

# HR

# AFRICA

QUARTERLY HUMAN RESOURCE MAGAZINE

## Mrs. Patience Akyianu

CEO, Hollard Group  
2020 CIMG Marketing  
Woman of the Year

# Leadership in Excellence



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CEO, Hollard Group

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by Changing Your Lifestyle

# CIMG

REAL ESTATE COMPANY  
OF THE YEAR **2019**

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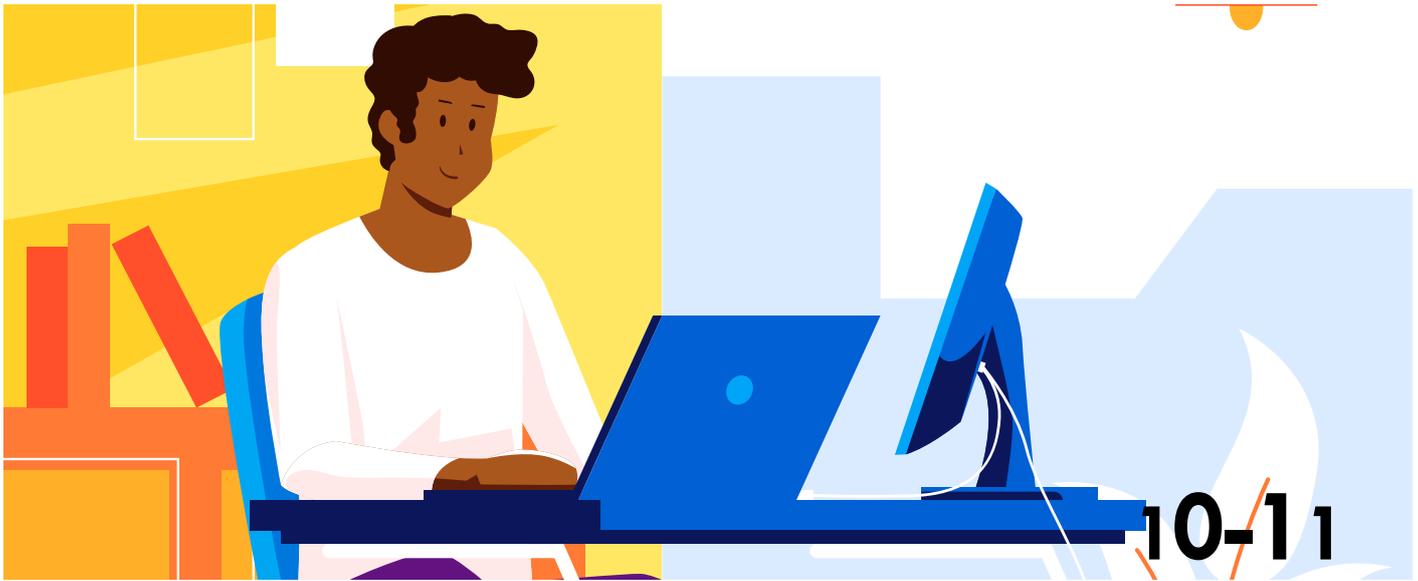


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# Times & Seasons

It is almost “the most wonderful time of the year”, where carols are on repeat, and the air is filled with good cheer. All over the world, everyone has felt the need for a huge break at some point in this year. It has been an amazing year filled with pleasant and unpleasant surprises. If you are reading this editorial, though – that means one thing: you made it! Congratulations!

The HR Focus team is hopeful for a much better new year and a joyful and peaceful new Christmas season! We put together a few thoughts from professionals across the continent for your reading pleasure. We have insights and spotlights of over eight industrious organisations and several other multinational corporations that will offer amazing insights to business development and people management.

One thing the year 2020 has taught us is the value of enjoying the present season and being open minded to what the future will hold. A lot has changed since January 2020, and all the changes we have witnessed marked the end or beginning of a new season/era. With all these changes, a new way of thinking, living and working has come to stay. It is the right time to have conversations about what the current state of work is, and how

ready we are for the new era in the world of work that we are coming into.

We have also sought the views of several key professionals on the topical issue of “The New Work Order” and put together informative infographics to satisfy your curious minds. Our digital platform, the HRFocusUniverse.Com is teeming with insightful content as well, and we would love to connect with you digitally! Subscribe to our newsletter and stay updated with the latest trends, events and happening of HR Focus.

If you would like to join our community of writers, pop into our Editor-in-Chief’s inbox at: [Ewurabena.Neequaye@FocusDigitalGh.com](mailto:Ewurabena.Neequaye@FocusDigitalGh.com), or you could reach her directly on 0546791509.

Until next time, we wish you a very merry Christmas and a happy new year!

# New Government Administrations to impact the HR practice in Africa.

FIT

LEADERSHIP

BEST HR PRACTICES

CULTURE

OPPORTUNITY

EMPLOYEE ENGAGEMENT

2020, being an eventful year is filled with a series of elections across Africa. These various elections threaten to roll back democracy on the continent and destabilize some of the few economies around the world.

According to SHRM.org, Donald Trump's election four years ago had a significant impact on HR Professionals, as it kicked off a process in which many federal regulations were revised

and overturned. Similarly, Governments across Africa are directly influenced by the kind of policies and decisions made by the super-power Governments on other continents.

Decisions on health care insurance, labor relations, workplace immigration, retirement plans, minimum wage and LGBTQ rights will ripple through out continents, as they will be major issues that will be decided upon in

the United States of America. Even more, the topical issue of talent search and acquisition across borders will be grossly affected by the various elections happening in various African countries, and the state of their economies after a new Government is elected.

## “Our Strategy is to stimulate growth and create jobs” – South African President, on post COVID-19 plans.

The COVID-19 pandemic has thrown many Governments off board, and has left economies in a state of recovery. Writing in a newsletter, President Cyril Ramaphosa, the president of South Africa, said that after eight months of battling the COVID-19 pandemic, the nation is transitioning from a state of relief to recovery.

He also mentioned emergency measures that have been put in place to lay a firm foundation on which they can rebuild their economy. With

regards to job creation and employment, they are seeing new funding commitments for infrastructure development, and have started a number of employment programmes under the Presidential Employment Stimulus have started. According to the President, they are pushing reforms in areas such as energy and telecommunications.

From his public address, he encouraged the public to be mindful of their actions to ensure

that a second wave of the Coronavirus will not hit the economy. He mentioned that though social and economic activity has resumed, the public must observe all health measures, emphasizing that it is absolutely necessary if the country is to rebuild the economy and put the crisis of the pandemic behind them.



# MTN Launches MyMTN App

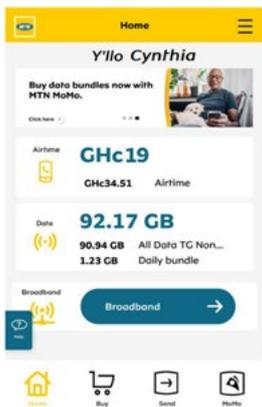


Today's world is filled with the struggle for power and control. The things that people cannot control; people work hard to get some form of control over it. MTN Ghana, in a bid to give their subscribers full control has launched a mobile application called myMTN App. The Mobile Application is a free self-service app that allows the MTN customer to manage their account.

The App can be installed from Google Play Huawei App gallery or the App store. It can also be installed from MTN corporate website for free. The App has over a dozen features that grants freedom to MTN users to access customer care, frequently asked questions, purchase airtime

or data, find a store, manage their subscription services, among many others.

