recent times, there have been many famous scams including the Madoff investment scandal, Piram, R5, and the latest being the case of Diamond Microfinance Company Ltd (DKM), which can be said to be a clear case of Ponzi Scheme.

Typically, Ponzi schemes, which happen to be the most common type of investment scams offer returns way above current rates, but depend on the income from new investors to pay out the longer-standing customers. This cycle of "robbing Peter to pay Paul" continues until there is not enough coming in to pay out. The fact about Ponzi schemes is that the bubble will definitely burst with time.

It is important to note that Ponzi schemes are created for all levels of income, and have successfully outwitted investors in the top bracket, as well as those on the middle and low income levels. If you are an investor, here are some red flags you should look out for in order to avoid becoming a victim of a Ponzi scheme:

#### The Rush:

The unfortunate reality is that too many people rush into get-rich-quick schemes offered by Ponzi schemers, not realizing that investing is a process that takes time to deliver results. As the old adage goes, "Haste makes waste". Therefore do not let anyone pressure you into putting your money into an investment. Take your time to make informed decisions. If you feel pressured, that is the more reason why you should not invest.

### Unrealistic Returns:

It never hurts to repeat this advice – "If it sounds too good to be true, it probably is." High investment returns always have an equally high risk of failure, therefore investigate it as much as you can before giving away your life savings. When in doubt, contact the Securities and Exchange Commission of Ghana (SEC), which is the regulator of all investment companies in Ghana, on their toll free number (+233-302-768970-2) about the investment firm you are planning to invest with. If they are genuine and are in good standing with SEC, then you can invest.

### Steady As She Goes:

Sometimes, the returns of the scheme are quite realistic so the previous tip would always help. Investors should note that real investment returns fluctuate with inflation and other economic conditions. Hence, a steady or fixed rate over several years should be a red flag.

### Scanty Detail:

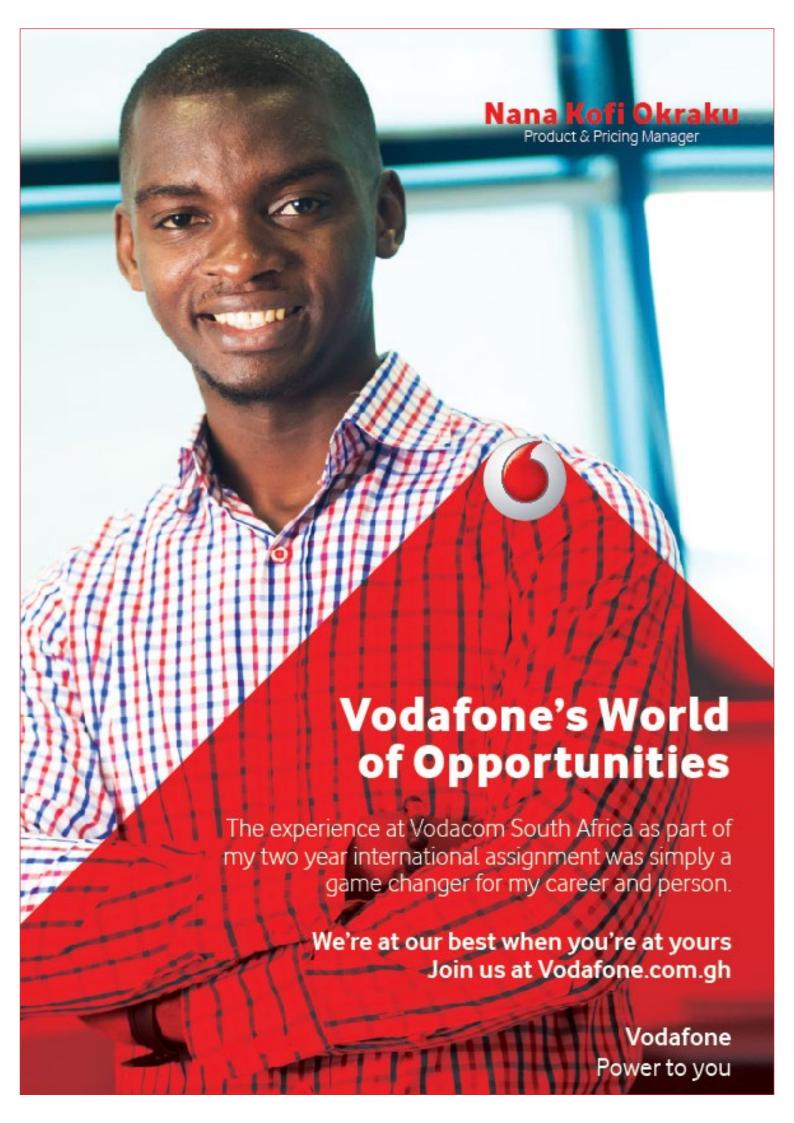
Sophisticated investment with little detail should arouse your suspicion. Ask questions like - Where is the money being invested? How would the company generate the promised return?? Ask for financial statements if you are a finance person, or have someone look at them for you before investing all your savings. Good hard earned money is difficult to come by hence, make sure you do your due diligence.

