





...soothing relief

editorial

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# WORLD CUP 2010!

The World Cup fever has caught up with us! This edition's editorial is dedicated to the most anticipated sports event in the world, which takes place in South Africa this year.

Just like it says in the cover story of this edition of the HR Focus, young people can be exceptional leaders and the footballers playing in the World Cup are an example of that fact. They are looked up to by fans all over the world and much is expected of them in terms of performance on the field and the way they carry themselves off it. Bear in mind that most of these footballers are young leaders in their own right, who fall below the age of thirty.

The Ghana National Team, the Black Stars, have been blessed with several young leaders who will lead the team to great heights in this year's World Cup. The Captain and Deputy Captain, Stephen Appiah and John Mensah respectively, are below the age of thirty.

In the squad is the twenty-year old Andre Dede Ayew, who in 2009, captained the Black Satellites to ultimate victory in both the Under-20 Africa Youth Cup in Rwanda and later on, the Under-20 World Cup in Egypt.

As much as we pay homage to these exceptional young leaders, we as Ghanaians, must not forget that teamwork is what will take Black Stars far in the competition. 'Team Black Stars', consists not only of the coach and his technical supervisors, the medical staff and the players, but also the fans in South Africa and at home in Ghana. The importance of teamwork cannot be downplayed and we must rally up behind the team and together, propel the Black Stars to victory in South Africa.

Furthermore, the youth must be prepared to take up the mantle of leadership. Leaders of tomorrow must be PREPARED leaders of today and the youth must gear their minds and actions towards leadership roles now, rather than in the future. They must imbibe information; get as much "wisdom" from experienced and influential leaders and be able to separate the "wheat from the tares". This is their time!

Our leadership edition is a must-read and a 'must-tell-others-about-it'. After enjoying the features, articles and interviews, go ahead and leave your comments and critiques in our comments page at our website: **www.hrfocusmagazine.com**. Your feedback is important to us here at HR Focus Magazine.

Enjoy and we say the best of luck to the Black Stars of Ghana!!

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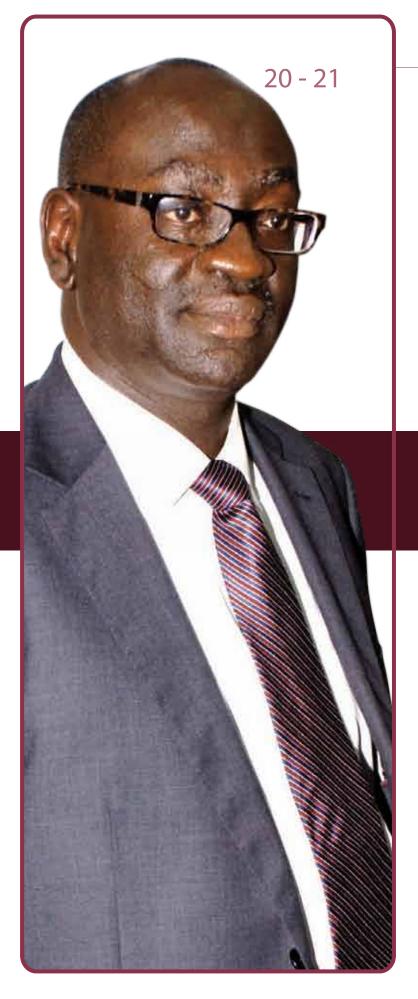


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# Competition in THE AIR



Competition for passengers travelling directly to London from Accra is set to get keener from now onwards with the inclusion of Virgin Atlantic as one of the airlines plying the route.

The airline will fly three times a week to the UK capital, a route which until now has been operated by British Airways and Ghana International Airlines.
Virgin Atlantic is noted for offering great bargains and is most likely to force competition to play along.
An introductory offer of a 150 dollar return

ticket for the inaugural flight was completely sold out, but regular economy class tickets are said to be going for 340 dollars.

The Airbus A340-300 aircraft, which would fly the route, has an upper deck reserved for premium first class passengers.

Virgin would be the first of four international airlines set to begin scheduled flights to Accra by the end of July this year. United Airlines, Brussels Airlines and Turkey Airlines are all at

advanced stages of securing licenses from the Ghana Civil Aviation Authority. This is expected to bring the number of airlines operating out of Ghana to about thirty.

Meanwhile, Director-General of the Ghana Civil Aviation Authority, Air Commodore Kwame Mamphey assures the travelling public that, the Kokota International Airport is being readied to handle the anticipated increase in traffic.

# ONE SALARY FOR ALL.

Mr George Smith-Graham Chief Executive Officer (CEO) of the Fair Wages and Salaries Commission (FWSC) said the commission would meet its deadline in the implementation of the Single Spine Salary Pay Policy (SSPP).

"We are on track with the implementation and will surely meet the July deadline," he said.

Mr Smith- Graham gave the assurance in Accra at a forum organised by the FWSC for members of the Parliamentary Select Committee on Employment and State Enterprises. It was aimed at deepening the knowledge of the committee on the current state of the implementation process of the SSPP. SSPP is being introduced to promote equity and fairness in public sector salary administration.

Mr. Smith-Graham said the import of the policy was to attract and retain the highly skilled people in the public service. He noted it would assist the public sector to compete favourably with the private sector in attracting highly skilled labour. Mr Smith-Graham said 103 salary structures have been fused into one vertical structure that would enable government to reward employees in accordance with the principle of equal pay for equal work.

He reiterated that SSPP did not necessarily mean a universal increase in the salaries of employees and those whose salaries were already high might not attract salary increase.

He said differences in salaries apart from the base salary would be determined by the internal relativity negotiated between government and Organized Labour. Mr. Smith-Graham added that agitations from Ghana Medical Association, Ghana National Association Teachers, Ghana National Association of Graduate Teachers and other interest groups fighting for better conditions for members under the SSPP was a challenge facing the commission.

# BRIEFS...



# GHANA'S MOST RESPECTED CEO HONOURED

The Chief Executive Officer of UT Financial Services, Mr. Prince Kofi Amoabeng, was among the business executives who picked top spots on this year's Ghana's Most Respected CEO rankings.
Mr. Prince Kofi Amoabeng of UT Financial Services was the Most Respected CEO whilst Messrs Ken Ofori Atta of Databank and Kwasi Twum of Multimedia Group

respectively took the second and third positions.

UT Financial Services was also adjudged the Most Respected Company whilst MTN and Unilever were voted second and third Most Respected Companies respectively.

The prestigious event was organised by PricewaterhouseCoopers in collaboration with the Business and Financial Times. It is an annual event to engender good corporate governance and best industry practices in the business community.

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# **Ghana's Most Respected CEO**

- 1. Prince Kofi Amoabeng, UT Financial Services
- 2. Ken Ofori Atta, Databank Group Limited
- 3. Kwasi Twum, Multimedia Group Limited
- 4. Tony Oteng Gyasi, Tropical Cables and Conductors
- 5. Alhaji Asumah Bandah, Antrak Air
- 6. Joyce Aryee, Ghana Chamber of Mines
- 7. Philip Sowah, Zain Ghana
- 8. Albert Ocran, Combert Impressions
- 9. Patrick Awuah, Ashesi University
- 10. Martyn Mensah, Kasapreko

Below are Ghana's Most Respected Companies (In descending order):

UT Financial Services, MTN, Unilever, Databank, Guinness Ghana, Multimedia, Nestle, Coca Cola, Zain, Ecobank



Fidelity Bank is set to list on the Ghana Stock Exchange by next year.

Officials say the listing, which should have happened last year, was postponed due to a few challenges.

The bank's shares are currently privately held.
Managing Director, Edward Effah, tells Joy
Business the listing is part of plans to let the public
become part-owners of the fast-growing bank.
According to him, the bank's stocks are very
attractive to the public, adding, "private
placement and rights issue have been
oversubscribed by more than 40 per cent."



Barely one week after Kofi Yamoah, Managing Director of the Ghana Stock Exchange (GSE) called for legislation that would compel foreign companies to float some of their shares on the Accra Bourse, Tullow Oil has announced its intention to list on the GSE. The oil company, which is one of the operators of the Jubilee Oilfields, recently announced at a conference that it would invite Ghanaians to own shares in the company.

The British firm, which is also expected to list in Uganda, mentioned that it would list on the GSE in July this year.

Dai Jones, General Manager of the oil firm, said it was in the company's agenda to have the local people benefit from its business anywhere that it operates.

According to him, its decision to offer Ghanaians part of the company is an indication that it is here for the long haul.

The offer document must be completed by the Securities and Exchange Commission (SEC) and GSE to approve the listing, but the number of shares the company intends to list is however not clear.

# GHANA TO HOST TOP HR EVENT

Ghana's largest Recruitment and Talent Management Exhibition and Conference, dubbed Brighter Futures 2010, is to be held at the Accra International Conference Centre on 8th-10th July, 2010.
Under the theme, 'Developing a Skilled Work Force for a Better Africa', Brighter Futures 2010 is a 3-day exhibition and two-day conference organized by an international Human Resource (HR) consultancy, Occupational Management

Limited, in association with event managers, Golden Stool Promotions.

The conference, comprising practical workshops, lectures and a forum is expected to be attended by major decision and policy makers drawn from government and private sectors, entrepreneurs, top HR and people management professionals, business people and CEOs of Ghana's leading companies. Speakers will include

career experts, legislators, educationists and top consultants from Ghana and abroad.

A major attraction at the exhibition will be a dedicated jobs board, named 'The Wall of Opportunity' where all participating organizations will post existing job vacancies and training opportunities.

Source: www.myjoyonline.com



Human Resource Management is a subset of management, and so I have developed the general understanding of the field of management, its history and theories; especially those relating to the behavioral components, the trend and their implication that exist today and how to apply it for the benefit of the company. I consider this as "management at the doorsteps of people."

Human resource practitioners require an understanding of how jobs are filled, the various methods of recruiting candidates, and the selection process. My emphasis in this area is that of making good decisions about job candidates that use valid and reliable measures. Once it is expensive in the long run to keep wrong candidates, one has to combine a lot of recruitment measures in order to have good judgment about a candidate. This is also against the background that a candidate who has been well selected is always a motivated candidate.

For employees to be successful in an organization, they must be trained and developed in the latest technologies and skills relevant to their current and future jobs. This means an understanding of adult learning methodologies, relating training effort to organizational goals and evaluating the effort. I have initiated a Training Need Analysis which is conducted every two years. This process makes us collate the training needs of all employees based on the job they perform. The process further creates a win-win situation because whilst the employees benefit from the right kind of training to make them perform their

work with enthusiasm and satisfaction, the company also benefits because all kinds of training conducted are meant for the smooth and effective operation of the company. Over time, this concept has killed the perception by some employees that their bosses do not like them and so they do not recommend them for training.

One of the chief reasons why people work is to fulfill needs. Intrinsic or extrinsic aside, one major need is compensation and benefits. Yet, these offerings are probably the most expensive offerings with respect to the employment relationship. As such, the Human Resource Management practitioner must understand the intricacies involved in establishing an efficient, yet cost-effective compensation and benefit package, to attract and retain employees. have variously advocated the introduction of "golden handcuff" in the compensation and the other benefit arrangements. This will make the company retain high flyers not because they are overpaid, but because of the value that the company has placed on the other forms of benefits like training, making employees feel independent and making the high flyers own their "boats" in the system.