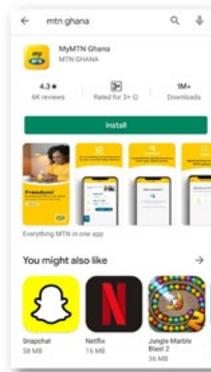
One exciting feature of the myMTN App is that it is free to use; one can utilize its many features without incurring any additional data costs. The App is also safe and secure to use, ensuring that transactions are secured with passwords and pins to ensure the protection of MTN users. The convenient control that myMTN app offers presents different opportunities to get special offers instantly on the App.



**Brief on MyMTN App:**  
MyMTN is a free self-service app that allows the MTN customer to manage their account

**A quick look at myMTN Features**

- Free 50MB data upon successful registration
- Top-up airtime
- Purchase bundles with airtime or MTN MoMo
- Manage MTN MoMo services
- Manage Broadband accounts
- Buy Just4U bundles
- Buy Pulse bundles
- Purchase airtime and data for others MTN subscribers
- Contact with customer care
- Social media contact
- FAQs
- View balance information on account
- Display Usage records
- Manage you Subscription services
- Find a store



Install from Google play Huawei App gallery or the App store Also from MTN corporate website for free

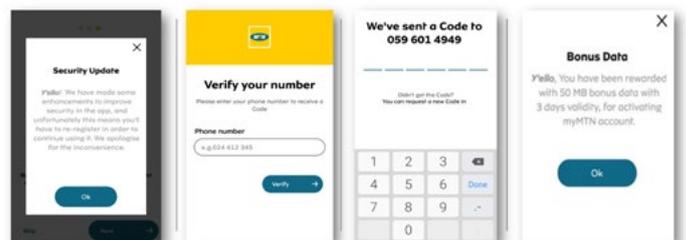


**Getting started on the app (first time user tips)**



MoMo PIN, OTP and other security features ensure you're safe and secure

**Installation and Registrations**



Users can register with mobile data or WiFi

Registration requires user authorization via OTP

Enter your secret code

User receives free 50MB after installation

# Renewable energy drive threatens 120,000 jobs in South Africa

A shift to renewable energy in the generation of electricity could leave thousands jobless. Moneyweb reports that Sam Tambani Research Institute, which is affiliated to the National Union of Mineworkers said a shift of South Africa's electricity production to renewable energy poses a threat to as many as 120,000 jobs at coal mines and power plants.

The institute's research suggests transitioning to renewable energy could threaten economic activity in four municipalities including Emalahleni municipal area, where coal-related activities make up 44 percent of the economy. The overall impact is expected to be felt by more than 2.3 million people.

Muhammed Patel, an economist at Trade & Industrial Policy Strategies said that because these municipalities are so highly reliant on the coal value chain activities this is going to leave a huge gap, which is a key concern for South

Africa given our high levels of unemployment, inequality and poverty.

South Africa produces almost all its electricity from a suite of coal-fired power plants, many of which have been running for decades. Pulane Mafoea-Nkalai, a senior research specialist at the Sam Tambani Research Institute, says moving to a low-carbon economy will change the structure of the economy and affect the working class.

"NUM, as a union organising in both the coal and energy sector, recognises that their members and their communities will be affected," she said.

Coal mines and power stations are more labour intensive than renewable energy plants and areas reliant on coal would face competition from other provinces for the siting of solar power plants such as the Northern Cape, which has a more arid climate and clearer skies.

Eskom says it's planning to create alternative employment by repurposing power stations through its Just Energy Transition programme, which plans to ensure affected communities are not simply left behind when older stations are retired and decommissioned.

The power producer says it is making sure that affected communities are offered economic opportunities through investments and job opportunities in the re-purposing of the stations for renewable energy sources.

Credit: CHRO.CO.ZA

# \$4.3M Inclusive Digital Commerce Accelerator Launched in Ghana to Improve the Financial Resilience of Informal MSEs

Catalyst Fund managed by BFA Global in partnership with Mastercard Foundation and the Meltwater Entrepreneurial School of Technology (MEST), today announced the Catalyst Fund Inclusive Digital Commerce Accelerator, a program aimed at scaling digital commerce companies in Ghana to support the digitization of micro and small enterprises MSEs in the country.

The two-year program will improve the livelihoods and financial resilience of MSEs in Ghana, that have been impacted by COVID-19, by enabling access to digital commerce platforms and access to market.

The accelerator will select and scale six digital commerce and innovative companies that

can enable informal MSEs to reap the benefits of digital commerce leveraging on Catalyst Fund's existing proven model to combine: flexible grant capital of up to US\$120,000 per company; deep, bespoke, expert-led venture acceleration support; portfolio meet-ups and curated cohort-based workshop sessions with local expertise and operational support by MEST; a commitment to sharing best practices, toolkits, learnings, and insights with the digital commerce sector; connections with Catalyst Fund's growing global Circle of Investors (65+) and Circle of Corporate Innovators; and ecosystem acceleration to create a more enabling investment and business environment in which digital commerce companies can prosper.

The first expansion of Catalyst Fund beyond its flagship Inclusive Fintech program will officially launch via a virtual event and company pitch showcase on November 4th.

All participating companies in the pitch will be selected by an expert Investment Advisory Committee. Selection is informed by market research conducted to identify the barriers and opportunities for expanding inclusive digital commerce in Ghana. Initial research findings will be released at the official launch event on November 4th.

Credit:AllAfrica.com

# How to Build a Positive Team Culture



**01 Discuss 'success'**  
What does it mean? How would it feel? What would it look like?

**02 Set goals**  
Work with the team to identify individual and team goals that they want to pursue

**03 Discuss values**  
Find out from your team the values that they believe are of utmost importance

**04 Respect**  
Build a culture where everyone is treated equally

**05 Responsibility**  
Team members must accept their role and be responsible for their actions

**06 Commitment**  
Team members must be committed to the team, training and work goals

**07 Continuous development**  
Building a positive team culture takes time. Are you committed to keep developing it?

**08 Praise**  
Make sure that team leads are appropriately praising team members. Team members can also praise each other.

**09 Support**  
Team leads and members can support each other when things become hard in training or while working

**10 Work together**  
It is key that everyone works together when things become tough

**11 Team building**  
Develop activities outside of work so that workers can get to know each other.

**12 Lead by example**  
Have a number of key role models who people can look up to

**13 Clear expectations**  
Identify clear expectations to the team, and ask them of their expectations of you as a team lead

**14 Be patient**  
Building a team culture takes time and it is important that you are patient with the process



# Business Unusual- **The Future of Work, Today**

The professional world has seen megatrends and changes, with Augmented Reality (AR), Artificial Intelligence (AI) and cloud computing. These are three key drivers of the fourth Industrial revolution and they have blazed the trail for corporate innovation. Even more, our jobs and businesses are fast changing with the protracted COVID restrictions still be in place. We are all engrained in a global crisis of unpredictable outcomes which are driving the COVID job economy. The pandemic undoubtedly rode down businesses and drove millions of people out of work globally, but it has also given rise to a mix of opportunities different from those that have been lost.

The crisis has significantly accelerated business and workforce changes at an unprecedented rate with massive disruptions across economies and industries spurring a drift to digital transformations in weeks rather than what we thought could be possible in years. Businesses are now forced to critically evaluate

workforce requirements, when and where work gets done, and finding cost-effective alternatives to full-time employment. Post COVID-19 pandemic, the dynamics of manpower supply and automation will shift the geography of employment birthing new ways of working; as we have seen recently with the high adoption of hot desk arrangements, part time and remote working.

Most professionals are experiencing the complexity in a new world which is more interconnected and dependent on each other as a lifeline. With an increase in workforce without borders, organisational structures are getting flatter along with a complex set of work structures and matrixed responsibilities. Today's workforce identifies more with a multidimensional workplace either physically or virtually.