#### Recomendations

- 1. Deal with only licensed institutions that openly display their Operating Licenses, Certificates of Incorporation and Commencement of Business in their office premises.
- 2. Diversify; do not put all your eggs in one basket. Do not hold most or all your liquid assets with one firm or subsidiary of the same firm as it makes you vulnerable to 100% losses.
- 3. Demand that assets of the company be held by a large custodian or a wealth management firm like InvestEye Capital.
- 4. Investigate the managers of the firm. Are they family members or related in a way? Frauds are very easy to cover if almost all the top management are family members or inexperienced young employees.
- 5. Ask questions and demand answers. If the investment or strategy sounds too confusing or cannot be readily explained, simply avoid it altogether.

Hope these few tips will help protect unsuspecting investors from becoming victims of Ponzi schemes...







he idea that emotions have no place in the workplace is a myth that has now been shattered. The work place is full of emotions; for example anxiety, inspiration, anger, frustration, passion, and love are only a few of the plethora of emotions that are present at every moment. Not surprisingly therefore, research is now overwhelming that the most effective leaders and employees are those who are emotionally intelligent. This means that they are able to express and manage their own emotions and are also able to understand, interpret, and respond to the emotions of others.

In his seminal work, "Emotional Intelligence – Why it Can Matter More than IQ" Daniel Goleman found that Emotional Intelligence (EI) is a strong predictor of success in the work place and in life, more generally. This is not to say that IQ and technical skills are not important. They are still critical but more as "threshold capabilities". They are a minimum to get you in the door, but it is often EI that keeps you in and propels you further once you are in the door.

Recognising that Emotional Intelligence is critical to strong employee performance in the work place, here are six (6) actions you can take to develop it in your company or organisation:

### 1. Provide evidence of the link between Emotional Intelligence and the bottom line.

Not everyone may be convinced about the importance of emotional intelligence in the work place. Management must understand and appreciate how El affects achievement of business results. An important starting point therefore, is to identify how behaviour associated with high El has contributed to the bottom line and equally, how low El behaviour may have hurt company profits. For example, a Sales Executive with the patience and humility

to manage an irate important client may save the company a huge amount of money. Similarly, a supervisor who cannot manage his temper and bullies his direct reports may cause significant staff turnover, costing the company a large amount of money.

### 2. Identify the El competencies and behaviour relevant to your work context.

It is much easier to develop Emotional Intelligence once you have identified the specific El competencies and behaviours you expect of staff. Examples include: Emotional awareness - Recognizing one's emotions and their effects. Accurate self-assessment - Knowing one's strengths and limits. Self-control - Managing disruptive emotions and impulses. Empathy - Sensing others' feelings and perspective, and taking an active interest in their concerns.

### 3. Incorporate El competencies in recruiting new staff.

Once developed, the El competencies can be used to assess and select potential employees during recruitment. When new employees enter the organisation with strong emotional intelligence competencies, it saves an organisation from spending significant resources to build the capacity of staff in El.

### 4. Provide effective capacity development on El.

To ensure that all employees have the requisite emotional intelligence competencies, you will have to invest in capacity development. In learning any new skills set, experience has shown that one-off-training events are not very effective. A modular approach, where staff learn and then have the opportunity to put into practice what they have learned before going on to the next session tends to work better. The learning becomes even more imbedded when coaching is provided to

support staff as they test out new emotionally intelligent skills and behaviour.

### 5. Incorporate El competencies in your performance management system.

When emotional intelligence behaviours such as teamwork, taking initiative and effective communication are incorporated into the performance management system, employees are assessed and given valuable feedback on these competencies. As the maxim goes: "What is measured, counts." Employees will make more effort to be emotionally intelligent when they know they will be assessed on it.