Working with employees requires an understanding of what makes employees function. Satisfying monetary needs alone will not have a lasting impact. Employees need to be kept informed and have an avenue in which to raise suggestions or complaints. When the case involves unionized workers, the HRM/Labour Relations practitioner must understand the various laws that affect the labour and

management work relationship. Currently we have moved the relationship into a different level where the informal relationship procedure is used more to psych and prepare the grounds before the standing joint negotiating meetings. Interest Based Bargaining (IBB) is pursued rather than the often monotonous and selfish interest pursued by the parties involved in the negotiation. In a situation where two different forms of unions are recognized in my company, we rely very much on trust and assertiveness to break through difficult situations. In those difficult times, I am always scripted by the abundance mentality rather than the scarce mentality.

A basic need of individuals is the safety one must feel at the workplace. This means the freedom from physical and emotional harm. Mechanisms must be put in place to provide a safe work environment for all employees. This calls for the introduction of standards that will make the environment safe for all employees. My company is ISO compliant. Going in for the certificate requires total commitment from all managers, especially the Human Resource who has to mobilize and psych all employees. This really requires the total commitment of all. Durbars are held at both locations of my company to solicit the support of everyone. Once the understanding is reached and all hands are put on deck for the ISO certificate to be issued, the HR stands tall alongside the Safety and the Environmental Manager. After all, our environment and the legal regime is very important if employees are to work in a sustainable environment.



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henever our developmental issues have had to be discussed. discussants have been unanimous on the view that our problems can be blamed on Leadership. Interestingly and ironically, they equally agree that, the solutions rest also with Leadership. In essence, everything rises and falls on Leadership because, "Leadership is cause; everything else is effect." For the sake of ensuring order and accountability, we as a people get things done through leaders, who should be held responsible for whatever results that come out.

In Ghana, our leadership challenges are further compounded by the widely held notion that, 'Only old people, perhaps forty-five years and above, can lead. This is the Ghanaian Leadership Myth that must be broken to allow for the much needed accelerated development. A good working definition of leadership says, Leadership is the art and science of influencing a person or group of persons (on whom cooperation depends) with the aim of achieving a desired objective or an intended goal. Dr. John Maxwell, the internationally renowned authority on Leadership puts it simply: "Leadership is influence".

Decades of psychological research has established that, the ability to lead (influence) people is an aptitude (knowledge and skill) like any other technical discipline that can be learnt and practised in repetition with the right attitude, to become a master. This gives credence to the fact that great leaders are made! A person may inherit certain genetic or character traits that may help him or her in leadership, but various research points to the fact that such genetic inheritance plays a rather insignificant role compared to what training (grooming) does. The making of Mr. Benjamin Dabrah (then 36 years of age) the Managing Director of Barclays Bank of Ghana is a case in point. He was to lead a large group of people, some of whom could be of his father or mother's age. This is strong enough to break the leadership myth. It was easy for Barclays to do it though, being a multi-national company that believes in ability to perform rather than age, titles



and entitlements. Indeed, Mr. Benjamin Dabrah was recruited into the Barclays Fast-track Management Training system, and this is the way we should be going.

Engen SA, the oil-marketing company also did it by making Mr. Caleb Ayiku (then a young University graduate with just a few years working experience) the Managing Director of the Ghana operations; a position he occupied for some years and then moved to continue with their Tanzania operations after growing the Ghana business successfully.

One traditional example of a very successful, and possibly exceptional 'youthful' leader, is the CEO of Engineers & Planners Group. Currently in his late thirties, he has successfully grown his organisation into an empire from his twenties through good business and organisational leadership.
Further afield, we must not fail to mention the achievements of Jesus Christ, Dr. Martin Luther King, Bill Gates, Jerry Yang (Yahoo!) Larry Page & Sergey Brin (Google),

and the latest "kid on the block", Mark Zuckerberg (Facebook). These are persons who have commanded empires in their twenties and thirties. Mark Zuckerberg (The Lead Founder, CEO and President of the world's most popular social networking website company, Facebook, Inc.) is only 26 years of age.

The Ghanaian Leadership Myth stems largely from our widely held traditional and cultural belief that a person's level of wisdom is a function of his or her age. In this sense, the older you are, the wiser you're thought to be and therefore, traditionally, the old are considered the ideal choice for a leader and not the young. There being no scientific justification for this notion, it still remains just an opinion. Let us agree with Job who says in the Good Book that, "It is not the old that are wise, nor the aged that understand what is right." (Job 32:9 NRSV). Indeed, psychologists are emphatic that a person's abilities are more of a function of exposure rather than of age. Leadership has never been a function of 'age' but rather, of the 'will', particularly,

# **Cover Story**



the willingness to learn. When youthful exuberance is properly channeled and focused on any worthwhile goal, great things happen. So it is in the interest of our national development to get more young ones occupying key corporate positions preceded by the requisite grooming and mentoring; like Barclays did! This is more imperative in view of the rate at which the corporate world is quickly becoming ICT driven.

On the other hand, the young ones themselves must understand and appreciate these issues, so that they can make themselves available and viable to attract leadership roles. The key here is the willingness to learn. They must have self-confidence and also be hardworking as it is said that, "big jobs usually go to the men who prove their ability to outgrow small ones". Thomas Edison said, "We should remember that good fortune often happens when opportunity meets with preparation".

So then, who is an effective leader? An

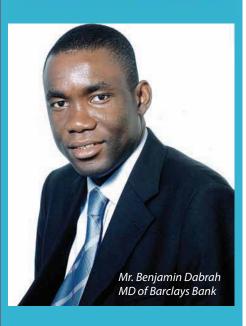
effective leader is one who is able to with little time and effort – inspire others to cooperate with him or her and with each other (if in a team) to work together in harmony to achieve intended results or even more (in both quantity and quality), without resentment so that everyone involved feels good about himself or herself, the other people they work with, and the team as a whole. The effective leader must therefore be results-and-people-oriented at the same time, all the time. That means the leader should be able to lead (influence) himself or herself and the people so well that, together, they produce great results in comparatively little time, and the leader, the people and the organisation all benefit in terms of happiness, health and wealth. That is the bottom line; not age.

Therefore, the notion that young people may not be able to measure up when given key leadership positions, has no firm grounding. It is just a myth, so every well-meaning Ghanaian must consciously embrace the reality that the young ones can perform well in leadership. If the young ones display the willingness to learn, let's give them the chance to make the real difference in leadership, especially in the light of the current trend of globalisation and technological advancement, and the need to compete soundly against other countries. We shall be better-off as a nation.



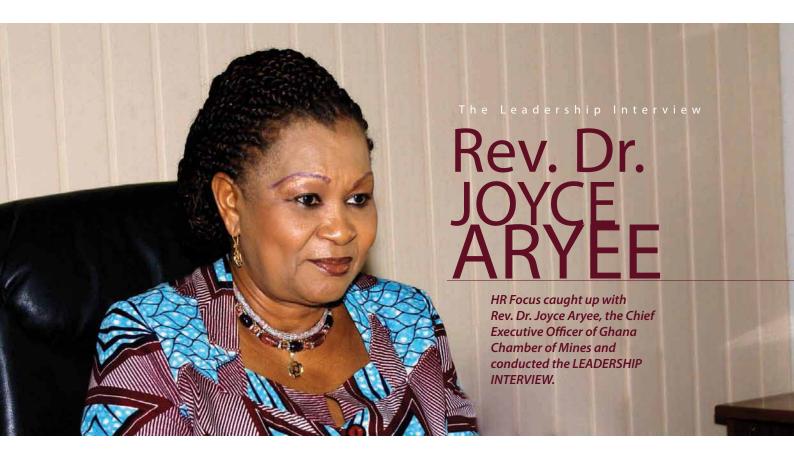
David K. Egyir, CEO of Seers Foundation an Organisation committed to grooming the youth for excellence; author of the wonder book, 'The EAGLE In You: The single most important requirement for a great life!'

# **BARCLAYS**



In the next edition of the HR Focus, we will showcase the Managing Director of Barclays Bank, Mr. Benjamin Dabrah (as read in the cover story) whose awe-inspiring story shatters the belief that young people cannot be exceptional leaders.

Watch out for the September 2010 edition!



HRF: Leaders often find themselves in situations where they have to act against public opinion and certainly you have. What, as a leader, do you do when a management decision is not accepted by the majority of your staff?

**JA:** Every good leader recognizes that consulting people who you work with is important, but there also comes a time when some decisions are so critical your consultations may not elicit the kind of acceptance that is required. When you consult people, they will tell you what they want, but then the final decision is up to you and it is always a hard one. So when it happens and the majority does not accept it, you have the responsibility to go back and deal with the various targets within the organization and try as much as possible to get them to appreciate the need for the decision even if they do not like it.

HRF: What steps must leaders take to overcome their own natural fears of moving into new business dimensions and thereby creating the conditions that encourage the people they are leading to do the same?

JA: Fear is something we all have to live with, especially fear of the unknown. Risk taking is not easy and so the reason why you move into a new dimension must be very cogent. You have to work out the details of what that new dimension is going to bring you, not only in terms of reputational success but in terms of the long term effect that it will have on the organization and the people that work in the organization. The fact that it sounds good on paper does not mean that it will succeed, but that is the risk that you take. So, as a leader, you have to also be firmly convinced that it is the right thing to do and recognize life itself is a risk. Amazingly, even eating is a risk because you don't know when you would choke on a bone, even though you take all the precautions. And when you internally are able to overcome the fear, it gives you the kind of confidence which helps the people along as you lead them, because they recognize there must be something good in it and they will be willing to work out the details of how the success will come.

HRF: Ghanaians are said not to have good work ethics and our attitude towards work pales in comparison to that of those in the developed countries. As a leader, what do you wish Ghanaians will know that will change their attitude towards work?

**JA:** Let me start from the perspective of a believer. God himself has been working since we got to know Him. You even know from the Bible that the first thing God did was to work to bring the earth into motion and the Bible teaches us that God created us in His own image, so work is part of life. Work is not always tedious or a chore. Work brings satisfaction. For example, consider in your own home where a lot of people like gardening; it takes a lot of work to keep a garden, but because you love the final output you eagerly work in your garden and sweat through it. You also pay a lot of money for it, and the joy of seeing the foliage; the flowers blooming and so on, makes work a joy. That is the attitude we must have towards work.

We must feel that we are part of the whole – whether small or big – so that with that kind of attitude, we would joyfully come to work and at the end of the day, feel that we have contributed something and that becomes our fulfillment.

HRF: Most young people in Ghana are afraid of taking up leadership roles at work. In what ways do you think this problem can be solved?

JA: I think we have gradually, maybe unknowingly, developed a culture of intimidation in the workplace where people's initiative are not only rejected but are seen as threats to the progress of the leader or the leaders. I say unknowingly because I think that it stems out of our local culture of 'children should not talk back to elders'. They have to only listen and should not be heard, and so unknowingly, we have carried this into the workplace.