#### **The investment of the future – to reskill or upskill?**

One of the most important realisations today is the separation of

critical skills and roles. Organisations are not looking at critical roles the same as they did before COVID-19. The idea that critical roles are regarded as ones needed by the organisation to meet its strategic business objectives has been upended. Many organisations have now reassessed critical roles and defined them as one central to the success of the core business operations. Organisations that will thrive will focus more on leveraging key skills that will enhance its competitive advantage along with the processes that fuels the advantage.

*The discrepancy between the skills people have and those needed for jobs in a new work order is one of the most significant problems many organisations may face. Skills required for one job increases by 10% every year and none of these skills will be the same*

### PricewaterhouseCoopers report

For individuals who are looking for their next career move or employees looking to remain relevant, this is the time to develop new skillset in areas most organisations deem critical. This can present multiple opportunities for career development than waiting for a specific next role. Organisations will predominantly be hiring individuals with transferrable skills. Skills that are resilient to the ever-changing world of work. As skills set constantly evolve, employers are more likely to hire tech-savvy professionals who are agile and adaptable. As such, one must focus on digital upskilling or risk falling behind. There is always a skill to learn no matter your industry or position. Do a self-audit, understand where there are shortfalls and create a plan to close the knowledge gaps. There are many free or low-cost resources such as the Google Code Academy, Udemy, Khan Academy etc. Organisations have the responsibility to provide reskilling opportunities to employees in critical roles to build their capacity.

### Remotopia – a move from the margins to mainstream

Remote working has not been a common practice in our part of the world, but in the wake of this pandemic, many organisations and professionals are adapting to the normalcy. There is a constant draw by many organisations to ensure a great employee experience and engagement even when majority of employees work remotely. Remote working arrangements has seen a vastly different way of thinking and collaborating. The regularity of distributed and dispersed workforce places priority on key skills such as communication, flexibility, relatability, and empathy. Some research has shown that remote workers tend to work more hours than their counterparts in the office. Organisations are now recruiting into fancier job titles such as the **Head of Remote Working** to focus on the balance between business gains and wellness offering to mitigate an increase in isolation and burnout. Businesses can now recruit knowledge workers in new geographies, including underrepresented groups like disabled or chronically ill workers. While remote working can save companies a significant amount of money, many professionals now find it very attractive and may turn down jobs that do not offer it.

### The gig economy

TaskRabbit, Fiverr and Upwork have become leading on-demand platforms experiencing a surge during this period, providing a space to complete ad-hoc work by freelancers. This normalisation along with new technologies is paving the way for more jobs along the supply chain. With most common collaboration tools today being Slack, Zoom and Mural, a new workforce trend without borders remain for talented professional willing to contribute to projects to global businesses with

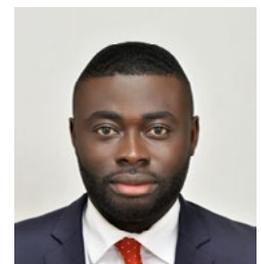
complete flexibility. Freelancing is providing agility to organisations that must thrive in a volatile, uncertain, complex and ambiguous (VUCA) environment. It has also presented a unique opportunity to professionals looking for the freedom of flexibility. This shift will position professionals and employers in a place of success in the new world of work, no matter when or where it might happen.

### The strength of weaker ties

The one thing that remains unabated in a corona job market is the depth of your professional network. The golden rule of networking has always been to mobilise weaker ties. This remains an untapped opportunity mine. Whereas stronger ties will be the default for most professionals due to the trust, obligation, and commitment it brings, one challenge remains clear. Strong ties such as family, friends and even close colleagues mostly know what you already know. Weaker ties can be a useful source of new leads, resources and information but in some instances, there is a lesser motivation to help. Increase your chances by sharing proposals, or offer help on projects that show your commitment and what you can do. Another way in which professionals can go by the conundrum of the stronger and weaker ties is to leverage "dormant ties". These relationships could be your 3rd degree connections, that is, people you were once close to but have not been in contact for years. Natural candidates for this category ranges from former clients, consultants, potential employers, recruiters, and so on. When you nail a meeting, deliver a great pitch that will increase the motivation to help you get a lead or an opportunity.

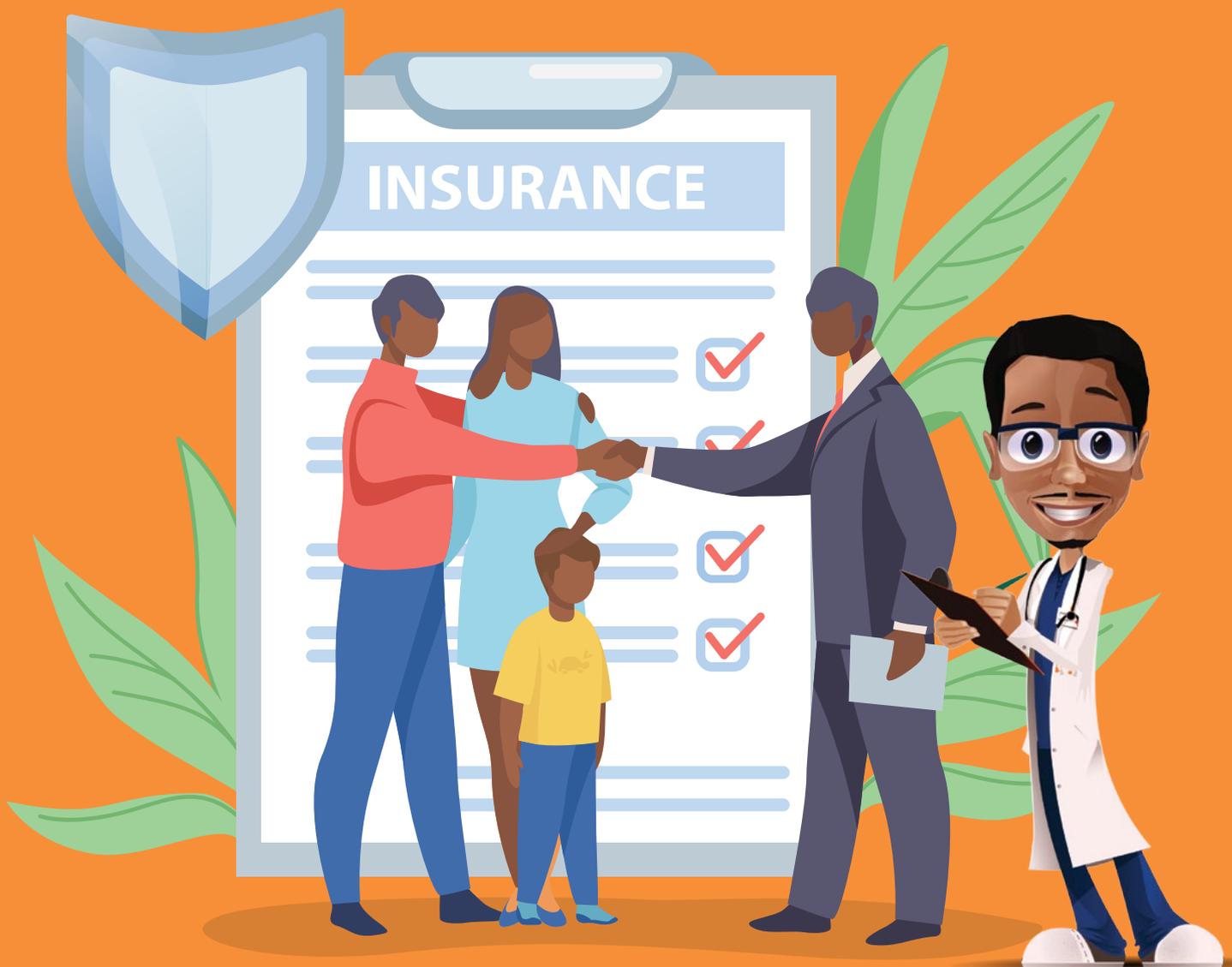
Now more than ever, it has become advantageous to utilise virtual meet-ups while social distancing. Build a professional LinkedIn profile to ensure your online and personal brand reflects the type of opportunities you wish to attract. Have clarity on your own priorities, broader purpose and juxtapose against any possible lead. It can be tempting to focus on one dream path, but this could be limiting in this current situation. Change is rarely linear as we will wish, so it is good to consider various paths. Do your research on all the possible alternatives and do not be hanged up onto a single industry or role.

