

# HRFOCUS

HUMAN RESOURCE MAGAZINE Free Quarterly Magazine

September 2010

## INNOVATION:

Transforming Ideas into Wealth

### SPOTLIGHTS:

**Mr. Ben Dabrah**  
MD, Barclays Bank

**Silver Star**  
Auto Limited

**Ghana Institute**  
of Consulting



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## Editors' Letter

Imagine you were stuck on a desert with no food and no water and as you find yourself trudging in the desolate land of sand and heat, the only thing that is on your mind is your desperate need to quench your thirst.

The hope of eventually discovering the proverbial oasis you have read about so many times in books becomes more and more elusive as the days go by.

Then, it starts to rain.

Alas, you have no container to collect the rain water. You drink little gulps of the rain water using your palm as a scoop.

You have an umbrella to prevent yourself from getting soaked by the downpour, but the thought of using your umbrella (turned the wrong way up) as a container is written off as soon as it comes to mind. Why? Maybe because you thought it was unconventional; maybe you thought it was unhygienic; maybe the need to prevent your clothes and hair from getting wet clouded your better judgement of thinking about water for the days ahead.

That is how quickly innovation is often subdued by the conventional or safe way of doing things.

Now in going through dry spells at work, we have each had our own personal battles when thinking 'what should I do now?',

when we find that business is not going as expected with either a decline in sales or a failure in achieving targets. That is when we often come up with brilliant ideas. Quite often though, we become our own wet blankets and say "this will never work".

We at HR Focus are asking "how do you know it will not work?" and we challenge you to turn your umbrella upside down to catch the rain. You can do this by walking right into your boss' office and present your absurd idea that may increase sales if executed right.

The great Albert Einstein said "If at first the idea is not absurd, then there is no hope for it".

Well, HR Focus did not say it (Einstein did) and if you will not take our words for it, we urge you to go on and read the interesting array of features and articles on innovation written by experts from different fields in the pages ahead. We also have our Health, Finance, HR and Labour columns to add spice to our theme and keep you completely satisfied.

Do visit our website: [www.hrfocusmagazine.com](http://www.hrfocusmagazine.com) and tell us how you think we can make HR Focus better for you.

It is with great pleasure that we present to you the September 2010 edition of the HR Focus Magazine.

Enjoy!!!

# The Funeral Finance Plan

## **"My cheque was ready in no time"**

When I lost my mother two months ago, I was experiencing financial hardships and I had completely forgotten about my Bancassurance policy underwritten by **ELAC**.

The policy was only a year old at the time. I presented the necessary documentation on a Friday and filled a claim form. On Monday, a phone call from **ELAC** just put a smile on my face. My cheque was ready for collection.

I left the **ELAC** office with so much joy in my heart knowing that I could give my mum a befitting burial.

*- Christiana Larley*

## **"I will recommend the Funeral Finance Plan to everyone"**

The process was very short and painless.

I was indeed delighted because I expected a rather cumbersome process. I however received the cheque in less than 48 hours.

For me, it eased my stress because it helped me put things in order before the one week celebration of my late father.

The policy has good benefits and I will certainly recommend the policy to everyone.

*- Emelia Coleman*

## **"The cash was so quick I enjoyed my peace of mind"**

My experience with **ELAC** is a memorable one. I expected the claim process to go beyond two months especially because I live outside Accra. Funerals are

becoming expensive these days and can be stressful if you cannot meet the financial obligations towards the burial of your loved ones.

I was pleasantly surprised when I was called to pick my cheque within a few days after submitting my claim request. This helped me tremendously and I really enjoyed some peace of mind during those difficult times thanks to **ELAC**.

*- Georgina Abena Quarley*

## **"I received my claim in a record 3 hours"**

**ELAC** did give me a painless claim experience. I was very surprised about the time frame within which I was given my cheque. I received the cheque within 3 hours of filling the claim forms and what blew me away was the fact that I was able to cash the cheque the same day.

I did not face any problems proving that I was bereaved. I understand the processes involved are quite stressful in other companies. I am very glad to have taken the policy from **ELAC**.

*- Maxwell Kwaku Oforu*

## **"Making my claim was so smooth and simple"**

My claim experience with **ELAC** was very smooth since I had all the documentation needed for the process. This was explained to me when I signed on the policy and so I entered the **ELAC** office and presented the right documents.