So you should listen to each other. That is why in the workplace it is teamwork and that is why the leader is only the primus inter pares. Primus inter pares means the first among equals, and the leader's role is actually to identify and harness leadership in everybody who works there and that becomes a strength because what is happening is that, you as the leader recognizes that everybody also has some leadership qualities which when harnessed will really boost productivity at work.

We should also allow young people to make mistakes so long as the mistakes are not earth shaking and when they do make genuine mistakes, to talk to them in a way that makes them feel that the mistake is genuine. So your duty is to make sure that you shepherd and nurture your own people in such a way that they bring value to what you are doing.

What I would tell young people though is that leadership is not the perks you get. It is the responsibility that you hold so if they also want to be leaders, they must remember that the fact that you want to play the role as a leader does not mean that you have all the answers. Also, if you have some brilliant ideas, you share them with your leader and the person plays devil's advocate by trying to poke pins or put spokes in the wheels. It may not necessarily mean that the idea you have is not good but he is helping you put it through the whole thinking process so that at the end of it, it comes out very good. So young people should not be afraid and we who are older people should not suppress their initiative.



The Leadership Interview

# Fred SWANIKER

**African Leadership Academy** 

Fred Swaniker is an entrepreneur with deep experience in education and leadership on the African continent. He is currently based in Johannesburg, South Africa, and is the Founder & CEO of African Leadership Academy, a world-class, pan-African secondary school that aims to develop future generations of African leaders. The idea for African Leadership Academy came about while Fred was living in Nigeria in 2003 and realized the urgent need for more effective and ethical leaders for Africa. He has extensive experience launching and managing private educational institutions of excellence in Africa. Fred helped launch and was a director of Mount Pleasant English Medium School, one of the top-performing private elementary schools in Botswana. More recently, Fred

founded and led the launch of Global Leadership Adventures, a leadership development program for youth with sites in 10 countries. Fred also gained entrepreneurial experience when he was founding Chief Operating Officer of Synexa Life Sciences, a biotechnology company in Cape Town that today employs 30 South African scientists.

Fred brings a uniquely pan-African perspective to African Leadership Academy. He grew up across the African continent, living in Ghana, The Gambia, Botswana and Zimbabwe, and he has lived as an adult in South Africa and Nigeria. During his time as a consultant for McKinsey and Company, Fred provided strategic advice to the management teams of large companies in Ghana, Nigeria, Tanzania and South Africa.

Fred was recognized as one of fifteen "top emerging social entrepreneurs in the world" in 2006 by Echoing Green. He was chosen as one of 25 TED Fellows in 2009 and is a Fellow of the Aspen Institute's Global Leadership Network. Fred holds an MBA degree from the Stanford University Graduate School of Business, where he was named an Arjay Miller Scholar, a distinction awarded to the top ten percent of each graduating class. Fred also holds a B.A. degree magna cum laude in Economics from Macalester College in St. Paul, Minnesota, USA.

HR Focus was privileged to be granted a short interview with Mr. Fred Swaniker. We present to you, the LEADERSHIP INTERVIEW.

HRF: What inspired you to start the Leadership Academy and how has the realization of the 'African Leadership Academy' dream impacted your life?

FS: I have always been passionate about Africa – it's hard not to be when you've had the opportunity to experience the beauty and diversity of this remarkable continent! Over the course of my life, I have lived and worked in over 10 different African countries. While this experience reinforced my commitment to the continent, it also made me keenly aware of the many challenges it continues to face. I soon realized that while there is no way in my lifetime I can hope to confront all of Africa's issues, what I can do is try to identify and develop the individuals who can solve these problems for us. This is what inspired me to start African Leadership Academy (ALA). While we have made tremendous progress towards the realization of the ALA vision, a tremendous amount of work remains to be done. Our overarching goal is to usher in a new era of African peace and prosperity and this will happen over time as more and more of our young leaders begin applying their newfound skills and knowledge to the resolution of Africa's greatest challenges. I know that we will ultimately succeed in transforming Africa through the power of

Improving Africa and empowering its people is my life's work. As our inaugural class approaches graduation, I realize that the establishment of ALA has profoundly impacted my life. Seeing all these young leaders pass through our doors – many of them are heading to institutions such as Harvard, Yale, and Oxford – has made me incredibly optimistic about Africa's future.

HRF: It has been found out that mentorship contributes greatly to a young leader's career development. How did mentoring make your achievements possible? Are you also mentoring young people and if you are, what do you like to drive home to them about leadership?

**FS**: Throughout my life, I have been fortunate to benefit from the guidance and advocacy of a number of mentors. The support of these individuals enabled me to accomplish things I never thought possible.

So I am keenly aware of the importance of mentorship in the development of young leaders.

While I spend a great deal of time working on the overall strategic direction of African Leadership Academy, I always make sure to devote substantial time and energy to guiding and advising our young leaders. One of the key lessons I convey to our young leaders relates to resilience and perspective. Great things do not happen overnight. Often times, we start with something small and seemingly insignificant. We work on this idea tirelessly, making a lot of mistakes along the way. But each time we fall down, we get up; we are resilient; we don't let setbacks stop us from envisioning what it is we ultimately want to accomplish. We don't lose that perspective. And ultimately, our hard work and resilience pays off, and our original dream becomes a reality. This ability to learn from mistakes and never lose sight of the bigger picture is critical to effective leadership, and it is a lesson I try to drive home to all our young leaders.

HRF: What steps must leaders take to overcome their own natural fears of moving into new business dimensions and thereby creating the conditions that encourage the people they are leading to do the same?

FS: Stepping out of your comfort zone is scary. But operating in an unfamiliar environment with limited access to information is something all leaders must do on a daily basis. Overcoming the natural inclination to stick to what you're comfortable with requires a certain level of comfort with failure. Aspiring leaders must recognize that failure is natural; it is not something to be frowned upon; indeed, one

cannot grow into a position of leadership if one does not fail along the way. Someone who cannot tolerate the prospect of failing will never realize their full leadership potential. Therefore, I believe it is essential for those in charge of others to lead in a way that acknowledges that failure is a natural and unavoidable element of professional growth. When a subordinate fails, the leader should

provide support and guidance, and help the individual learn from their mistake.

HRF: Young people, especially those just out of school are almost struck blind as they start their careers and realize the disparity between what they learnt in school and what actually exists on the ground. In what ways did you tackle this knowledge-application gap?

FS: The importance of combining exposure to real-life business situations with academic instruction is well documented. At African Leadership Academy, we are acutely aware of the importance of ensuring that our young leaders understand what it means to operate in a live business environment. To this end, we have a group of staff members dedicated to securing internships for our students. We leverage our extensive network of non-profit and private sector organizations to place our students in summer internships that will give them the practical experience they need to excel in the real world.

Additionally, a key component of the ALA experience is the "culminating project", which requires all our young leaders to participate in a student-run business or student-led community service project during their two years at the Academy. Each culminating project has a team of 5-10 members, including a student chief executive officer, chief financial officer, and chief operating officer. Each team also has a Board which provides guidance and advice to the young leaders running the business or community service project. The culminating project is explicitly designed to expose our young leaders to the art and practice of managing a real-world business.



The Leadership Interview

# Carl ASHIE

# Zain Ghana

The young and energetic Carl Ashie is a product of Achimota Secondary School and a Computer Science graduate of the Kwame Nkrumah University of Science and Technology.

After completion of his first degree, he served the nation for a year as a Research Assistant at the Ghana Institute of Management and Professional Administration (GIMPA). He was instrumental in the setting up of the Centre for IT and Professional Development, a center which boasts of churning out a sizeable number of the IT brains who are strategically positioned to help meet our nation's growing IT needs.

His first full time career begun in Onetouch, Ghana Telecom (now Vodafone) and due to his passion for innovations, he worked in the Product Development division of the mobile unit and helped in the birth of some industry firsts. Do you remember voice SMS? He also spearheaded the introduction of digital mobile TV into Ghana with the introduction of fonTV. After leading some strategic projects in Vodafone, Carl moved to Zain in July of 2008. He continued in the products team as the Devices Coordinator.

Currently, he is the engine powering the award winning mobile commerce service from Zain known as ZAP in Ghana. This service facilitates transactions via mobile phones, and allows customers to transfer money, pay for goods and services, top up airtime and manage bank accounts. He hopes this service will help achieve the larger sustainable objective of improving the lives of Ghanaians. It is a really big deal in East Africa, and introducing this in the West African sub-region is a mouthwatering challenge Carl cannot resist.

HR Focus conducted the LEADERSHIP INTERVIEW with Mr. Carl Ashie.



Leadership Interview HR Focus Magazine

HRF: A lot of the time, young leaders, especially those quite new on the job are said to be inept and often find themselves out of their depth when dealing with real workplace challenges and probably, you bore the same tag when you began. In what ways did you prove your worth to your organization and show them you were up to the task?

**CA**: I believe there are a few people properly cut-out for particular positions, and hence can be excellent fits. Most people need to put in the extra effort to win the pleasure of their employees. Our tertiary education does not provide the requisite skills for the job market. Due to the educational system, most people define the kinds of jobs and roles they can play, limiting their potentials in other fields. It's not surprising that I earned a Computer Science degree but I've ended up in product development, which is mostly situated under the marketing departments of most telecom organizations. I also believe in mastering the field one works in. Most people want to be good in everything but end up being half baked in all. Your

bosses don't see your worth when that's the case.

Lastly, passion is also critical for achieving success at the workplace. The ability to sustain a passionate work ethic can be quite difficult to achieve considering all the challenges one encounters at the workplace, but with clear set objectives, this can be managed.

**HRF:** To what extent does mentoring play a role in career growth?

CA: Mentoring is an integral part of the career building process. I think most people out there fail to make use of our elderly in society who have successfully climbed the ladder of accomplishment. Thankfully, we are blessed with a plethora of success stories. There's really no need to reinvent the wheel in some instances. Most of these people have strict business values that have been tried and tested, and tapping into this vast knowledge base provides the jump start needed for success in one's career. Next time you plan on a major career move, be sure to discuss this with your mentor. It's not always about the money, the exposure also counts greatly.

HRF: Being a peak performer on the job and a leader means consistently exceeding expectations and targets. How do you continually achieve this? What skills have you acquired that make you an exceptional young leader or were you born so?

17

CA: I don't think I was born a leader. I believe it really comes from one's conviction and ability to see when others are still struggling to visualize. Helping people to see what you see can sometimes be a challenge, but with the right strategies, they might even help you get to the goal easily and quickly. As the saying goes: a good leader is the one who has sense enough to pick good men and women to do what he wants done, and self-restraint to keep from meddling with them while they do it. I've tried to bring my team to my level, so they can help bring us to the "promised land".

Secondly, I believe in respecting the views of others. Most people have a basis for their arguments, even though communication might be a problem. Hence, the ability to pick out the import of an argument is key in leadership.



# 21st Century Woman in LEADERSHIP

When I was little, about seven/eight years old, I had a very interesting experience. My mother was a single woman at the time and so every school holiday, she would send us home to the village. And so we grew up knowing that my grandparents' village was a second home to us. Most of the time, the holidays were fantastic and the experience was very enjoyable, except during the rain season. During the rain season, as you might well expect, there was a lot of work. Many times, we would wake up really early to go the fields, irrespective of age.