Finally, COVID-19 has presented an inflection point that hitherto seemed impossible. The new trends set out will transpose the future of work in an evolutionary way. Knowing the second and third order effects of the pandemic can be mind-bending but that notwithstanding, will be the key to successfully navigating the new world of work. Change preparedness for organisations will set the course for survivors while shining a light on the outright winners. For professionals, it offers an opportunity to shape the future you want rather than simply managing the future that comes.



Kwame Afreh  
Sr. HR Advisor  
Tullow Ghana Ltd.

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# Apex Health Insurance



Apex Health Insurance Limited is a commercial member of Liberty Health-South Africa, and is registered as a company limited by liability. It is duly licensed by the National Health Insurance Authority (NHIA) in accordance with Act, 2012 (Act 852). Apex Health provides medical insurance and medical risk management services through experts with the richest health insurance backgrounds in deciding the best route for navigating health insurances services in meeting the best available international market practices.

Apex Health; Ghana's most preferred private health insurer has the most reliable products designed to moderate the financial impact of illness and improve healthcare outcomes for its beneficiaries through a network of over 650 healthcare facilities country-wide. Our product includes Corporate Medical insurance, on-site Clinics and Apex international emergency evacuation with destinations to Africa, India etc

In the minds of our customers, we aspire to be a reliable Private Health Insurance Company, a responsive Private Health Insurance Company and a company that acts with professionalism. To do this, we offer unique features such as emergency evacuation, delivering prescribed medication to members at the comfort of their offices, coverage of major disease benefits, provision of telehealth to members and a mobile App that allows individual members to search for facility locations and access their benefits utilization at all times.

Apex Health Insurance operates an effective and efficient

electronic claims processing infrastructure which enables the scheme to receive claims in real time with the patient also receiving instant notification of service costs on their mobile phones after service delivery. It also has in-built claims adjudication and fraud detection mechanisms that help significantly in the efficient management of claims hence, control of claims utilization ratio. Health information and statistics of policy beneficiaries (Insured lives) are also generated for management decision making purpose.

As an organisation, we strive to ensure our workers are all in a state of mental, physical and emotional wellbeing. We do this by providing a conducive work environment where they can be productive and effective and by providing appropriate tools to work effectively. Our organisation prides itself in an open-door culture that encourages open communication between workers of different levels. Further, we organise annual screenings to ensure our workers are healthy. We believe the only way to attain anything as an organisation is through investing in our human resources. For this reason, we prioritise the health of our people.

In the next five years, Apex aspires to be the Best Private Health Insurance in Ghana in terms of: prompt claims payment, customer care, benefit innovation, professionalism, and delivering on promises.

## OUR VISION

To be the most preferred private health insurer in Ghana and beyond.

## OUR MISSION

To make healthcare accessible and affordable to every Ghanaian resident using state of the art technology, operational efficiency and a continual improvement in service quality

## OUR VALUES

- Professionalism
- Responsiveness
- Reliability
- Assurance
- Empathy

WE PUT OUR  
CUSTOMERS FIRST.  
IMAGINE IT'S POSSIBLE  
AND DO WHAT MATTERS  
FOR THE CLIENT

## ABOUT US

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LIVE LIFE TO THE FULL

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APEX HEALTH INSURANCE

Mrs. Patience  
**Akyianu**

Chief Executive Officer, Hollard Group  
2020 CIMG Marketing Woman of the Year

*Leadership in  
Excellence*

It is no mean feat to be named the Marketing Woman of the year. Yet, the CEO of Hollard Group; Patience Akyianu, has gracefully assumed this role for an amazing work done in the year 2019. Being a well-rounded business leader with a wealth of experience, strong commercial acumen and over 27 years' experience in Banking, Finance and Insurance, it is no surprise that she has worked her way to excellence in the eyes of the Certified Institution of Marketing, Ghana. HR Focus Africa, in a bid to uncover the secret of her excellence asked Mrs. Akyianu a few questions and this is what ensued:

**HRFA: Who is Patience Akyianu, and what is your unique philosophy of life?**

**PA:** Patience Enyonam Akyianu (nee Korsinah) is the first of three girls born to Wisdom Sedofia Korsinah and Esther Ababio (both of blessed memory). I am a grateful product of Wesley Girls High School, in Cape Coast. I am blessed to be the wife of Lawyer Kwame Akyianu and the mother of Awurama and Nana Banyin Akyianu. As a Christian business leader, I believe in bringing my whole self to work by integrating my faith and work. For me, incorporating faith and work provides freedom to fulfil my destiny in the workplace and is the key to running a successful business. My philosophy of life is found in Matthew 5:16- "Let your light so shine before men that they may see your good deeds and praise your Father in heaven."

**HRFA: What drives your quest for leadership?**

**PA:** I approach every task I am assigned or any role I find myself playing, as if I am working for the Lord; so, I do it with all my

heart, knowing I am not only accountable to human masters but to a higher authority. I am therefore very passionate about everything I do and believe in giving it my best shot. I also believe in having staunch positive values that are best described by my alma mater, Wesley Girls High School, as "Live pure, speak true, right wrong and follow the King." Ultimately, my goal is to make a significant impact wherever I am privileged to lead. I know I am a role model to up and coming women and this reinforces my passion to lead by example and be a positive influence.

**HRFA: What will you describe as your main accomplishments as the CEO of Hollard Group?**

**PA:** I am immensely proud of the work our team in both the General and Life Insurance business, has done in building fruitful and unconventional partnerships to enable better access to insurance. Our list of partnerships is growing, with key corporate institutions like VIVO Ghana, Retail Giants like Melcom, bancassurance partner banks such as Absa, FNB, Stanbic and affinity partners Viva Solutions, Franko trading, Atlantic Phones, and Samsung; brokers; and franchisees running Hollard's increased number of Hollard2U centers across the country. We recently launched an industry-first virtual insurance product, Hollard ChatInsure, and its chatbot Araba Hollard. As Ghana's first virtual insurer, this innovative product allows customers to sign up, process and purchase our insurance products through WhatsApp. Just dial 0242426412 via WhatsApp and Araba will help you meet your insurance needs. We are further diversifying Hollard Ghana's distribution channels via retail collaborations,



and internally, bringing our digital enterprise risk framework up to global standards. We are also doing just as well with claims payment, with customers expressing satisfaction with our speed and care. In addition, the company's vibrant brand is now more visible across the country and increasingly, Hollard is becoming Ghana's favorite insurer.