### 6. Leadership support and modeling of emotional intelligent behaviour.

Leaders play a critical role in shaping the emotional climate of a company and resultant employee performance. Thus, one of the most crucial steps is supporting leaders and managers to model emotionally intelligent behaviour. When they provide a role model of emotionally intelligent leadership, they bring out the best in others and serve as an example for others. Executive coaching and good quality feedback are good ways to develop emotional intelligence in leaders.

In today's competitive environment, companies and organisations with emotionally intelligent employees have a distinct advantage. Investing in developing El competencies is, thus, no longer a luxury but an organisational and business imperative. What will you do next?



Managing Director, Busara Africa



he choice of apparel to work, everyday, largely depends on the industry you find yourself in, and your company culture. Some companies allow as much jewelry as an employee can wear, in the spirit of enhancing one's creativity. Other companies subscribe to minimalism, to deter unnecessary accessories. How employees look may be a good example of how the organisation conducts its business and no one wants to look sloppy or extreme to their customers.

A few fashion experts would inform you that within the walls of the working world, noise is never good. As much as possible, employees must stay far away from accessories that clang; they are a distraction for others and draw excess attention to yourself. Even in institutions that have a laidback culture, it is better and possible to look great without wearing noisy bangles or earrings.

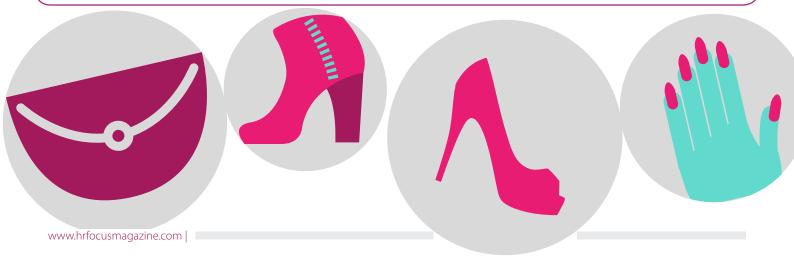
It gives a higher assurance of customer safety if there is no jewelry on the arms and hands, specifically, within the food processing companies, as well as the health industries. Rings and watches are believed to be a good store-house for bacteria that may be harmful to customers, either through food the hands touch or through direct transfer into wounds (in the case of doctors).

Simplicity is beauty; as they say. Keeping it simple with very calm yet elegant and aesthetically pleasing accessories help doll up an otherwise bland look. Looking prim for work is not identical to looking dull.

For men, wearing a watch should add to your style, and for women, simple pearl earrings and a watch should do the trick. There is no need for excessive bling, gold chains or magnetic earrings. A fun check could be how much light you reflect when you stand in the sun or when you see your reflection; if it makes you squint, you have exceeded the accepted limit.

Beyond the societal concerns of safety and company culture, when your office allows self-expression, it is safer to keep it simple. Inasmuch as jewelry provides an apt means of self-expression and a feel of sophistication, some of it may be inappropriate for work environments.

No one is asking you to abandon your hand cuffs, ear cuffs, ear climbers, or midi rings, but as the saying goes, less is more!





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# "Naysayers Have G Nothing on You! by Belinda Asiamah

t so happens that around the time when the Nephilim roamed the earth, a guy called Noah was also around. Noah was instructed by God to build an ark for an impending worldwide catastrophe. Now, it is not the idea to build an ark that is in question, but how long it took for this task to be actualized. Some Bible scholars claim it took him 120 years, others also estimate that it was between 20 to 40 years if you put the birth of his sons into consideration.

Let us assume that it was even 20 to 40 vears, isn't that too long to achieve a goal? I can imagine the pressure Noah must have been given to stop building. It would not be surprising to know that he was, probably, mocked by everybody who found how unrealistic and unattainable his goal was.

The day of reckoning came and God shut the door of the ark himself. Even with that the rains did not start till after 7 days. I am sure periodically people would pass by and knock on the door of the ark and say; "Noah isn't it too hot in there?" Or "Noah don't you think you have signed your death warrant by staying in this ark with all of these animals for a reason that is unbelievable?" We all know what happened eventually, but can you imagine what would have happened if Noah had listened to these critiques or naysayers?

Naysayers are everywhere, and their opinions are strong and persuasive, but one food for thought is that people who are too weak to follow their own dreams will usually just try to discourage yours. They awaken the moment you set out to achieve your dream, goals,

talents or concepts. And sometimes, they stay there with you till the end as we noticed with Noah. Naysayers are always there so it is either you pretend they do not exist and do what you have set out to do or you allow them to influence you to click the "I guit "button.