Anyway, there was this one time my grandfather and I were coming from the field. It had been raining and we had taken shelter at somebody's house. Once the rain had stopped, we started off on the journey home. Now, you know that after it has been raining, the branches, especially the weak branches start to break off. You will be walking along quietly and from nowhere, a branch would break. And every time that happened, I would jump and hold my grandfather's hand because I thought there was someone out there or something. And then my grandfather enlightened me on what was happening. He said, "you see granddaughter, the trees are communicating with one another and they are arguing as to who you are. One of them is saying you are Amanda the granddaughter of Moyo and the other one is saying you are not. So the first just said, 'I will make a noise and if she turns then she is the one.' And so the branch falls off and you turned, and so they know you are the one. You see, the trees know who you are, it doesn't matter where you go, they will always know who you are, so you must also always remember who you are."

This little story took on a different meaning

at a critical stage of my life. When I needed to step up and claim my space as a woman, a black woman, a black African woman in the diaspora, this story reminded me that to go anywhere, to lead and or indeed to bring about significant change, I had to first remember who I was. One of the biggest challenges that we have as individuals, is our capacity and ability to reposition ourselves as individuals and collectively in order to have an impact on issues that are of concern to us.

In this journey of building our personal capacity, we need to understand ourselves, who we are and what we stand for. This might seem to be a very obvious and simple thing, but that is not so. Your identity is a key and vital piece that you need to take with you on your leadership journey. Know what your values and beliefs are and then align your behaviour to those values. One of the biggest criticisms of leaders around the world today, is that they say one thing and do another. This is not an element that is just common to world leaders, it is very common at all levels of society. If you believe that there should be equality on treatment in the workplace, then treat your employees with the same yardstick. Let your behaviour match what you say. That way, you not only gain respect but you build your integrity as a leader. This inspires confidence and makes you a stronger person and a strong leader. When we talk about building personal capacity, training and courses and literature will only do so much, the biggest capacity builder is yourself. You align yourself to your values and beliefs and see how much confidence and strength that gives you. Understand yourself - This is important and it will help you to understand and manage how you respond and deal with others.

There are three things that I will mention briefly to this regard. As a woman, understand the impact that the different layers of oppression have had on you and that as a result we all have internalised oppression. This makes us respond to issues and situations in ways that are not necessarily rational but in ways that are pre-determined by the feelings that are generated by those things that we associate with oppression from way back. Significantly, as woman, we continue to go through oppression in our homes, with our families, in institutions etc. This means that we are always processing oppression mentally and emotionally. Secondly, once you understand your emotions, you need to develop emotional intelligence skills that enable you to assess the actions of others around you. Your ability to do that will significantly enhance your power to manage emotions. Lastly, practice non-attachment – as a leader you will come up with all sorts of ideas and others might not agree. Remember that it is nothing personal, chances are that the idea does not appear to work or maybe you have not explained it well enough. We must acquire the skill to practice non-attachment, otherwise, you will have baggage that you don't need on this leadership journey.

The second thing that we need to do is to understand our role as leaders, not just leaders in our organisations, but as leaders contributing to a greater mission. As such it is critical that as women leaders, you not only understand the issues and the politics, but that you equip yourselves with the knowledge and engagement with the drivers of change nationally and internationally. You need to consciously seek to not only profit moneywise, but to ensure that the political, social, economic and cultural environment is one that fosters development for all. To do this, you have to see and understand your role in the bigger and wider context.

Thirdly, create a critical mass of women with a shared vision as yourself. Remember that change will not happen by you alone. Remember also that change takes long to happen and you will not be around forever. See your vision living beyond you and therefore, provide opportunities and situations where you are sharing and bringng on board other women to share in the vision of a transformational leadership

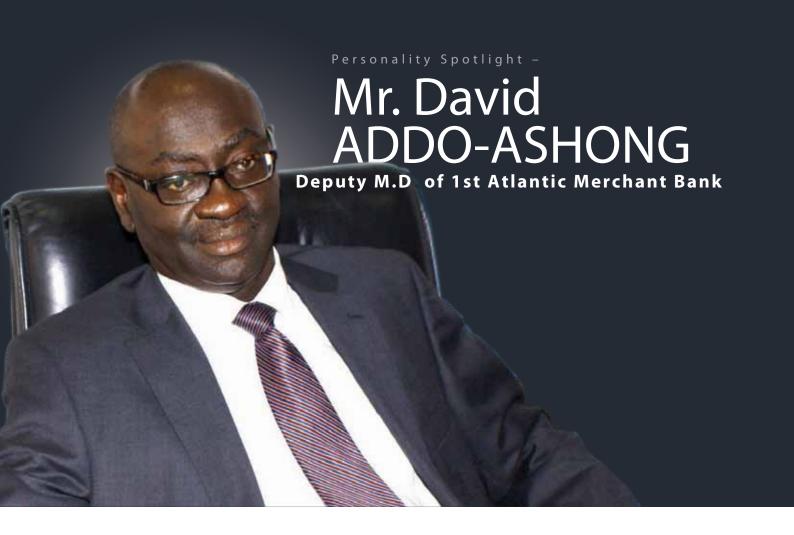
approach in the sector. This helps to ensure sustainability of the work, organisation and of ideas.

Lastly, I would like to encourage anyone reading this article to take your place in the socio-economic and political spheres. I have been inspired to believe that I am here for a purpose and that I am able to contribute positively to what is going on around me. I do not want to be a bystander in the politics of life. I want to engage proactively and effectively. I thank my mother and my grandparents for their strong influence on how I look at myself. They were very instrumental in making us believe that we are key players in the global dynamics and if we do not do our share, then there is a gap that someone else will take with or without your permission.

This is a message that I continue to give to other women who are younger than me. I say it also to my own children and I will say it to the readers. We can cultivate good practices as leaders, we can stay focused on the vision and we can stay true to values of integrity and transparency. This is not an impossible task, it is what is necessary to build on the gains that Africa and Africans have made world wide.

"Be the Change that you want to see in the world!" – Mahatma Gandhi

By Amanda Khozi Mukwashi



HR Focus Magazine gives you a close up of Mr. David Addo-Ashong; the Deputy MD of First Atlantic Merchant Bank Ltd.

HRF: Good day Mr. David Addo-Ashong. It is indeed an honor and pleasure to meet you! In your own words, tell us who David Addo-Ashong is and what inspires you?

**DA**: I am still developing and learning. Hopefully not yet the finished product. I want to be better in all ways and to be remembered one day for having changed my little corner of the world for the better.

HRF: What is your educational background and how would you say your experience from the schools you attended shaped your life?

**DA:** Mfantsipim and the Law Faculty of the University of Ghana have both had a huge influence on me in terms of the value system I hold and the respect I have for education and the relationships I developed in those institutions.

**HRF:** What are your personal values?

**DA:** I have certain precepts that I hold dearly and which I try to line my life by. I value truth, intellectual honesty and respect for other points of view. I try to be true to these things and to myself.

**HRF:** Tell us about your family?

**DA:** I have a lovely wife, a wonderful daughter and two delightful wards in my house. I am the only male in the house and have become an oppressed minority!

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

**DA:** Working days are long and tiring. I try to get home before the kids sleep and have some time with them. As they grow though, they have less and less time for me. My wife is my best friend and we always have some time in the evening to unwind, chat and do something together.

**HRF:** What do you do when you are not working? Any interesting hobbies?

**DA:** Lots of stuff. I have a passion for dogs which takes up some of my time. I have lots of friends who share my love of music and sports. I spend a lot of time with them too.

HRF: Describe a day in your life?

**DA:** I wake up and its all about getting to work. Work is an endless round of meetings, discussions and fire fighting. By the time you get home you are usually dead beat and only ready for a quiet time. That rarely happens and my social life wakes me up for the evening. I am in bed by 12 midnight and ready for the next day.

**HRF:** Tell us about the worst and best experiences you have had during your career?

**DA:** It's been an up and down experience. Luckily with mostly ups!



HRF: Did you always have a passion for banking or did you stumble on the opportunity as you went along?

**DA:** I always thought I would be a lawyer in the pure sense. My transformation into banking happened as I got involved in different aspects of the business at Merchant Bank where I started working in 1984. I really got interested in Corporate Finance and other aspects of Investment Banking and slowly moved away from law into what I do today.

**HRF:** Tell us about First Atlantic Merchant Bank Ltd?

**DA:** The Bank started in 1994 as a dream amongst a few people to create a proper corporate and investment bank with a true private sector stance. I, together with Mr. Jude Arthur, the Managing Director were the first two members of staff and have been here to watch the Bank grow from day one.

HRF: What would you say was the most exhilarating thing for you as the Deputy MD?

**DA:** The early days of creation of this Bank were truly exciting, watching an idea take form and become a reality.

**HRF:** What were some of the challenges you faced as an up-and-coming senior executive and how did you overcome them?

**DA:** We started with a low capitalization at a time when the industry was going through a difficult period. Gaining the trust of prospective customers through the development of relationships, executions and developing a proactive stance to the business of banking helped us immensely.

HRF: What other responsibilities do you have other than being the Deputy MD and a family man? How do you manage it all?

**DA:** I am also Chairman of the Ghana Basket Ball Association and am in that capacity trying to develop the support in the country. I am trying to work on some social development initiatives in the business sector. It's almost impossible to find time to do everything you want to in the manner you wish.

**HRF:** What would you say has been the proudest moment in your life?

**DA:** I have had some great things happen to me. I have been blessed to have a fairly wonderful life and a reasonably successful career. I have to say I am really proud of these things.

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

**DA:** I try to set an example and hope I am able to impart something of value to those I work with.

**HRF:** In your opinion, are leaders born or made?

**DA:** From my experience leaders are made. It's the way in which you take on the lessons of life, particularly in adversity and your ability to listen to and learn from others that makes you a leader. These are the things that help you develop a vision that you can persuade others to follow.

HRF: Do you think we are facing a leadership challenge in our country and how do you propose it can be solved if it exists?

**DA:** There is a breakdown of values which we see in the indiscipline and mediocrity around us today. Leaders must lead by example and our leaders must live what they preach and hold true to their values if they are to address the problems in the country.

HRF: Finally, looking back at your life now, is there anything you would have done differently? If yes, how so?

**DA:** I definitely would have taken better advantage of the opportunity I had in school. As it is, I plan one day to go back and study Philosophy in Legon.

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

**DA:** It is not all about the money. For me, the greatest achievement would be to bring something into this world; some book or work for which I would be remembered long after I am gone. ■



HR Focus caught up with Mrs. Essie Anno Sackey to throw light on a project that she and Mrs Ellen Hagan embarked on a few years ago; The Legacy Girls College.

HRF: Hello Mrs. Anno Sackey, we are most grateful for your time.
Who are the brains behind Legacy Girls
College (Legacy)?

**EAS:** The proponents are Mrs. Ellen Hagan and I. We had the idea to start a school for girls many years ago. Indeed more than 10 years ago. It took us a while to put our ideas together because of our individual work pressures.