Hollard Ghana's purpose to enable more people to create and secure a better future is translating into exceptional, sustainable, and inclusive growth and a deepening of insurance penetration in Ghana. For the last three years, Hollard has achieved the exclusive accolade as Top Employer of the Year by the prestigious Top Employer Institute. Our efforts at positioning Hollard Ghana as a digital-first and vibrant and youthful brand have been truly impressive. We have gained market share in the last 24 months, with our general insurance business, Hollard Insurance Ghana moving two steps up to top 3 position in terms of revenue in 2019, with an impressive double-digit growth. Our life insurance business, which only started two years ago, has grown organically with a unique sales model and innovative products that are making this business gradually popular with customers.

**HRFA: Congratulations on winning the CIMG Marketing Woman of the Year! How did it feel the moment you were called to receive this prestigious award?**

**PA:** I was elated, but somewhat subdued and humbled by the recognition and very grateful to God for this honour. The CIMG awards are arguably the most prestigious and credible in the business community, and I feel really privileged to be the recipient this year. I was not expecting it, so I am truly thankful.

**HRFA: What does this win mean for the CEO of Hollard Group? What are your next steps?**

**PA:** This is a win not just for me or for Hollard Ghana, but for the entire insurance industry. It is an acknowledgement of the important role of insurance as a tool for socio-economic development. Insurance is a force for social good and a catalyst for positive and enduring change. I am encouraged by this award to continue to champion insurance excellence in Ghana. I am on a mission to demystify insurance by simplifying processes, making insurance more accessible, creating awareness and intensifying education, so Ghanaians can appreciate the role insurance plays in helping them to prosper.

**HRFA: What are three key projects you have been focused on achieving in the insurance space in Ghana?**

**PA:** Increasing access to insurance through diversified retail and digital distribution methods, via our Hollard on-the-go booths in Melcom and Shell stores; driving increase in corporate life insurance through Group Life insurance spearheaded by our life insurance business; and making insurance more palatable to ordinary Ghanaians through relevant and vibrant messaging.

**HRFA: In what ways do you hope to pioneer and inspire change in the world of work in Ghana?**

**PA:** Clearly, the COVID-19 pandemic and the opportunities it brought have proved you can work from anywhere in the world and you don't necessarily need to be based in a particular location to work effectively. I keenly look forward to the day where many of us will hold global roles whilst still predominantly based in our home country Ghana. This will be a mutually beneficial outcome as employers will save cost related to relocation and employees can gain international exposure whilst still living and working in a familiar environment and only travelling when the exigencies of the job require it. In addition, HR Functions should support organisations to put systems and procedures in place

for staff to work effectively from home going forward and policies governing flexi work must be adopted by as many organisations as possible.

**HRFA: As a CEO, what are your thoughts on work-life balance?**

An unbalanced life is an abomination, the bible reminds us, so life must be lived totally. Everyone must pay attention to their mental, emotional, spiritual, and physical well-being and spend time attending to all these important areas. Succeeding in one's career takes very hard work and sometimes entails making great personal sacrifices. There are times you will need to invest an inordinate amount of time in your work, but this should not become a permanent feature of your work life. We all need to establish the right work life rhythm which incorporates spiritual activities, family life, social life, recreation, self-care, and rest, so we can function optimally.

**HRFA: How do you recommend young business executives prepare for the heights of their career, taking into consideration the idea of work-life balance?**

**PA:** Life is about choices. Identify early what is important to you in life and let this guide you in putting down a vision statement for your life; then have goals you can work towards. Be intentional about acquiring the relevant skills, competencies, experiences that enable you achieve your vision. Make the most of every opportunity you are given by being passionate and good at execution. Faithfulness and diligence will open more doors for you to your next level.

Finally, you need a good support system, starting with your spouse, if you are thinking of marrying. It is important you marry someone who believes in your potential and will support you to develop it fully. You also need to find the right people to delegate some of your duties to. Identify those tasks you do not need to do yourself and find someone to help you. Surround yourself with wise counsellors – mentors, coaches, sponsors role models.

**HRFA: Where do you hope to steer Hollard Group in the next few years?**

**PA:** Our strategic ambition as a group is to be market leader and top 2 in terms of market share and profitability. We will continue to live out our purpose and are confident this will enable Hollard Ghana to become the country's favourite insurer and the most loved brand both internally and externally.





# Save Money

## This “Christmas” -here’s how

By: Ewurabena Neequaye

This year has been an amazing and interesting one. Too often, there was something shocking happening at one part of the world. More than anything, people have witnessed and experienced economic turmoil or financial constraint, as the world is going through a global pandemic. With that in mind, this is a good opportunity to get creative financially in this yuletide season. Here are a few ways you can save money this Christmas season and beyond.

### 1. Discover your gift-giving philosophy:

In this season, gifts are one of the major expenses made by families and individuals. To rectify the problem of overspending, consider the motivations behind your giving. Do you give out of obligation, or are you trying to impress others with how much you spend on them? Once you decide the reason behind your giving, you will be more guided in the gift choices you make.

**2. Budget & Track Spending:** This point is very key to every Christmas shopping list. You should draw a plan of how much you intend to spend per gift, and actively

work towards not exceeding that limit. As you have decided the right budget to go with, it is necessary to track your spending to ensure that you have not exceeded your budget. Tracking your spending will help you allocate excess budgets in the right areas, to ensure that you have not exceeded the overall budget for the season.

**3. Rein in other spending:** The season of Christmas is usually associated with many events, and other money-splurging activities. A good step to take will be to spend less on other expenses, to make room for Christmas celebrations. If you must participate in the many events that take place in the Christmas season, something else must give way in your spending budget for new things that come up.

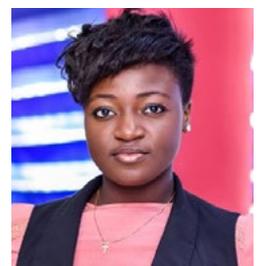
**4. Choose time over money:** It is in seasons like these that the adage “It is the thought that counts” has more meaning. The thought behind making valuable time to spend with friends and family can bring more joy than any other gift would. Invest in spending time with the people you love;

that is a gift that money cannot buy.

### 5. Give fewer gifts and live by the list:

This year has been tough on everyone in one way or another. You could try having a conversation with your family about skipping gifts altogether, to help every cut back on spending. If that does not work, put down a list of people who you must gift and stick to the list. Make a list with your budget in mind, to ensure that you are not going beyond your spending limit.

There are many more creative ways to save some extra money in this season. With the same principles, these points could be of use even after the Christmas season: check your motivation, track your spending, invest in memories and people, and do not be quick to spend when you are not required to. Merry Christmas and have a wonderful new year!



Ewurabena Neequaye  
Editor-In-Chief  
HR Focus Africa



# Simple Office Exercises



Incorporating physical activity into daily life is essential for overall health and well-being. Those with office jobs who find themselves sitting at a desk for 8 hours every day are in danger of the many symptoms and diseases an inactive lifestyle can bring. With these 10 Simple Office Exercises, you will be able to lead a longer, healthier and more productive life. It's recommended that you do these exercises frequently throughout the day.

## 1. Neck Rotations

Relax your shoulders, lower your head and very slowly roll it all the way around clockwise, then alternate to the opposite direction, at least 3 times each side. Raise your chin up and slowly twist your neck to each side, at least 5 times each side. Tilt your head down and try touching your chin to your chest and hold for a few seconds.

## 2. Shoulder Warm-up

Interlock your fingers in front of your chest at your shoulders' level, with your palms facing forward and gently straighten your elbows, holding it for at least 15 seconds. Then interlock your fingers behind your back with your palms facing backwards whilst gently straightening your elbows and raising your arms up. Hold this position for 15 seconds and repeat these two exercises.

## 3. Chair Squats

Stand in front of your chair with your feet shoulder-width apart and slowly lower your body towards the chair, without actually sitting down. Some key points

with this exercise are to keep your knees behind your toes, keep your body weight over your heels, keep your back straight and put your arms out in front of you to help with balance. Do at least 15 repetitions.