Staff of **ELAC** I must say are very receptive and they helped me go through a simple and smooth claim process.

*- Percy Duker*

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By Revina A. Acheampong

## News

## IS GIPC PROMISING MORE JOBS?



Mr. George Aboagye - CEO of GIPC

In a press conference held on 27th July 2010, GIPC boss Mr. George Aboagye said 89,483 jobs were expected to be created for 2nd quarter 2010.

With the current unemployment issue in the country, this comes as a relief for Ghanaians.

In his report, Mr. Aboagye stated that the total number of jobs expected to be created for Ghanaians with the current registered projects which stand at 105 is 89,483, as compared to the 4,107 jobs created for the same quarter in 2009. A total of 110,050 jobs are expected to be created in the first half of 2010 from registered projects. 94,952 of the jobs to be created representing 86.10% will be for Ghanaians whilst the other 15,098 (13.90%) goes to expatriates.

He said, "GIPC is committed to ensuring that Ghana becomes the preferred investment destination for investors across the globe." With investors like Galten

Agro and Soroma Capital Limited, he was optimistic more jobs will be created.

Currently, Galten Agro is employing 40 local Ghanaians for the operation of a modern nursery already in place, where 1,000 acres of Jatropha are being cultivated.

He further added that GIPC led a private sector delegation within the framework of Public Private Partnership (PPP) to meet with the International Foodstuff Company (IFCO), a U.A.E based Agro Company that expressed interest in setting up in Ghana. This, coupled with the introduction of the Turkish Airline into the airline industry, Ghanaians sure have a lot to smile about.

## New Pay Policy to Challenge Human Resource Departments

The Single Spine Salary Structure introduced has raised some questions in the country.

A trade unionist observed in Ho that with the new public pay policy, the capacities of human resource institutions could be stretched to their limits.

Mr. Gordon Bodza, Volta Regional Industrial Relations Officer of the Public Service Workers Union (PSWU) of the Trades Union Congress (TUC), suggested that institutions in the public sector must liaise with the Fair Wages and Salaries Commission (FWSC) to give relevant officers some training. The new policy had moved salaries administration from the arena of

qualification and date of employment into that of a complex mix of production indices and efficiency in determining wages and salaries.

Mr. Bodza said human resource departments must brace up to the work of explaining those indices that placed them on the various salary scales to their workers, based on facts and figures. He added that management of companies would have to readjust and refocus their human resource departments to fall in tune with modern strategic management styles to meet the challenge.

He further stated that all decisions must be transparent, defensible and justifiable to



prevent agitations that could distort the policy.

Mr. Maxwell Akoto-Mireku, the Volta Regional Secretary of the TUC, said Labour in general had no problem with the new scheme and would collaborate with FWSC to tackle the challenges.

Acknowledgement: [www.ghanaweb.com](http://www.ghanaweb.com)

## FIRST NATIONAL ENTREPRENEURIAL SUMMIT



Elvis Afriyie Ankrah

The first National Entrepreneurial Business Summit was opened in Accra.

The two-day summit had the theme "Creating Jobs Through Entrepreneurial Development -

The Better Ghana Agenda". The summit was organized under the auspices of 2M Success Associates and Centre for Creative Leadership in collaboration with the Ministry of Local Government and Rural Development, and sought to provide a platform for Small and Medium Scale Enterprises with information to help develop their businesses. Speaking at the programme, Mr. Elvis Afriyie Ankrah, the Deputy Minister for Local Government and Rural Development said that the theme for the summit was appropriate as it would be used as tools to accelerate the creation of jobs at the local level.

He added that the summit was purposely for a change of attitude based on these principles: vision, focus on talent, positive confession, hard work, discipline, endurance and faith.

He urged young entrepreneurs to copy business communities for their ingenuity towards accelerated wealth generation.

Awards were presented to entrepreneurs who had distinguished themselves in the country. Among them was Mr. Awal Ibrahim, Chief Executive Officer of Graphic Corporation for Media Creativity and Ms. Hannah Tetteh, Minister of Trade and Industry for small and medium enterprise development.



## GT BANK TOPS THEM ALL

The ninth edition of the Ghana Banking Awards took place at the Accra International Conference Centre in Accra.

Guaranty Trust Bank won the best bank in product innovation in the 9th edition of the Ghana Banking Awards. Also in the running was Ecobank Ghana and Agricultural Development Bank who won the second and third place respectively.