# **HRF:** What was the inspiration behind starting the school?

**EAS**: We wanted to start a school for many reasons, the first and most important of which is to provide leadership skills for our young women. This will equip them with the requisite skills and confidence to take their place in our society, be aware of the needs within the community and instill the desire to contribute to whatever community they find themselves in future. We have been blessed by the education we received in our time which has helped shape us to what we've become today. Schools that can give that quality of education especially to young girls are limited and we wanted to make more of such opportunities available to others.

### **HRF:** How did you come up with the name?

**EAS:** Legacy was one of the first names we came up with. But it grew on us and we came to love it. Legacy because this will be one of the legacies we'd like to leave. Additionally as one of our Board members beautifully put it, every girl who walks through our doors will be a lasting legacy to our nation. So we are encouraging parents with big dreams for their daughters and wards to consider putting their children in Legacy School. We want the young ladies to also have big dreams for themselves. To be all that they can be in a nurturing environment to explore and leave lasting legacies and footprints. Tell us more about the school.We will start recruiting and inviting applications from June 2011.

# **HRF:** What type of school is it going to be and what is the vision?

**EAS:** Legacy is a boarding school for girls. It is located on 50 acres of land at Akuse. The road is very good from Accra and easy to get to. It is based on an enhanced Ghanaian Senior High School curriculum. There are three streams with a maximum class size of 25. It is equipped with a library, Laboratories and a recreational centre with a swimming pool and basket ball court.

### Our vision is:

• to nurture the immense potential of girls to be whatever they want to be in a fast changing and increasingly complex world and equip them with leaderships skills that will help them drive their generation to higher heights:

- To provide an education for girls that prepares them to succeed in the real world by nurturing the girls of Legacy to be confident, competent and caring;
- To provide a stimulating environment, using contemporary best practice in education for learning.

# **HRF:** I know putting up a school will be costly. How is this one being funded?

**EAS:** There are a variety of financing options, from our own resources, from partners and some debt financing.

**HRF:** When do you plan on opening the school officially?

EAS: September 2011!

# **HRF:** What kind of teaching staff will you be looking to employ once the school starts?

**EAS:** The key indicators of educational quality are good teachers, good facilities and resources, strong leadership, low Student-teacher ratio, performance in exams, etc. We would therefore appoint teaching staff who can make the students excited about learning, challenge them to excel and teach them to develop compassion and live

Legacy Girls College

Administration and Resource Block

with integrity. To maintain high standards, these teaching professionals will be continuously developed to keep abreast with modern educational methods.

HRF: What would be expected from the students you admit?

**EAS:** Legacy will bring together, girls with academic potential, to be nurtured and cared for and to be educated in an environment where they place no limits on their achievements. To achieve this goal, the ladies we admit should be ready to work hard.

HRF: Looking at the present leadership challenge we are facing in our country, how do you plan on using your school to solve that problem in the long-term?

**EAC:** The school will not solve the leadership problem but we will develop our ladies to understand their unique role in the community. The girls will be made aware of

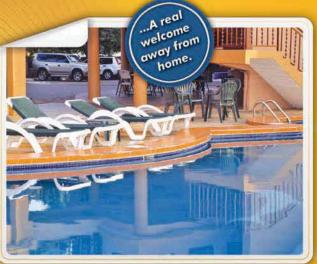
the challenges that face their communities, countries and Africa as a whole and how women can contribute to alleviate these challenges. Issues of poverty, abuse of children, education, underdevelopment, deforestation, environmental degradation etc., will be brought to the fore and the girls of Legacy will be encouraged to think of creative and innovative interventions to alleviate these conditions. They will be encouraged to see themselves as blessed and consider seriously

their responsibility in giving back to society.

HRF: Can you describe how you felt when your dream of building a school started to materialize?

**EAC:** Excited that our dream was finally coming together. At the same time humbled by how much we've been blessed by the Lord. ■





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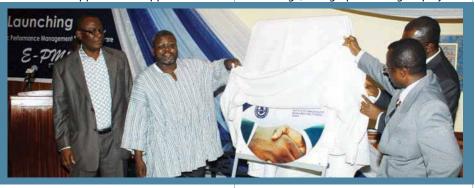
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# Institute of Human Resource Management Practitioners (IHRMP)

# LAUNCHING OF THE ELECTRONIC PERFORMANCE MANAGEMENT SOFTWARE (E-PMS)

A new Electronic Performance Management Software (E-PMS) designed and developed by the institute was launched at a ceremony at Labadi Beach Hotel in Accra. The innovation, which is a web based application software that runs on a server and can be accessed via a web browser over a network such as an intranet or internet, offers great level of regular dialogue, updates, transparency and objectivity between the appraiser and appraisee in the

"Indeed a first rate performance management system is key for creating an engaged, strategically aligned, loyal, highly-motivated, and productive corps of employees with a keen sense of belonging. Without a first rate Performance Management System capable of being tailored to the strategic needs of an entity, the entity is certain to lose more than just time and money. It is certain to lose knowledge, its high-performing employees



management of staff performance. The software is also global in outlook but has local application.

The well attended ceremony was organized by the Institute of Human Resource Management Practitioners (IHRMP) and patronized by several CEOs, members of the institute, civil society, media men and women, and leading politicians who were also treated to a beautiful cultural display by the West Africa for Glory Cultural Group from the Arts Centre.

This milestone chalked by the institute will reduce paper work associated with performance management and facilitate communication and feedback, but will not replace the physical target setting phase of performance management system. In his welcome address, the President of the institute, Mr. Dan Acheampong explained that, "we as an Institute, have constantly been looking for new, creative and better ways of optimizing the contribution of the human resources of Ghana for its rapid development. It is this search and penchant for positively influencing the course of Ghana's human capital development that have led us to develop this electronic Performance Management tool".

and ultimately, lose its competitive edge," he said

Executive Director of the Institute, Mr. Kwadwo Asare-Bediako, in the demonstration stage, explained that the software is a motivational tool for senior management members to enhance and measure the performance of individual employees. He further explained that the software has built-in-guidelines, enhanced security features, competencies library, an e-mail function, reports, printing facility and linkage to salary administration. These features amongst others help prevent unauthorized access to e-forms as all activities of users on the system are tracked with an incorporated e-mail function. Actual demonstration of how the software works was done by Mr. Tony Minnah, an IT Consultant.

The Guest Speaker was Honourable Alhassan Azong, Minister of State at the Presidency responsible for Public Sector Reforms who officially performed the launch. He said that: " if there is one thing Ghana, as a developing country needs most, it is an objective, measurable, verifiable system for motivating and measuring the performance of people who work in both

the private and public sectors of the economy because how well organizations perform depends on the availability of effective systems for managing individual and institutional performance". He explained that the greatest challenge facing government, private sector managers and the country as a whole is the two-fold challenge of motivating and measuring performance, since existing performance appraisal systems in most organizations in the country can best be described as a form-filling exercise and for this matter, government seeks to introduce and maintain in the public sector a culture of performance management which incorporates international standards. He added that, as government prepares to implement the Single Spine Salary Structure (SSSS) in July, it recognizes the need to link annual salary increases to performance and enjoins the Fair Wages and Salaries Commission (FWSC) to design and implement an efficient and effective performance management system. He therefore finds the introduction of the **Electronic Performance Management** Software (EPMS) very timely and apt, since it is a system which apart from it being complementary to the reform initiative, it also provides a template which is not only useful but above all user friendly. On this note he recommended its adoption by all sectors of our economy.

"What makes E-PMS even more attractive is that it is a home grown solution for both the private and public sectors." He said. In the closing remark by the Chairman of the occasion, Mr. Yao Klinogo, the Acting **Executive Chairman of the State Enterprise** Commission, observed with worry that the human resource area has become a "refuse dump" for organizations. He explained that there is the need for individuals and organizations to buy into the programme. He further advised that, the Institute should organize a series of regional tours to sell the whole concept of E-PMS and added that the involvement of C.E.Os and the quality of HR function is critical in the coordination and quidance of these functions since E-PMS is based on human machine interface which is also based on trust.



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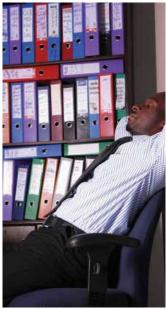
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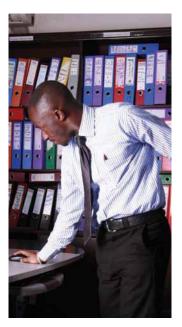
CASE CLOSED—CONFIDENTIALITY GUARANTEED

# How To Develop a Healthy Lifestyle and Improve your Quality of Life

By Dr. Nana Enyimayew







n previous articles, we discussed your work and how it can affect your health. In this issue we discuss how your life style can affect your health and how you can improve your productivity and quality of life through healthy living.

# What does a healthy lifestyle mean?

A healthy lifestyle is the decisions and actions we adopt in order to achieve optimal health. This meaning is derived from the World Health Organization's (WHO) definition of 'health' as a state of complete physical, mental, and social well-being, not simply the absence of disease or infirmity. Some would expand the list to read "... complete physical, mental, social and spiritual well-being... and the dictionary definition of 'lifestyle' as "the way in which someone lives". Are you living a healthy lifestyle? Do you often wake up with enthusiasm for the day ahead? Do you have the high energy you need to do what you want?

Do you laugh easily and often, especially at yourself? Do you confidently find solutions for the challenges in your life? Do you feel valued and appreciated? Do you have a circle of warm, caring friends? If you have answered 'No' to three or more of these questions, you probably need a healthier life style.

Do you have sleep disturbance, headaches or mood disturbances? Do you frequently have upset stomach? Do you have hypertension, bone and joint disorders? Do you have problems in relationships with family and friends? Do you drink or smoke? If you have answered 'Yes' to two or more of these conditions, you probably have a health problem related to poor life style.

# What are the components of a health lifestyle?

• Physical: Eat, Exercise and Rest in the Right Quantities at the Right time.

- Mental: Think Positive, Love yourself, Laugh,
- Social: Relate positively with others, Love, Share, Work
- Spiritual: Believe in God and practice vour faith honestly.

Aim to create the right balance. People who adopt a healthy lifestyle, on average, live longer than those who don't.

# How can you improve your lifestyle?

Change one thing in your life today and one new health step every two months. Don't rush, change slowly. You have taken a life-time to acquire an unhealthy habit; it will take time to unlearn it and take on new and better habits. It is so important to make 'keeping healthy' a part of our day-to-day living habits. Your health depends on what you do throughout the day, everyday.

# **Preparing yourself**

- 1. The most important thing is the decision to change your life-style or improve on what you already have. Tell a sympathetic family member or friend about it and ask for his/her encouragement and support.
- 2. Have a plan. Write down what you want to change, how much change you want to achieve in the next two months and how you will achieve it. For example you can set a target to reach 20 minutes of brisk walk a day starting at 10 minutes a day and build up by 2 minute each week for five weeks. Or you may set a target to reduce your weight by 1 kilogram a month through a combination of diet and exercise.
- 3. The essential tools are your wrist watch (with a seconds hand) or your mobile phone with a stop-watch facility and a notebook to write down your progress daily. Always time yourself and record it in your note book. Share your progress with your sympathetic supporter.