## 4. Desk Push Ups

Find the angle at which you are able to perform this exercise. The higher the incline, the easier the movement, therefore everybody can perform this movement. Place your palms on the edge of your desk and lower your chest until you make a 90-degree angle with your elbows, then push back up. Repeat this at least 15 times.

## 5. Chair Leg Extensions

This exercise is simple. Just extend one leg out in front of you for 10 seconds. Then repeat on the opposite side. Do this at least 10 times for each leg. Also, you can try this exercise with both legs.

## 6. Chair/Desk Tricep Dips

Step away from your chair or desk, whilst holding the edge, and come down so you have room to push up and down with the back of your arms (your triceps). Keep your body tight and push up and down so your arms are going to and from a 90-degree position. Slowly push back up to the straight arm position. Repeat this movement at least 15 times.

## 7. Seated Bicycle Pedal

Sit on the edge of the chair with your palms on the edge to give support to your upper body. From here, lift your legs

and rotate them as if you pedalling on a bicycle by bringing the knees up and down, alternating legs while keeping your core muscles contracted. Do this for 30 seconds, have a 30 second rest, then repeat another 2 times.

## 8. Seated Spinal Stretches

Whilst sitting in your chair, keep your feet wide apart, flat on the floor and your glutes firmly in contact with the chair. From here, slowly slide your hands down to your legs until you reach the floor (or as far as is comfortable). Exhale into the stretch whilst you move downward.

## 9. Deep Glutes and Inner Thigh Stretch

Sit on the edge of the chair with your left foot flat on the floor, placing your right ankle across your left thigh, over the knee. From here, bend forward, stretching out your legs and keep your back straight. Hold this stretch for fifteen seconds and then repeat on the opposite side. This stretch is great for relieving back pain.

## 10. Trunk Rotations

Start with your feet placed flat on the floor and use your backrest to pull your upper body round in one direction in order to stretch the spine and core muscles. Hold the stretch for 15 seconds and then repeat on the opposite side.

Written by : Editorial Team

# Battling COVID-19 – Nyaho's success story

Since December 2019, the world was set on an unprecedented course with the outbreak of Coronavirus. Global economies have been impacted and businesses have had to adopt various strategies to be sustainable during and after the pandemic.

Nyaho Medical Centre, one of the leading private health facilities in Ghana, like many other businesses has had to adopt different strategies to continue providing quality health care to patients while protecting staff and patients from infection.

At the onset of the outbreak in Ghana, Nyaho Medical Centre activated its Business Continuity Plan (BCP) in which non-clinical staff started working remotely from home. This also enabled efficient social distancing at the Centre and created enough room for clinical staff to continue providing quality care to patients.

Secondly, with over 50 years operation in Ghana's health industry, Nyaho Medical Centre has gathered enormous experience in managing pandemics and this experience spurred a number of actions such as developing clinical protocols to pick up any possible infection very early in the care delivery process. Through these protocols the centre was able to protect its staff and patients from COVID-19 infection.

Thirdly, through strategic partnerships, Nyaho Medical Centre was able to set up the first approved private COVID-19 testing and treatment centre. This significantly supported government's effort in testing and treatment as well as reduce the rate of infection in Ghana.

On Employee Engagement and Wellness As a key player in the healthcare industry, our staff and their families are of key importance to us. Our role as front liners in the fight against Covid-19 made

this period an even more trying and challenging one for our employees.

Firstly, monthly engagements for staff were initiated with the Managing Director to pulse check on how employees were feeling and to update employees on happenings within the organisation.

Secondly, as part of our business continuity plan, there was a designated role for employee engagement on all matters relating to the pandemic. This was to create a point person to whom all concerns will be addressed and from whom relevant communication for employees will come.

Thirdly, two (2) employee psychology clinics were set up each week for all our sites. This afforded our employees the opportunity to get professional help in dealing with their fears and stress.

Fourthly, employees who on rare occasions contracted Covid-19 received daily support from our public health department and Culture & Change Manager. The Managing Director and HR Director make random checks on these persons. For such persons there was also a claim cover with our insurance provider for Covid-19 diagnosis and hospitalization.

Fifthly, a weekly newsletter communication was initiated as part of increasing engagement with our employees during this trying time. The outcome of this is to celebrate employees, connect and communicate with employees on relevant topics weekly.

## Plans for the Future

The vision of Nyaho Medical Centre is to be Africa's most trusted name in healthcare. To achieve this vision, the Centre has embarked on an expansion programme to increase its branches across the country in partnership with the International Finance Corporation (IFC),

starting with Tema, Kumasi and Takoradi.

Through the expansion programme Nyaho Medical Centre will be able to extend the quality care it is known for to other parts of the country.

Another goal of the centre is to improve the delivery of quality care through innovative technology. In 2020 Nyaho launched virtual care platform – 'serenity' to enable patients access healthcare virtually. Currently under pilot, this technology is expected to transform service delivery at Nyaho Medical Centre.

Finally, a critical component of delivering Nyaho's vision is by focusing on its people, empowering them to deliver consistent patient-centered care to patients. Recently, the centre has embarked on building a culture of trust through many HR interventions. This will promote openness and transparency among leadership and staff as well as set employees up for success.

Technology in healthcare has become critical now more than ever in the delivery of quality care to patients. Nyaho Medical Centre is already on the journey to transform the lives of patients through technology. The launch of the serenity platform which is the virtual care platform for Nyaho Medical Centre is the first phase of the technological transformation expected in the next few years.

In the next five years, Nyaho Medical Centre is expected to be operational in three additional sites across Ghana – Tema, Takoradi and Kumasi and impacting lives of patients, their families and the communities. Nyaho Medical Centre is expected to have strengthened its leadership in Ghana's health industry by delivering quality care to patients and impacting the communities in which it operates.



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**NYAHO**  
MEDICAL CENTRE





# NOVA WELLNESS CENTRE - THE STORY SO FAR

**N**ova Wellness Centre, being the most preferred and most affordable Chiropractic Healthcare facility in Ghana, is focused on improving the lives of members of our community through natural means of treatment. For eight years, Nova Wellness has worked towards creating a world class holistic wellness center for the purpose of empowering all to live healthy and fulfilling lives in mind, body, and soul. In a conversation with HR Focus Africa, the founder and CEO of Nova Wellness, Dr. Mrs. Naa Asheley Dordor shared some insights into Nova's work, her journey of successes and failures as an entrepreneur and future aspirations of the wellness center.

**HRFA: What inspires the kind of work that NOVA does?**

**NAD:** There are a lot of people in Ghana who suffer from musculoskeletal diseases such as neck pain, backpain, headaches, and joint aches; and most people usually resort to using medication to solve these problems. For the past eight years, Nova Wellness has worked to help people treat such conditions naturally, and to prevent unnecessary surgeries. What inspires us every day to do this, is getting the chance to see people get rid of their pain and be more functional and effective at work, living a better life. In essence, our inspiration simply comes from being able to put smiles on people's faces by helping them to live healthier.

**HRFA: What are the procedures and techniques that are used to help people with musculoskeletal diseases?**

**NAD:** We mainly use chiropractic adjustments; the world's biggest natural health science. We use our hands to manipulate and adjust the spine to relieve pressure and pain. Once we adjust the spine, the body functions better and

heals. We also do massage therapy, some physiotherapy and in the next few days, spinal decompression, which is state of the art technology that will be the first of its kind in Ghana to help people with lower back conditions.