For the assessment of this category, both bank data and customer (both retail and wholesale) data were used. Factors considered included: relevance of the new products to the customers, product availability in the country and the world, and whether the product was entirely new to the market or was already on the market but had been significantly modified. GT Bank was

adjudged the bank with the most innovative product for the year under review.

Other awards won by GT were: best bank 2009, best bank in IT and electronic banking, best bank in short term loan financing, best bank in customer advisory services, best growing bank, and also the first runner up in customer care.

Among the winners were Ecobank for Trade and Finance, First Atlantic Merchant Bank for Medium Term Loan Financing, SG-SSB for competitive pricing, and Standard Chartered Bank for Corporate Social Responsibility.

*Acknowledgement: [www.myjoyonline.com](http://www.myjoyonline.com)*



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# INNOVATION:

## Transforming Ideas Into Wealth

By Jennifer Bea

**H**ow about we get some facts out of the way to begin with?

**One:** We all want to be financially independent.

**Two:** Nobody actually wants to go through this world without achieving something significant, something that will make them proud.

**Three:** All of us would like to be a part of the 'next best thing'.

Now that we have the facts out of the way, how do we proceed with turning these facts into realities in our lives? In previous editions of HR Focus, we established the wisdom of relying on oneself for wealth creation, and not waiting for some employer from heaven who is going to be the answer to all of life's problems. True independence, financially and emotionally, can best come from within, and from tapping into our God given abilities and

talents.

One undeniable truism is that any advancement of major proportions - be it technological, economical, or financial - is contingent on the level of innovation at the disposal of the seeker of that growth. It is no coincidence that the economies tagged "emerging", such as China and India, are also well known for innovation and inventions. Continents such as Europe and Asia have made giant leaps in advancement, far more than our blessed Africa.

What is this saying to us? Are we less intelligent? Do we have fewer opportunities? Are we afraid of our own minds so much so that we're sceptical of putting it to the test? I am not sure why we are trailing so far behind, and I concede that the system we are born into doesn't leave much opportunity for creativity, but I don't think we should over indulge in excuses either. Simply put, innovation starts with the creation of something in the mind, and none of us is born with a mind more or less

developed than that of the next person. Let's think of the mind as a muscle or a bicep in the body; the more exercise it gets, the more solid it gets. From rising out of bed in the morning to settling in at night, every single part of our body is exercised in one way or another.

But what about the mind?

### START BY THINKING

It would be a sad state of affairs if the most powerful tool for advancement in the world (the mind) is left dormant and unattended to. Granted, it is no small task to figure out what you are called to achieve in this world. Your spiritual leader asks "what is your calling?" and you don't know. Your employer asks "what is your big dream?" and all you can think to say is something flattering that may get you that raise or promotion. Deep down, you're not quite sure what your specific mission in life is.

This is okay. Baz Luhrmann's famous Sunscreen lyrics says "Don't feel guilty if



you don't know what you want to do with your life... some of the most interesting 40 year olds I know still don't". Like the fairytale princess who must kiss a lot of frogs before she finally finds her prince, we also try our hands at different endeavours, different initiatives, different ideas...different innovations.

The days are long gone where one could rely on orthodox methods of wealth generation; economies are expanding, populations are booming, governments are starting to look to capitalists for solutions to their unemployment crisis. Employers are seeking out bright and innovative employees that can come up with "out of the box solutions" capable of taking their businesses to the next level. People, if there ever was a time for "idea boom", that time is now. With regards to innovation, personally I think there is no such thing as a bad idea; only an unrefined idea.

Innovation represents the dawn of a new day, the end of an old or used-up era. I reiterate; the most valuable resource in the entire world is not the computer, nor is it the internet; it is the human mind. If we put to use half the abilities we have been endowed with, we can do almost anything. If we make a conscious effort to take that bold step into actualizing that which we dream of and imagine, the possibilities are endless. Alfred North Whitehead quotes, "ideas by themselves won't keep; something must be done about them". Ideas and creativity are the life force of our world today, as it is the only way to keep pace with the constantly changing environment in which we find ourselves. Not only is our financial security hinged on it, our self esteem and our legacy depend upon this.