- 4. A personal bathroom scale to weigh yourself daily is useful but not having one should not be a barrier to start now. Record your weight at the same time each day and monitor your progress toward your set target. An electronic scale with large display is preferable. You can buy one for yourself as a birthday or Christmas present. It cost between GHC40-70.
- 5. Comfortable clothing and footwear. Do not wait to buy smart walking/jogging shoes or fashionable sportswear; it may delay you indefinitely.
- 6. Set aside a fixed time every day. I find that early morning or in the evening after work fits into my schedule. If you are a busy worker, you can still find time during your daily work routine to eat right, exercise, rest, think positive, laugh, love, share, enjoy your work and be right with God.

Eat right: Your body requires a well balanced diet every day in order to maintain the adequate amounts of vitamins, nutrients and minerals needed to maintain a healthy body. Eat high amounts of fruits and vegetables and a reduced amount of meat.

Always eat breakfast; it is the most important meal of the day for two reasons. First, you are breaking a fast of 10 or more hours and second, it will provide you energy for the most demanding part of your day – from about 8am till noon. Take a light snack between your major meals. If you allow yourself to go very hungry before the next meal you may overeat.

Eat your last meal of the day as early as possible – between 5 and 7 pm -or at least 2 hours before you go to bed. If you need a meal after that make it a light snack like fruit, biscuits or a slice of bread with a warm beverage.

Take three litres of fluids a day to keep you fully hydrated and in well balanced. Make it a habit to take about half of this during your eight hours at work.

**Exercise right:** Physical fitness keeps your weight in check, helps you sleep better at night, is believed to improve

your sex life, prevents heart attacks and strokes and other health problems, and generally prolongs your life. Better health is assured if your muscles are sufficiently toned through regular daily exercise. To be truly beneficial, such physical activity must be at an intensity to raise your heart rate to 60-70% of your maximum heart rate. A 30 year old should exercise to raise the heart rate to about 135 beats per minute; a 40-year old should target 125 beats per minute and a 60-year old should target 115 beats per minute. The table below gives the heart rate for safe exercise levels according to your age group.

Age group	Optimal	Maximum
	heart rate	heart rate
	(beats/min)	(beats/min)
20-29 yrs	140-115	200-191
30-39 yrs	135-110	190-181
40-49 yrs	125-105	180-171
50-59 yrs	120-100	170-161
60-69 yrs	115- 90	160-151
70-79 yrs	105- 85	150-141
80-89 yrs	100- 80	140-131

Maximum heart rate is 220 minus your age.

The younger you are, the higher your maximum heart rate and therefore, you can withstand more exercise.

**Walk:** Use every opportunity to walk at work; get up to make your own cocoa

drink, walk to the front desk to deliver a message rather than use the intercom, walk up and down the stairs instead of using the lift, walk to the next block for the joint meetings with your next door business partners etc. Take it a step further; walk 10 minutes to the next taxi rank or tro-tro station before you board a vehicle to office, or drop some distance from home and

complete the distance by foot. Many of the distances we need to cover during the weekend are within 30 minutes walk (2-3 kilometres). Walk to church, to your friends' homes, to the newspaper stand, with the kids, with your spouse.

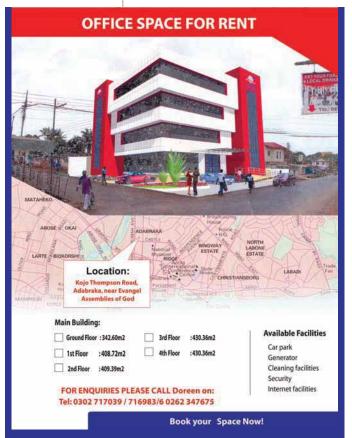
If you walk at 120 steps a minute, your heart will work at 100-120 beats per minute and you will cover about 1 kilometre in 10-12 minutes. Ladies who intend to make a habit of walking should wear sensible shoes.

**Stretch:** Stretching the whole body or any part of it for several seconds every two hours is a good way to improve blood circulations to your body and tone up your muscles. Do not hold a stretch for more than 5 seconds at a time

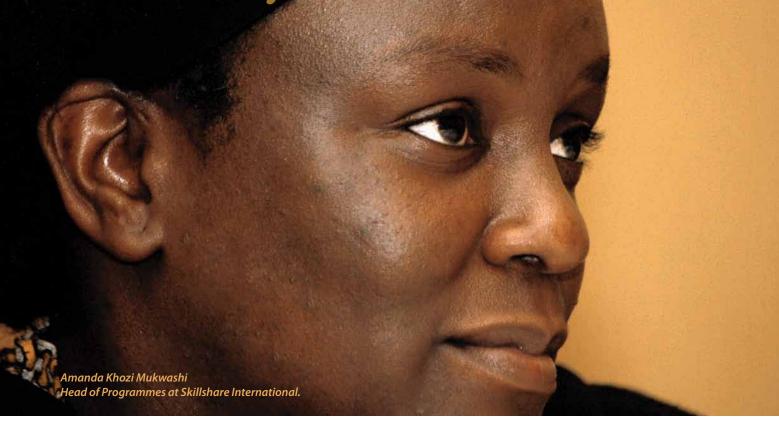
**Tense:** While sitting at a boring meeting, you can derive secret pleasure and improve your attention by tensing specific groups of muscles; jaws, face, fist, abdomen, upper arms, thighs, calves, pelvis.... all these can be tensed or clenched a few seconds at a time. Do not tense any group of muscles for more than 5 seconds at a time.

Parts of this article have been drawn from two previous editions of the health column and from "What is a Healthy Lifestyle" posted on the internet under Blogroll.

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



# Into the Life of Amanda Mukwashi



# **HRF:** Who is Amanda Mukwashi and what inspires you?

**AM:** I am an African woman, who is originally from Zambia, but now live and work in the midlands region of the United Kingdom. I am married to a Zambian man and we have been blessed with two beautiful children – a girl and a boy.

I initially came to the United Kingdom to pursue my postgraduate degree in International Economic Law at the University of Warwick. Upon completion, we decided to stay in the United Kingdom due to the liquidation of the Company my husband used to work for. I now work for an international non-governmental organisation, Skillshore International as Head of Programmes. We work in over fourteen (14) countries in Africa and Asia. I am also a women's rights activist with a passion for positively changing women's lives both in private and public domains. As President of Akina Mama wa Afrika, a

pan-african women's organisation, I am privileged to be able to live out my passion and reach a wider target of women.

HRF: Tell us how your experiences, educational background and schools you have attended have influenced your life.

AM: I started school in Zambia and when my parents were posted abroad, I continued my education in Rome, Italy. After completing my A Levels, I went back to Zambia and studied Law at the University of Zambia. I should point out that when I look back at the different experiences of my education, including my postgraduate studies, my time spent at the University was a time that shaped me in quite a deep way. I remember someone at a student rally saying "We must learn to struggle, and then struggle to learn." The student was quoting someone else but I can't remember who. Essentially, UNZA, as we called the University then, was not just an academic institution. It was a place where young

people made the transition from the dependant to be the depended on. UNZA has a very special place in my heart. When I moved to the United Kingdom, I had so many assumptions. Coming from a very good job in Zambia and with a Master's Degree in Law, I was under the impression that that was enough to enter the employment system. My experience taught me otherwise. For the first year, I had to learn to do "Care Work", working in old people's homes to earn a living. It was a humbling experience that chipped away some of the arrogance that comes with higher education. At the same time, it was a moment in my life where my spirit and confidence could have been broken. I thank God that my upbringing and past experiences reminded me of my identity and my self worth. I have learnt that knowing where you have been and what makes you you, is very important, if you are to move forward with strength and conviction.

# **HRF:** What are some of the struggles you have faced and how have they impacted on your life?

**AM:** I guess in life, we all have struggles that we meet on the way. One that I would like to share is something that I call "When I knew that I was black". You see, I had never really been conscious of my "blackness" when I was in Zambia. And although while at school in Italy there were moments of consciousness, this was very much from a young mind's perspective. In Zambia, I was a girl, or a student, a daughter, a friend, a niece, etc. but not a black person. In the United Kingdom, I got to know that I was black. For a long time, this really ate at me. Why, because it seemed to impact negatively on every aspect of my life when I tried to get a job, in a queue at the bank, at immigration points, etc. I built feelings of resentment and blinkered my world view. In February 2002, I attended the African Women's Leadership Institute in Birmingham. It was organized by Akina Mama wa Africa. At the one week workshop, the African women who had overcome the struggles shared their stories and reminded us that we were people. To cut a long story short, I walked away from that workshop a different person. I remembered who I was, I remembered where I came from and above all, I remembered those values and beliefs that my parents and grandparents had instilled in me. Over the years of struggle, these values and beliefs had been knocked several times and had gone into hiding deep inside me. After the workshop, they resurfaced and I was free. In June that year, I started work with Skillshore International as Head of External Relations. I have never looked back except to hold other women's hands.

# **HRF:** What personal values do you have and what is your vision in life?

**AM:** As an individual, my values are very much driven by my faith. I believe that God is the author of justice, equality and freedom. To this end, my vision is to see justice and equality addressed consistently across different spheres of our lives. This probably sounds very big and it is. My passion within this vision is to see women achieve their full potential in the leadership of transformation – economic, political, social, cultural and technological.

# **HRF:** Tell us about your family and how you have a balanced work and family life.

AM: Like I said at the beginning, I am married and have two children. My job is quite demanding but I find that the organisation I work for is quite flexible in working arrangements that are family-friendly. However, I have been able to manage my work life because I have a supportive partner. It would be almost impossible for me to do what I do without this support. Lastly, I consciously plan my work time around my family needs. Family time is family time.

# **HRF:** What do you do when you are not working?

**AM:** I spend a lot of time at home with my family. I find this very relaxing. I get to know what is happening in the children's lives and I build my energies. However, I am also involved in my church as a leader. Over the last three years I have been involved as a leader in women's ministries and this has been very fulfilling. In addition to this, I consider my contribution to Akina Mama wa Afrika as something I do out of my day job. A common thread in all this is my passion for working with women.

# HRF: Your worst and best experience?

**AM:** Something that I consider to have been a bad experience in the work place was leading an area of work that failed to break through. For a long time, I questioned myself on what went wrong, how I could have done things differently and how I could have motivated my staff better. I have since learnt from that experience, although I have to live with the knowledge that I cannot go back and do things differently. I try to ensure that the lessons are embraced in what I do now and tomorrow. I think that one of my most enriching experiences has been working with women in decision making on the continent and in the Diaspora. I recognise that as women, we are very different but then, we have walked similar journeys, gone through similar experiences and have come through the other end. It has been inspiring to me to see what women have done with very little and to envisage what they can do given the space.

# **HRF:** Did you always have this passion?

**AM:** I think that I have always had a passion for social justice, however, I think that for the past fifteen (15) years or so I have focused my passion and energies to an area where I believe I bring more value to women.

# **HRF:** Any word of advice to young people?

AM: Young people – believe. Believe in yourself. Believe that you are important. You were not a mistake. You are here because there is a purpose for you that you need to fulfil. Many negative messages are passed on into our lives. We internalise these messages and this ends up robbing us of our identity, confidence and belief. Reclaim your space as a young person. Discover the power within you and use it to make the world a better place for all. I believe that and it is a message I give all young people I come into contact with.