**HRFA: What have been some of the challenges and successes since the company's inception?**

**NAD:** The biggest success for me is having been able to help so many people improve their lives over the years. Once people have less pain, they are more productive and effective in different parts of their lives. Each time we are able to help someone get better, it gives me a lot of satisfaction. Our good work has also come with some awards; for example, in 2017 and 2018, the SMEGA gave Nova Wellness best Health Facility in the SME sector. I was also given an honorary award in the 40 under 40 scheme, for my contribution to chiropractic care in Ghana. As far as failures or difficulties, the biggest one has been balancing raising a family and being an entrepreneur. This is because in Ghana, there are very few Chiropractors and for this reason, it is difficult to find someone to fill in when I have to stop working. For example, for both times I was on maternity leave, I had to close my clinic. Getting other Chiropractors to support has also been a challenge, since there are not many of us practicing in Ghana. Another difficulty has been spreading the knowledge of this natural means of treating musculoskeletal diseases.

**HRFA: As an organisation conscious of wellness, in what ways have you ensured the wellness of your staff?**

**NAD:** We encourage our staff to live in the wellness paradigm. We organise periodic health walks and aerobics, we

recommend chiropractic adjustments and massages and we do not allow fizzy drinks or junk food, in a bid to be perfect examples to our patients.

**HRFA: From your experience, what are the most common misconceptions of wellness, and how has NOVA addressed these?**

**NAD:** In Ghana, one major misconception is that it is expensive. When people hear of a wellness center or wellness therapies, they assume our services are a luxury reserved for only a particular class of people. To combat this, we make our treatment plans specific to people, in that we come up with treatments that are affordable for every individual. For this reason, we have patients of different occupations, from teachers to market women, to street hawkers, frequenting the wellness center.

**HRFA: What is Nova Wellness' vision for wellness in the corporate world, 5 years from now?**

**NAD:** Five years from now, we are looking at companies being very proactive in wellness for their employees in the area of ergonomics. People need to work in environments that help them, and not hurt them. A good example of ergonomics is posture; how well people maintain their bodies as they work. We are very passionate about helping corporations develop ergonomic systems which will support their employees while they are working to prevent musculoskeletal diseases from coming in the first place.

In five years, we are hoping to have a country where a lot of corporations are well informed and educated about how everybody in the organisation can maintain proper posture, remain active, and productive at the same time.

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# Fighting the Silent Killer; By Changing Your Lifestyle

By: Gwendolyn DeGraft Johnson

Perhaps you have heard stories of people who seemed to be in perfect health, had no glaring medical problems and had to be rushed to the hospital due to a heart attack or a stroke OR you may have been in this situation yourself. These are some common complications of Hypertension or as it is commonly known, high blood pressure. Hypertension is when the pressure with which blood moves through your blood vessels is consistently high.

High blood pressure is nick-named the silent killer because unlike other medical conditions like Malaria, it does not present obvious symptoms that would give an indication that there is something wrong within the body. There are factors which predispose one to getting hypertension such as having a family history of hypertension, smoking, excessive alcohol intake, high salt intake and obesity. Some of these factors are well under one's control and thus can be modified to reduce the risk of hypertension while others cannot be changed. Most people are unaware that they have hypertension and only find out for the first time when they are admitted to the hospital as a result of its complications. Therefore, it is imperative to have your blood pressure checked regularly in order for any

changes to be identified and addressed on time. Making a commitment to lower your blood pressure levels is the first step in combating high blood pressure and this involves lifestyle modification, and medication when necessary.

To prevent or control high blood pressure, aim to eat foods such as fruits, vegetables, whole grains, nuts and legumes as well as lean meat and fish and low fat dairy foods. Limiting one's intake of foods with a high salt content, saturated fat and trans-fat, red meat and sweetened beverages also helps in reducing one's risk of getting hypertension. By adopting the habit of reading food labels, you can choose foods more wisely. Generally, the higher your salt intake, the higher your blood pressure and for that matter salt intake should be no more than 2,400mg/day.

One of the most important methods of controlling one's blood pressure is by being physically active. A moderate to vigorous level of exercise for 3-4 days of the week with an average of 40 minutes per session is recommended.

If you take in alcohol excessively, limit your alcohol consumption to at most, two

drinks a day for men and one drink a day for women. A drink is one 12 oz. beer or 4 oz. of wine. If cutting back on alcohol will be difficult on your own, there are support groups for this which your healthcare provider can assist you with.

Smoking is a proven risk factor for heart attack and stroke but its connection to hypertension is still under study. However, both smoking and exposure to second-hand smoke increase the risk for the build-up of fatty substances known as a plaque within the arteries, a condition known as atherosclerosis for which high blood pressure is known to accelerate. Every time you smoke, it also causes a temporary increase in blood pressure.

Hypertension is a disease that is really SILENT until complications develop. Let's all make an effort to silence the SILENT KILLER by living healthy and active lives!



Gwendolyn  
DeGraft Johnson

# MTN Pulse

## BUSINESS CHALLENGE 2020

The 4th edition of the HR Focus Business Challenge was dubbed the MTN Pulse Business Challenge Competition. The annual tertiary competition was organised in partnership with MTN Ghana for the purpose of nurturing business leadership in students. With a grand prize of GHS10,000 at stake, students submitted elevator pitch videos, stating unique features about themselves and why they believe they can come out as champions in the competition. Starting with about 29 tertiary students, the participants worked in teams to solve several business case study challenges that provoked their critical thinking, innovation and business knowledge.



The first elimination event saw 20 contestants move onto the next stage. After another round of business case study analysis and presentations, ten contestants qualified to go to the next round. The top 10 were challenged to do activations and were individually required to respond to think through a business challenge and present feasible solutions to the judges.

Serving as Judges for the competition were: Mr. Guido Sopiimeh, Marketing Planning & Analytics Snr. Manager, Scancom Ltd (MTN Ghana), Mr. John Appiah, Founder and CEO, A-League Consult, Mr. Kofy Hagan, Executive Director, L' AINE Services Ltd and HR Focus, Daniel Annang, Marketing Manager, L' AINE Services Ltd and Nana Asantewaa Amegashie, Senior Manager, Segment Marketing, Scancom Ltd (MTN Ghana)



The top five contestants are expected to battle out the title of the champion of the competition and the claim to the cash prize of a whopping GHS10,000. The top five finalists represented five different tertiary institutions, Kwame Nkrumah University of Science and Technology (KNUST), University of Professional Studies (UPSA), Wisconsin University, University of Ghana Business School (UGBS), and Ashesi University.



At the end of the day, Felicity Incom of KNUST won the competition and claimed the grand prize of GHS10,000. The first runner up was Samuel Safo Owusu, a student of Ashesi University and James Damptey of UPSA came out as the third runner up of the competition. The entire competition was held observing all protocols, and ensuring that all contestants, judges and organisers are safe and do not contract the COVID-19 virus.



## Edwin Amoako Commercial Director, Fanmilk Limited, (Danone)



**M**r. Edwin Amoako is a member of CIM-UK, ICM-UK and C.I.P.R-UK and holds an MBA in International Marketing from Staffordshire University and a BSc Management with Computing (Marketing) from Regent University. Mr. Amoako was named the CIMG Marketing Practitioner of the Year at the 2020 edition of the Chartered Institute of Marketing, Ghana (CIMG) awards in Accra. His role as the Commercial Director of Fanmilk Ghana is so significant that he is recognised as one of the brains behind the success story of Danone Ghana (Fanmilk Ghana).