#### FACE THE CHALLENGE

The evolution process of idea generation turning into wealth creation is nothing to wink at. Every single one of us is a benefactor of this process, be it from the fancy pens in our pockets to the contact lenses we wear; not to mention the cell phones we have become more or less dependent on for easy communication. But is it enough to just enjoy these facilities and creations from innovative minds of the past? Don't we have a moral responsibility to view it from a competitive perspective, and realize these past innovators are daring us to beat their ideas?

Indeed, it is a non-stop challenge, especially amongst corporate entities; because being innovative is one thing, and staying innovative is another. The one and only thing that can give you the constant edge over your competition, that can enable you to always be two steps ahead of them and keep you at the top of your game, is a constant inflow of wealth generating ideas! It is said that the smartest employer is the one who is smart enough to employ those smarter than him. The Bill Gates and Warren Buffets of this world know this. They may have been responsible for building gigantic empires, but they have always had an army of brainy 'geeks' driven to putting ideas on paper, and transforming those ideas into inventions. Invention that gets out into the world is innovation. And then comes the rewards, the wages of risk taking, the long awaited mind-blowing WEALTH.

#### CHALLENGE FACED. NOW WHAT?

But what we need to remember is that when we get to this stage, we should see ourselves as being on a roll, and not let anything hold us back. The ice is broken, the inner genius has been tapped into; it is time to milk that genius! Because the truth is, you can only ride on the tide of the one innovative product or service for so long, before some other brainy creative swoops in with something the business world has yet to see, and before you know it, your "what-seems-like-five-minutes" of fame and fortune is over.

We need to wake up, stand tall and think big; dream big, and stifle our self-doubt. We need to find the motivation and courage to dig into our heads and uproot those ideas that will free us from the clutches of financial insecurity. We need to take control of our destiny and stop blaming our governments, our employers, our families, and what not. Oh, I'm sure the list of who to point fingers at for our lack of development is endless; but how about drawing up a list of possibilities instead? I mean, by now it should be crystal clear that no

generous hand-out of any kind is coming from some humanitarian organization or western country, to bail us out from our economic crawl. We are left to our own devices, and we have to work with what we have and create our own solutions, and stop being part of the problem by playing the blame game. Just imagine the possibilities for our country, and indeed our continent if one in every five individuals commits to coming up with one wealth generating idea every week, AND FOLLOWS THROUGH ON IT? This, combined with the natural resources we have been blessed with, and in no time I am almost certain we will be ranked with the emerging markets in the world.

All we have to do is think, think, think. And nobody ever died of over-thinking.

We must be our own messiahs.



## THERE GOES THE Innovator



By Henry Baye

### An Impossible Charge

I had just been given a new job, about a month before. We had just completed a programme in Sales Management and I was very excited about all the new learning and felt fired up to take on my new job with more confidence. I did not anticipate what was coming: 'You must have a Direct Sales Agents (DSA) force of 500 by the end of the year'. It was an edict, not a request. The instruction hit me like a whirlwind. Initially I thought, 'there goes another regional boss trying to meet his targets by driving someone else crazy'. My thoughts started to settle when I thought about my sales targets and how this innovative sales channel might help, and what the taste of success would feel like. I guess my own desire to try new things even if I was not 100% sure of the outcome spurred me on to jump out of denial rather quickly. We had just had training on how to use direct sales agents as an alternative sales channel. We had never done direct sales on the scale this man was asking for. Prior to

this, I had seen the bank do a few direct sales agents, about 8 or so. They were full time employees of the bank. So am I expected to bloat the headcount of the bank by 500 people overnight? The answer was 'no' and you will find out pretty soon why.

### Getting It

The simple reality was that here was a bank in an industry where, prior to this, it was both the customers and prospective customers that came to the bank. Otherwise there were very few sales and relationship people from the bank who went to see customers. Suddenly the bank had taken a decision to significantly grow certain aspects of its consumer business on a massive scale. This massive growth required could not be sustained in any way by the current sales infrastructure.

The fundamental principle in Sigmoid's curve relates to the need for organizations to renew themselves at the point when the

organizational cycle flattens and starts to take a turn southwards. Central to this need for renewal is innovation. Indeed, organizations die if they do not renew themselves always.