# **HRF:** Any final word?

AM: When all is said and done, I would like it to be said, like Paul says in the Bible, "I ran a good race" – I had a vision, shared that vision and journeyed towards that vision with others.



# **Employment Dispute Resolution Under The**

# LABOUR ACT 2003

By Cilinnie Ngo-Pondi

The National Labour Commission (NLC) facilitates the resolution of disputes arising out of the employment relationship. Disputes arising out of the employment relationship can occur between an employer and one or more people, between an employer or employers and a trade union or unions, between individuals or groups of individuals and between employees and their trade unions.

The individuals or organisations involved in a dispute are called "parties to the dispute". The parties in a dispute can be represented at the NLC or speak for themselves. The representative is not impartial or neutral, and is firmly on the side of the party who requires or is paying for their services. The

representative may be a lawyer, labour consultant, an employee, or union official. The NLC uses Alternative Dispute Resolution (ADR) methods to address employment and labour disputes. ADR is a group of processes that actively promote the settlement of disputes through structured negotiation with or without the assistance of an impartial third party (or parties) known as the "Neutral". The NLC acts as the "Neutral" but also has the power to enforce its decisions through the courts. The functions of the NLC include facilitating and settling employment related disputes, investigating employment related complaints, and taking such steps as it considers necessary to prevent labour disputes. The NLC

receives complaints from workers, trade unions, employers, and employers organisations on industrial disagreements and complaints about infringements of the Labour Act.

### A. Investigation

The NLC investigates complaints as well as "unfair labour practices" by carrying out an inquiry into the complaint. The NLC then makes recommendations to the parties on how to try and resolve the dispute or problem.

### **B.** Assisted Negotiation

The parties to the dispute are coached and guided by the NLC within a formalised structure. The outcome of assisted

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negotiation is not legally binding unless it is written into "Terms of Settlement" and signed by the parties.

### C. Mediation

An NLC mediator facilitates resolution of the parties own solution to the dispute, by assisting them to systematically isolate the issues, to develop options, and to reach a mutual agreement that accommodates their interests and needs. If the parties reach agreement through mediation, it is also called "Terms of Settlement" and signed by the parties, operating as a contract between them.

### D. Arbitration

The NLC facilitates voluntary and compulsory arbitration. Arbitration is a process for the settlement of disputes where an independent Arbitrator or Arbitrators make a decision settling the dispute after considering the representations of the disputing parties. The Arbitrator's decision is called an "award", and is written and signed by the Arbitrator or Arbitrators. The award is final and binding on the disputing parties. In voluntary arbitration the parties have

usually reached an impasse in negotiation or mediation and mutually agree to refer the dispute to arbitration. In compulsory arbitration, there may be imminent industrial action looming and the NLC has to step in to resolve matters quickly. Here, there is a panel of 3 arbitrators made up of a representative each from the Government, Trade Union, and Employer's Organisation. The decision of the majority of the arbitrators is written as the award. The award is binding on the parties.

"Essential Services" are those areas in a business where a strike or other industrial action could result in loss of life or pose a danger to public health and safety. Where the dispute is within an essential service, the parties have to try and settle the dispute by negotiation and/or mediation within three days. If they are unsuccessful, they must submit the dispute to the NLC for compulsory arbitration within twenty-four hours after the end of the three days.

Employers and Employees are not limited to the NLC for the resolution of employment or labour related disputes. The advantage of the NLC is that it is free. Private organisations such as the Ghana **Arbitration Center** (www.ghanaarbitration.org) and the **Employment Relations Center** (www.employmentrelations.com.gh) provide a very efficient, confidential service. The Ghana Association of Certified **Mediators and Arbitrators** (www.ghacma.org) can provide assistance in finding an ADR professional. Ultimately, the aim should be to find a quick and less costly alternative to court action. ADR uses a choice of process or processes that is guided by the needs of the disputing parties and ensures that all avenues of dispute resolution are explored, so that the parties can get back to the business of making money and providing services.





# AfricaRetail

# Online shopping for the world's favourite brands.

Purchasing genuine products, ranging from sophisticated machinery and parts, through fashion items to personal care products, is truly an exacting exercise in developing countries such as Ghana, as liberalization of global trade makes available on the local market all manner of products from varied sources.

That has led both adventurous entrepreneurs and sophisticated buyers to increasingly look abroad for the procurement of authentic products, directly from world renowned suppliers, if only to benefit from the reliability and warranty offered by these suppliers, not to mention the obvious savings made by buyers.

Thanks to today's technology, it's now not really a stretch in Ghana to go online and shop for anything and everything from distant places in the world... that is if you can find a reliable platform that offers world class online shopping.

And that is where AfricaRetail stands head and shoulder above others, fast establishing itself as the must-visit platform for online

purchases from world class stores including Marks & Spencer, Comet, Mothercare, H.Samuel, ToysRus, Boots, and Kitbag, as well as John Lewis, T.M.Lewin and B&Q among a host of others. Indeed AfricaRetail has over 300 European retailers offering favourite brands. If the list of shops is impressive, a visit to Africa Retail's state-of-the-art

collection centre on the 2nd Floor of the Zinox Building on the Olusegun Obasanjo Way at Roman Ridge (Opposite Accra Girls High School) in Accra is a reassuring experience.

You can't help being impressed by the affable General Manager Operations, Ernest Bamfo Anson; ever ready to give you a rundown of their operations, whilst keeping a constant eye on the smart looking staff. You immediately get the impression professionalism is a key attitude here.

But of course, the best experience is visiting AfricaRetail's uniquely user-friendly platform at **www.africaretail.com** 

When you get online, the page offers you the opportunity to register and create your unique personal account, just like registering for an e-mail address where you give certain details about yourself. A successful registration generates a unique password for you from AfricaRetail, for the purposes of security.

Then suddenly it seems the whole of Europe is at your fingertips-though UK is the main hub and majority of AfricaRetail purchases presently are from that country-and items ranging from production machinery, office equipment and accessories, safety gear to medical laboratory equipment would definitely appeal to mining firms, manufacturers, and various service providers in corporate Ghana.

You can bet that students will also be overawed by the range of books and other educational materials that are available, with the trendy clothing that's so appealing to them, thrown in. But the fashion items cut across all tastes. There's clothing for corporate executives, there's classy jewellery, and there's lingerie, as well as personal care, health care and mother care products.

The collection of electronic equipment and household gadgets is awesome. But before you get lost in all that awesome collection, the platform allows you to browse either by shops, where the over 300 retailers are listed alphabetically, and where you then look at various categories of items offered by a particular shop; or you can start by looking at categories of items, say television, which then allows you to exercise you choice of brands and various other specifications, as well as then deciding on which shop to buy from.

Certainly prices of items are displayed, in pound sterling, and the whole purchasing arrangement on the net is organized to give you a real supermarket shopping experience; putting picked items in a cart and moving off to a payment point. And oh, you can even browse for items on special offer.

So you now are wondering how to effect payment. AfricaRetail says no use of plastics such as e-zwich card to effect payments now, though that will be made possible in the very near future. All you need to do is click the payment

button which allows for conversion of the total value of purchases from British pounds into cedis. Conversion is done using a means between the bank and the open market rates, therefore allowing for stability of quoted prices devoid of the twitches that would otherwise occur, should only the bank rate, for instance, be used with its constantly changing exchange rate values.

Pressing the submit button for payment immediately

generates a Payment Order Form in your e-mail, with all your purchasing details in your unique account created when you registered with AfricaRetail, which you are then to print out and submit at either Access Bank or Zenith

Mr. Ernest Bamfo Anson (middle) and his dynamic team at AfricaRetail

Bank for payment to be made in cedis into a special AfricaRetail account. Payment into the AfricaRetail account automatically generates a Payment Order Confirmation in your e-mail which is then printed out and presented at AfricaRetail collection point at Roman Ridge, opposite Accra Girls High School. But that is for only purchases worth £100 or below.

For purchases over £100, AfricaRetail delivers to your doorstep.

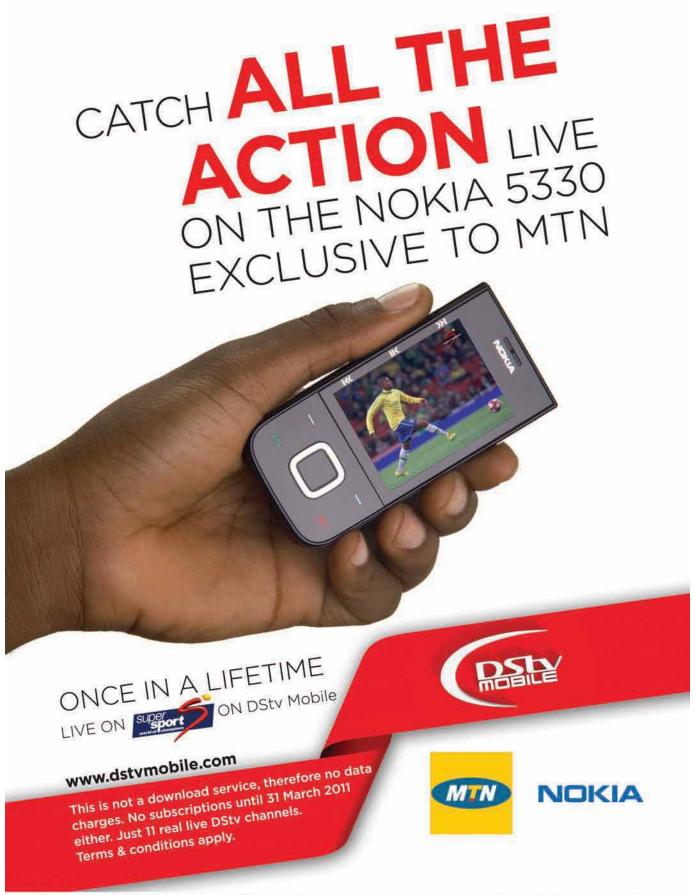
Anson can't help bragging a bit about AfricaRetail's reliability and fast delivery schedules in addition to the assured quality of the products you buy, which he says are the best European standards, and the European warranty terms you enjoy.

You can't begrudge him that, considering how meteoric has been AfricaRetail's rise to the forefront of online shopping in Ghana since they began operations only in the second week of December 2009, though BIL which holds the AfricaRetail franchise has operated in the country for over three years.

Perhaps it is so because at AfricaRetail they seem to consider all your concerns to the minutest detail, even to maintaining an online chat presence where operatives help you through your navigation challenges online, as well as any other information that you may require.

"And best of all," Anson brags a bit more "the cost of all your purchases online through AfricaRetail is always significantly lower than when you buy similar items on the local market...even if you choose to overlook the other challenges of genuineness of the product, its quality and the warranty it comes with."

AfricaRetail is certainly the 'Browse, Buy, Benefit' experience.



Contact the nearest MTN Service Centre or Call 111 for details.