HR Focus Africa had a conversation with Mr. Amoako about this laudable win for his career and his team, and this is what ensued:

**HRFA: Congratulations on winning Marketing Practitioner of the Year! What is your secret?**

**EA:** Thank you! First of all, I want to thank CIMG for doing me this honor. It is one thing to know you have worked hard, but it is a very different feeling to be recognised by peers and industry players under the umbrella of a respected body like CIMG. For this I am grateful. Look, there is no secret really. We have just been super focused on the consumer. FanMilk, which I am sure you know is now Danone, has for several years delighted Ghanaians with delicious and healthy products. Recently what we have done is to focus even more on the consumer and introduce innovations that meet our people's needs - from a product, positioning and pricing

point of view. We have been blessed that our innovations have been well received by our people, and in just one year, several of our products like SuperYogo, FanYogo Mango Passion, Cocopine, Funky Banana have all become household names.

**HRFA: Over the past year, Danone has released amazing new products. Just recently you introduced a new premium ice cream. Tell us a bit more about it.**

**EA:** Our most recent launch is GoSlo, and this is something we are very proud to say is the first homegrown premium icecream brand made in West Africa by West Africans. From concept to product, the brand was cocreated with our consumers.

At Danone, we believe life was never meant for us to rush through to the end, but to experience. No matter how busy life gets, we need to scoop out time for the things that really matter. That is why we created goslo. It is the ultimate in indulgence, and comes in 4 flavours – Salted Caramel, Cookies and Cream, Chocolate Almond and Peanut Butter. Try GoSlo today.

**HRFA: What will you describe as your strength as the Commercial Director and how has it influenced your team and your team's marketing campaigns?**

**EA:** That's a tough one because there are a number of things to say. But the more I reflect, the more I come to the realisation that as leaders, we are really

nothing without our teams. Therefore, surrounding yourself with the right people is 90% of the job done as a leader.

Do you know that when CIMG first contacted me regarding the award, the first thing I did was tell my team that the award is actually for them?

I believe the key role of a leader is to inspire. In leading my team my aim is always is about making them BETTER as a result of my PRESENCE and making sure that IMPACT lasts even in my ABSENCE.

I am quite convinced that we have the best and most vibrant marketing department in the country. This team spirit is a major strength which inspires a lot of the work we do here.

**HRFA: After this award, what are your next steps as Marketing Practitioner of the year?**

**EA:** I am glad you asked. You see I believe leaders should not just be satisfied with occupying a high position. As we keep rising in our careers, we must be interested in becoming better human beings to benefit others. So, going into next year, I look forward to deepening my community impact, coaching and mentoring. Of course, delivering business results remains priority, but beyond that, always remember that there are people out there who need encouragement or just a kind word. If I can spread happiness in their life, I will be fulfilled.

# Go Slo

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# Christmas banana snowmen

## Ingredients

- 2 bananas
- 1/4 of a carrot
- Handful of currants or sultanas chopped
- 3 strawberries
- 6 grapes
- 6 skewers

## Instructions

- Cut the bananas into thick slices (approx. 9 rounds per banana)
- Peel the carrot and cut into small triangular slivers for a pointy nose
- Trim the stem from the strawberries and then cut in half. You should get two hats out of each strawberry
- Cut the grapes in half. (We only used the smooth half and ate the stem end)
- To assemble, thread three slices of banana on to each skewer followed by a strawberry hat and grape half. Gently press the currants into the banana slices to create eyes and the buttons on the body then add the carrot nose
- Serve immediately

**Tip:** Chop everything up, place all the bits in separate bowls and then have the kids assemble the snowmen.

**Safety note:** Please be careful with using sharp skewers when cooking with children. If necessary cut or break off the pointy end to avoid injury.

Bites on  
the Run



## Questions Hitting HR with Dr. Mrs. Ellen Hagan

**Dear HR,**

I have worked at my company for 2.5 years. My boss knows I am a strong performer and promised to promote me. However, my boss's boss wanted me to report to a different supervisor. I said no, and I did not get the promotion. But since my boss knows I am good at what I do, he always asks me to review other people's work. Is this fair?

**Singed,  
Unpromoted Worker**

**Dear Unpromoted Worker.**

Sorry about what you are going through. It sounds like you are going above and beyond at your job and demonstrating a strong work ethic. It is not abnormal for an employer to make full use of an employee's skills without providing immediate recognition, monetary or otherwise. Unfair isn't illegal.

So, what can be done? When your boss asks for your help, do not say no. Unless you are circumstantially unable to complete a task, saying no could be perceived as uncooperative, rude or even insubordinate. Based on what you shared, it is clear they believe you are ready for promotion. As such, consider exercising more flexibility, and be open to working for a different manager or department.

Without flexibility, you may not move up soon—or at all. Recognize new opportunities when they arise. Continue to showcase your talent and handle new assignments and responsibilities in stride. Your can-do attitude will be appreciated, and that promotion you were looking for—be it in a title, pay or otherwise—might be just around the corner.

**Singed,  
HR**

# Word Search Elections Glossary

S A U T H E N T I C A T I O N A W U Z O U B J E D D X I A N  
 U L K Y B Z T E S O U A Y H T A I O M A U U L R E F V P J O  
 C B V K U H C O W N T D S T J E Y R N W N E Q Q K M F T O I  
 U U N O L L I B V S J N Y S E I O B E B C E E T N E S B A T  
 A X F I T X I E D T D O L V O N H U Z T N W L A R Z X N S C  
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 L A B O U R N T C T A I G E O G I R Y O A R I O E R Q C M L  
 W D X V H J C G O U J K V I G R A A Y H B M C T N K C L A E  
 C A N D I D A T E E R O F P T L D E T C C T E Z A T J R N H  
 I J T H X C K Z J N G K O Q I A K P O I H P L A W L X P D H  
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 U I N H G F I R Q Y L E J H A H P M T M T N E W J K Z G T M  
 A M A Z Z N C S O I N Z L Y M U I D V C U N S W J I Z J E G  
 W B D X O E H A N X N Q H E L Z D C F H I L Z P I G Y S I R  
 O K G M Z S T G G E U V D S G M N A Y A K Z D C M B B E Z R  
 F X M L Q O O W N P M Y O X D A Z B T M V X P H L D T D A G  
 T O E A E L M U D N E R E F E R T S S F R F X B I Y R A V P  
 C O S F E R A U G U Y B O L M E B E M F B U Q X V C W X A J  
 X J L G E O O D U E R A P T O A N K S M I N I S T E R B A N  
 E L A L C W P A A L J R K F C G O N J E E R V L P X S O M Z  
 S L U T A Q L K N P V V A D R M I H P W D B L B P X K A A K  
 Q Z A I D B T G O J W Y Q U A X T E D A A I G W E K V R C T  
 Z L H J A A B Z J I G H X A C D U Y C D H W I V H Z B D S U  
 M V Y T V F P N H R D K O I Y P L D F V S I I X P U W M L S  
 E Y H U L X F N T N A L B F R Z O M N U Z X M P S E C K N L  
 U J X T S F V B Q Z Z F T M I A S Y H Z A F R G D M K Y R H  
 W A P K J J A U B W D U M U Z Q E Y I W B W I V L I P K P A  
 A U W L G T D F M P J T O N H D R I X J G C N A F R W B Y E  
 G I E Q O S M K N L S Y L H Q B S R A L U P O P O T F A U Q  
 W M G B Q G A W D F Z S L Z T H O J Q Q J P M X O H Z D C I

Absentee  
 Abstained  
 Associations  
 Authentication  
 Ballot  
 Bill  
 Board  
 Box  
 Candidate  
 Caucus  
 Common

Compulsory  
 Constituency  
 Criteria  
 Delegates  
 Democracy  
 Digital Key  
 Election  
 Electoral  
 Governor  
 Labour  
 Law

Legal  
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