### Getting Others to Get It

Innovation is a very nice word only to the extent that people are enjoying the results if they are positive. Innovation challenges the status quo, and right there is where the problem is. 'What do you mean recruit 500 people? Are you out of your mind?' The risk managers had their issues with fraud risk, reputational risk, and any other risks they could imagine. Other colleagues thought of these sales people taking their jobs. Various stakeholders had their issues. Some of the concerns were desires for assurance. Some others bordered on skepticism, and plain erection of roadblocks. I decided to meet the genuine needs for information and assurance, which is what I set out to do. Thankfully, there was help with policy documents and literature on



how these risks had been managed elsewhere.

### Fix the Policy Needs

Innovation will in most cases require you to do something you are not already doing, or are doing differently. Chances are you may not have the right policy framework to deal with the new process. I realised that I needed to cover the risks and ensure I had the right policies to do so. That is exactly what I did. People felt comfortable to get on board once they felt comfortable that we had a good framework for managing the risks associated with such a big change. It was not like they really had a choice to refuse to do it. You see, in the multinational environment what the parent defines as the path will most likely be followed. No matter how small the innovation is, always ensure the new processes and policy infrastructure required to manage the risks better are fixed. You need to agree on proper standards for various things, including what you will look for in people and organizations you need to work with, and how they will be recruited. You must define how the process will be put under accountability and scrutiny to ensure that what was agreed is being followed.

### Time to Negotiate

The plain truth is, I had to negotiate even with myself. 500 sales people! How would I be able to make the time to recruit 500 people in two months? It means I will not do anything else but recruit? 'Can we do it in phases? Can we do a smaller number to help us get our hands around it first since it was something new?' Surprise, surprise! I was able to pull that off. It was agreed we start with 200!

### DIY vs. Outsourcing

We had clearly made a decision that this sales model was not going to be done through our traditional headcount. We needed to find a partner and outsource the recruitment and employment of the sales people. This was both difficult and interesting at the time because, guess what, almost no company in the country at the time had done outsourced direct sales on that scale. What you needed was a company with a culture that grabs opportunities to do new stuff. You needed to find partners who were themselves innovative, willing to try something new, willing to change their organizational

structure to accommodate a client's need for innovation, and indeed were willing to operate at the same level of urgency required to pull off what appeared like a project from the beginning. We spent countless hours speaking to various companies trying to find the right partner. We did find one. Working together on this then became fun with the right partner, instead of being a nightmare if you got the wrong one.

### Leadership - The Only Driving Force

My favourite definition of Leadership is one that was given by John Stott, an evangelical Christian writer. He writes: 'A leader is one who knows the way, can keep ahead and bring others after him/her.' Anytime people are called upon to do something new, there always must be someone who knows exactly what the people are being asked to do and can bring them along and see to it that it is done. If you are carrying innovation to the scale I was confronted with, you first of all must surround yourself with good, if not great people. You must have people with you who fully understand where you are going and have the right mindset to bring change.

### Post-Implementation Blues

The first week I deployed the DSAs, I got hit by my worst nightmare. Some of the DSAs had decided to print their own fliers off the desktop and went from house to house to distribute them in a bid to build a pipeline of prospects, (they had their personal phone numbers on the fliers). To do something like this to a strong international brand that defines its brand standards to the minutest detail is tantamount to desecration of the brand. Believe it or not one of the houses where they dropped a flier was the home of a very senior person in the bank.

Monday morning a colleague sent a mail to everyone complaining about this action of the DSAs, and described the whole process as DSAs selling the bank's products like used clothes in the open market ('donkomi'). Hell broke loose. People screamed blue murder and everyone descended on me like a ton of bricks, with some people actually painting a picture that I had trained the DSAs to do that. There goes the innovator. Are you asking what I did? The rest is history. I weathered

the storm and said to everyone, 'these are a group of young graduates who thought that was their own way of being innovative.' They had not been trained on the contents of the bank's brand guidelines and this whole thing was an entirely new concept. This is the first time in the banks' over 100 years existence that we employed a sales force that worked for the bank as employees of another company and we need to deal with issues that we did not anticipate very well. And indeed you can never anticipate everything 100%. The results later, and the risk management, got everybody to ease out.

### The Industry Response?

Since then, Direct Sales has become a common industry practice. Indeed other industries have embraced it even more aggressively. Some have taken it to entirely new heights. Today, direct sales contribution to the mobilisation of low-cost deposits in the banking industry could be over Ghc 70m. Most institutions have been able to replicate the learning; some bitter and some sweet from some of the pioneers in the industry.