# Strategic Sourcing:

# THE NEW SOURCE OF COMPETITIVE ADVANTAGE?

There is the school of thought led by the likes of Aberdeen Group, McKinsev and Ariba that believe that the generic business strategies - cost leadership and differentiation - propounded by Michael Porter, have outlived their time and that each of these on their own no longer offers competitive advantage. These schools of thought believe the next sources of competitive advantage will be from strategic sourcing. The Chartered Institute of Purchasing & Supply defines strategic sourcing as "Satisfying an organization's needs from markets via the proactive and planned analysis of supply markets and the selection of suppliers, with the objective of delivering solutions to meet pre-determined and agreed organizational needs".

Having given their arguments some thought, I tend to agree and in this write up, I will attempt to rationalise this assertion.
Following the traditional processes for strategically sourcing raw materials or material capital, HR practitioners can leverage the concept Strategic Sourcing to gain competitive advantage from applying this technique.

# Current Spend (Employee Costs) Assessment

Most firms benchmark or budget their employee cost as a percentage of either their Earning before Interests & Taxes (EBITDA), Actual Revenues for the Previous Year or Projected Revenues for the Coming Year. This is compared to the current headcount and employment costs. The variance between the current and budgeted costs, if positive, becomes the available budget for attracting and retaining new staff. The size of that available budget determines the kind of value HR can add to the business in terms of future human capital additions.

# Supply Markets Assessment (Labour Market)

Here, the HR Manager should be assessing the employment or labour markets seeking to know what the going rate for relevant skills set, competences and qualifications are. They should also seek which firms are targeting the same people and what those competitors are willing to offer. They should be interested in what the size of that market is: - is there a glut or a shortage of skills, are they available in the desired demographics, are the skills transferable across industry?



If they are, what kinds of retention packages are available within the firm, the industry and the labour market in general? It is important for the manager to benchmark such survey results to his own assessment.

# **Total Cost of Ownership (TCO) Analysis**

HR managers should then compare their budgets to the market conditions. The outcomes have a direct bearing on the HR policy and hence recruitment strategy, number of people you can target and attract, the calibre of people to target, the balance of power and how you can or cannot use that power during negotiation etc. There must always be a "landed cost" factor – a formula for determining that for every cent in consolidated salary paid, there is an additional X% of cost associated.

# Formulating the Sourcing (Recruitment) Strategy

You then define your go-to-market approach. Design a clear strategy for attracting the best talent with the available budget. Consider hiring directly from the market or hiring through an agency. Do you go for experienced hands or "rookies"? Is personality-job-fit a priority? Is an individual-corporate culture-fit a priority? Should competence override qualification? Real Madrid F.C has a recruitment strategy of going for the big name, expensive players at the peak of their careers without any need for a rigorous development programme. Arsenal F.C on the other hand prefer the rookie regime where they invest in "cheaper" young talents, develop them through a well-orchestrated development programme and sell them later for decent returns and yet consistently maintain their position in the top four. The 'Arsenal' case study clearly underscores the emergence of strategic sourcing as a business strategy that delivers



competitive advantage.
This stage is the most critical stage in
Strategic Sourcing as a business strategy
because the outcome of this stage
becomes the deciding factor for the firm's
competitive advantage. Just as inferior or
defective raw materials will most likely
turn out sub-standard outputs, so will
mediocre HR lead to mediocre results!

### **Contracting (Recruiting)**

This is the market interaction phase where invitation to treat the offer and acceptance processes begin with the applications, going through screening, short listing, testing, interviewing and selection to negotiation of employment contract and conditions of service. If the pre-negotiation preparation is rigorous and well done, the competitive advantage starts from here. Note that above-average performers cost above-average rates.

### Implementation (Engaging)

It is not enough to negotiate a good deal only to give it away in a badly drafted contract or in its implementation. The employment contract and the HR policy document must be comprehensive and contain as little grey areas as practicable and must be effectively communicated. On boarding or induction of new staff is as important as finding and hiring the person. It is imperative that a well-structured induction programme is instituted. Usually, the decision to stay or not is made earlier, if on boarding is not smooth.

### **Performance Management**

Finally, there is the tracking of results i.e. comparing planned against actual. The continuous monitoring and appraising of performance as against the objectives, mission and vision, using the balanced scorecard, KPIs or a dashboard of a sort is the surest way of ensuring that value is derived out of the whole process.

The key thing at the end of the day in applying strategic sourcing as a business strategy is that there must be a competitive advantage in the process and some value addition.

It is incumbent on HR managers to ensure that a conscious effort is made to plan, identify and attract the right quality (calibre) of human capital, develop such resources but more importantly ensure a focus on and an alignment of goals.



- **Employment Opportunities**
- **Provision Of High Caliber Staff**
- Entrepreneurship Development
- Training And Organisational Development
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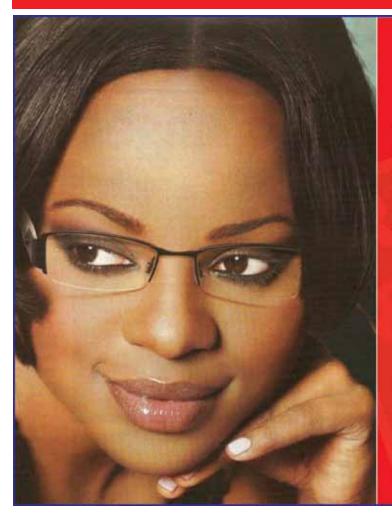
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# RIGHT TAXES?

Have you ever thought, as an employer, who and what are liable to taxes in Ghana?

An individual's income assessable to taxes in Ghana during any year of assessment is that person's income from business, employment, or investment accruing in, derived from, brought into, or received in Ghana, where the individual is a resident person.

In the case of a non-resident person, the assessable income is his income from business, employment, or investment accruing in or derived from Ghana during any year of assessment. The year of assessment is the Government of Ghana's fiscal year which is from January to December every year.

So who is a resident person? It has been defined to include;

a. A citizen of Ghana, other than a citizen who has a permanent home outside Ghana for a whole year of assessment;

b. A person present in Ghana for a period of 183 days or more during any twelve (12) month period beginning or ending during a year of assessment.

c. A citizen of Ghana who is temporarily absent from Ghana for a period not exceeding 365 continuous days where the individual has a permanent home in Ghana.

The tax laws define a person's income from employment as that person's gains or profits from that employment.

The gains or profits from employment include any allowances or benefits paid in cash or given in kind to, or on behalf of, that person from that employment. Certain incomes which include the following are however exempted from taxes;

a. A reimbursement of the person's dental or medical expenses where such a benefit is available to all full time employees on equal terms:

b. Any provision of accommodation by an employer carrying on a timber, mining,

building, construction or farming business to a person at any place where the field operation of the business is carried on; c. A reimbursement by an employer of an expenditure incurred by a person on behalf of the employer that serves the proper business purpose of the employer;

Any amount or benefit provided by an associate of the employer or a third party under an arrangement with the employer or an associate of the employer to the employee or an associate of the employee is deemed to have been provided to the employee.

The value of the allowance or benefit described above accessed for tax purposes will be the value of the allowance or benefit to a reasonable person in the position of that person.

However, in cases where the employer provides accommodation or the use of a company vehicle for an employee, there are

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special tax rules for determining the value of the benefit accessable for tax purposes. These are;

**Vehicles** Vehicle with Fuel 10% of the employee's total cash emoluments up to a maximum of GH¢300 per month 5% of the employee's total cash emoluments Vehicle only up to a maximum of GH¢150 per month 5% of the employee's total cash emoluments up to a maximum of GH¢150 per month Fuel only Driver and Vehicle with fuel 12.5% of the employee's total cash emoluments up to a maximum of GH¢350 per month Accommodation Accommodation with Furnishing 10% of the employee's total cash emoluments.
7.5% of the employee's total cash Accommodation only emoluments. Furnishing only 7.5% of the employee's total cash emoluments. Shared Accommodation 2.5% of the employee's total cash

Total cash emoluments means the person's total income derived from any and all employment by the person during the year of assessment.

Note that where a person is given accommodation, vehicle and/or fuel allowance in cash, the above provision will not apply and hence the cash value of the benefits will be assessed for PAYE tax purposes.

An individual is liable to tax on all income from his employment in Ghana regardless of where paid. A person who is paid both in

Cedis and foreign currency is liable to tax in Ghana on both streams of income, in addition to any benefits derived from the exercise of the employment in Ghana.

# Rate of Tax resident individuals

Income from employment of resident individuals is taxed according

to a graduated PAYE tax schedule with 0% being the lowest rate and 25% being the topmost rate. The maximum amount of employment income exempted from taxes is GH¢20.

# Tax treatment of Social Security contributions

Ghana operates a compulsory national pension scheme known as the Social Security and National Insurance Trust (SSNIT) for all working Ghanaian citizens.

Contributions to this scheme by an employer is tax not taxable in the hands of the employees and is deductible for corporate tax purposes.

The individual employee contributes 5.5% of basic salary whilst the employer contributes 13% of the employee's basic salary pension scheme on a monthly basis. Expatriates do not normally contribute to the scheme.

The employer's contribution to any other social security/pension schemes will be treated in Ghana, as a taxable benefit for the employee.

- Is your company's payroll system complying with the legal framework?
- Will your company pass the test when the IRS tax audit team visits?

Note that there is a high price to pay for non-compliance!! Don't incur an unnecessary cost which could have been avoided. It is better to let the experts do it, than to do it yourself.

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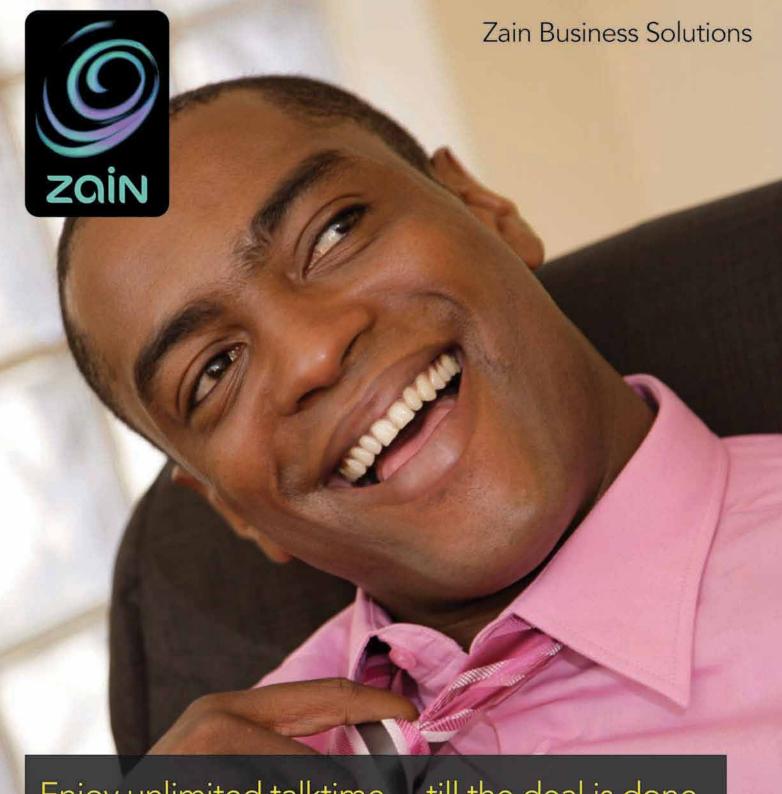
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