Starting your own business can be a daunting task. Everything becomes a big deal the moment you start thinking about the processes involved; from finding a name to finding a location, and then to registration, and most importantly, finding the startup capital. Noah's story is no different from the stories of Kofi Amoabeng, Ellen Hagan, Kwame Despite, Randy Osae Bediako and other world class entrepreneurs. They had challenges but lived past all these challenges including the persistence of naysayers, disappointments and discouragements.

One truth is no one is ever born an entrepreneur; no matter how geneticallyinclined you may be to becoming one, you still have to choose to become one. You still need to put in the work and choose the struggle as

The decision to be an entrepreneur does not get easier when the field you are getting into is new and no one seems to get the head and tail of it, and you always have to churn your lungs out to explain your concept to people. This is where the naysayers show up and start pursuing an agenda to cripple your efforts, innovations, ideas and mind blowing concept with their negative vibe.

Cynthia Occelli once said, "When people undermine your dreams, predict your doom or criticize you, remember they are telling you their story not yours."

We live in a society where people are stuck in their comfort zones and refuse to breakout mostly because they suffer from atychiphobia (fear of failure) and naysayers only seem to fall in this category.

Sometimes, naysayers may have a point, but one point above their point is that if plan A does not work, the alphabet has twenty-five more letters to try till it finally begins to work!

Nobody is going to believe in your dreams more than yourself and the sooner you move with that hidden dream and concept, the earlier you will get the world to revolve around that dream.

Always remember that "entrepreneurship is living a few years of your life like most people won't, so that you can spend the rest of your life like most people can't," and naysayers - they definitely have nothing on you!



Account Executive, NSF







### Ingredients

- 3 cups shredded chicken
- 11/2 cups shredded mozzarella cheese, divided
- 1/4 of a red onion, chopped
- 1/4 cup chopped fresh parsley
- 3/4 cup barbecue (BBQ) sauce, divided
- 1 crusty butter or sugar bread

### **Directions**

 To a large mixing bowl, add chicken, 11/4 cups mozzarella cheese, onion, cilantro, and 1/2 cup of barbecue sauce.
 Stir well to combine. Add a tiny bit more barbecue sauce if the mixture seems too dry.

- Cut the top edge of the bread loaf off and hollow out 11/2 inches deep to create a well for the filling. Spoon the BBQ chicken mixture into the loaf. Sprinkle with the remaining 1/4 cup mozzarella cheese. Drizzle with remaining BBQ sauce.
- Place on a baking tray and bake at 325 F degrees for about 20 minutes or until warmed through.

### Copycat Cracker Barrel French Toast

### Ingredients

- · 4 eggs
- 1 cup of milk
- 2 tablespoons of sugar
- 2 tablespoons of vanilla
- 2 pinches of salt
- 8 slices of butter bread

### Directions

In a large bowl, whisk eggs, milk, sugar, vanilla and salt together. Preheat griddle to 350F degrees or a skillet to medium. Grease griddle or skillet with margarine or cooking spray. Dip bread in egg mixture for 30 seconds on each side. Place on griddle or skillet and cook for 4-5 minutes per side until golden brown.





### CREDIT CONTROLLER QUALIFICATION

Minimum of a degree in Finance or Accounting. At least 3 years of proven experience in a credit risk discipline

### **DUTIES**

- Perform debt collection activity (phone calls and emails to defaulting customers) to debt collectors in conformity with the Company's accounts policy and monitor performance by same
- Generate accounts receivable aging reports of the thirty highest accounts receivable balances with coordination of appropriate commentary, explanations, or status updates for review
- Ensure customers pay within their agreed payment terms, chasing payments if necessary, as per the Company's debt collection procedure

### **SALES MANAGER**

### **QUALIFICATION**

Bachelor's degree; business and marketing majors preferred. 3 to 5 years experience in a sales representative role; within industry preferred

### **DUTIES**

- Meet and exceed budgeted volumes at agreed price
- Ensure comprehensive customer coverage
- Provide verifiable market intelligence with clear opportunities to optimize profitability
- Identify opportunities and threats that require a modified approach
- Proven knowledge of economic dynamics, the local and international market landscape, as well as industry trends
- Demonstrate leadership capabilities, industry and market knowledge, as well as commercial and sales expertise

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