### Innovation Must Be a Way of Life

Innovation should be a part of everything we do if our organizations are going to move forward. As they say it is only the unwise who continue to do the same thing and expect different results. We need to create work environments that encourage and reward innovation and we must build organisations full of not only talented people, but also innovative people.

\*NB: the numbers of Direct Sales Agents used in the article are for illustration purposes only.

*(The Author, Mr. Henry Baye, is Head of the Consumer Banking Division of Merchant Bank Ghana.)*

# Business Alert!

BUSINESS OWNER, EMPLOYEE AND MANAGER,  
SMALL, MEDIUM AND BIG BUSINESS, EVERYWHERE

September, 2010

Dear Sir / Madam,

## Beware of the 'Nice' Customer

How are you? Is your business losing lots of money and playing into the hands of your competitors because you are not paying attention to the 'nice' customer?

I know you are asking by now, who is the 'nice' customer?

The nice customer is the person who waits patiently for hours on end, while a service provider attends to people who came long after they arrived. The nice customer is the person who does not respond when a service provider gives a cold shoulder or yells and snaps at him, but rather walks away quietly. The nice customer is also the person who would take a product "like that" when a company does a bad job of meeting even the most attainable standards. Need I give more characteristics?



Now, why is the nice customer dangerous? Because he is the one who leaves the business and never returns. If that is not enough, he goes on to tell more and more people about the terrible job the business is doing and then, well, other potential customers simply look elsewhere. Why does the person leave without complaining? It is easier to do so than pick a fight with an employee who does not listen. It is also better to walk away, especially at a time when some businesses have adopted a cliché that does not work miracles. Whenever anything goes wrong, they just say, "The inconvenience is deeply regretted" instead of finding a solution to customers' problems and saying, "the inconvenience has been amended".

How can we turn nice customers into loyal customers? First, encourage silent customers to voice out their complaints; pay attention to your complaining customers. What! Well, when a customer does not voice out his complaints about a bad job done, how do you know what to do to ensure that you exceed your customers' expectation the next time? If he does not complain to you, you can almost be sure he will be doing his complaining somewhere else, a place that could potentially ruin your business image.

So don't lose your temper; show empathy, sympathy, kindness and please LISTEN. That customer's complaint might be the idea generator for that product or service that would earn you the description, 'innovative.' Create those channels by which customers can have their complaints addressed and please give your employees the right training to handle these issues.

On the issue of training, every employee or worker must be taken through training on the fundamentals of selling and customer service. At an age where the concept of personal branding is being mentioned, every person, from the writer to the doctor must be equipped with the right skills to attract and maintain customers and create a personal brand for themselves. For your product or service to go places, you definitely need to master selling skills and be the company every customer would want to do business with. So go on, be innovative and find new ways of maintaining your customers and rake-in the money before your competitors do.

To be forewarned is to be forearmed. The next time you come into contact with a seemingly nice customer when your business or company falters, do not smile and think you are off the hook because that particular customer may be your business' waterloo. Let us pay attention to the little things we overlook and take for granted because it is the little foxes that destroy the vine. Once again, I write, 'CAVEAT NEGOTIUM'- Let the business beware.

Yours faithfully,  
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# THE TRAIL TO INNOVATION:

## 7 TRAITS TO PICK UP ON THE WAY

By Edna Jacobs

The art of being innovative is not the result of some divine gift, or special abilities. The super creative people we admire are not really super beings blessed with supernatural abilities. But it sure seems that way at times, doesn't it? There are times when we have looked at those people and felt we are simply not as fortunate as they are. Yes, I am sure we can all relate to moments when we felt stuck trying to tap into our creative inner genius. As corny as it may sound, this "mental block" is merely the mind at work. The mind creates all sorts of assumptions, self-imposed constraints, and self-limiting inhibitions. I have found that to overcome these barriers, we simply need to stop over-thinking, start doing, and just be in the moment.

This is not to say that it is an easy journey to make. By no means! Innovation is an end, and the means does not come cheap. The road is paved with bumps and hurdles, but here are some necessary traits to help us scale those hurdles:

- **Tenacity:** Innovation entails more than just coming up with a great idea. We need faith, hard work, and a laser sharp focus on the end result to keep persisting for our vision, even in the face of road blocks. ESPECIALLY in the face of road blocks. We tend to envision the end result of a creative idea in awe, and we cannot wait to actually see it materialize. What we are not counting on is the hard work and persistence behind the scene to make the vision a reality.

- **Remove Self-Limiting Inhibitions:** In the face of inhibitions, we tend to feel limited and stuck, even discouraged. Innovation is more

about one's mindset than it is about intellect. You need to develop an open mind and free yourself from mind-created constraints. "Thinking outside the box" encourages us to be receptive to new ideas, solutions, and ways of thinking.

- **Take Risks, Make Mistakes:** I think that part of the reason why we create self imposed blockades is due to our fear of failure. Fear is an asset; it motives us, and it drives us to succeed. It only becomes a liability when we let it overcome us. Expect that an idea will fail in the process of learning. Rather than treating the mistakes as failures, think of them as experiments. Instead of beating up yourself for the failures, accept them and see it as an opportunity to shape out another approach.

- **Writing Things Down:** Sometimes the greatest of ideas flash into our minds at unexpected times. They may come in fragments and disjointed pieces. Many innovators keep a journal to jot down ideas and thoughts. Some keep a sketchbook, a scrap book, post-it notes, or loose paper. Whatever it is, capturing your thoughts on paper is the start to the creative process.

- **Curiosity:** Many innovators are naturally inquisitive people who like to ask questions. Practice seeing things differently. Dare to proffer un-heard of solutions that challenge the existing norms and methods.

- **Networking:** Creative people are really good at networking with smart people, who may or may not have much in common with them, but from whom they can learn. Like

assembling a puzzle, they put together different thoughts and opinions from different people, and use these resources to smoothen the rough edges of an existing idea.

- **Focus:** Keeping your eye on the ball, even when faced with obstacles, is no easy task. But it is a skill that innovators have learned to acquire, or they naturally possess it. There are many bridges to cross between the time you generated the idea and the vision becoming a reality; but the end is always worth the means, and the world always salutes the great minds that made it a possibility.

Have any great ideas? My recommendation: Talk to someone about them. You will find that when you try to articulate a problem to someone, you will somehow find yourself articulating a solution as well. So find the right person to bounce ideas off with. And do not be afraid of being written off, or that people will think your idea is far out, or that you are weird. A lot of history's greats were dubbed 'weird', or eccentric. Joan-of-Arc was weird. Albert Einstein was a total weirdo too. If you are weird, be sure you are in good company!

Finally, remember the famous words of Eleanor Roosevelt: **Great minds discuss ideas, average minds discuss events, and small minds discuss people.**



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## Business Spotlight

## Silver Star Auto Limited

The West African country of Ghana has grown and developed in many aspects over the past decade, not the least of which is in the automobile industry. When making automobile decisions, either as an individual or as a corporate entity, one name inevitably rises to the top of one's mind: Silver Star Auto Limited (SSAL), and HR Focus is proud to present this business spotlight on SSAL.

**BIRTH**

Incorporated as a business entity on December 11, 1996, SSAL deals in the sale and service of Mercedes-Benz vehicles, as well as the sale of spare parts in its capacity as general distributor. SSAL also deals in the sale and service of Foton heavy duty trucks.

Silver Star Auto Ltd started in its former premises on Graphic Road, South Industrial Area, Accra, with no more than six technicians, until 1997 when it moved to the premises of Modern Automobile Services (MAS). As a result of expansion and lack of adequate space for cars, it became necessary to move the workshop to the ultra-modern service centre at Tema, Comm. 1, near the Mankoadze Roundabout in October, 2003, and the showroom, which used to be along Graphic Road, was moved to the ground floor of Silver Star Tower, Airport City, on January 1st, 2008.

**STRUCTURE**

SSAL has five main departments, and three sub-departments. The main departments include Sales, Spare Parts, Workshop, Customer Care Unit, and Human Resource/Administration.

The sub departments come under Workshop: Passenger Cars, Commercial Vehicles, and Reception, all specially set up to cater to the comfort and convenience of its esteemed customers.

**ACHIEVEMENTS/CURRENT STATUS**

In its almost fifteen years of operations, Silver Star Auto has successfully made Mercedes-Benz a sure brand choice in automobile interests. SSAL has created and maintained a market share for itself that puts it at a definite advantage over its competitors, and in this process, has come to be known as a destination for optimal



satisfaction of all automotive needs. SSAL has received a number of awards, the latest of which was the Chartered Institute of Marketing, Ghana Motor Firm of the Year 2007.

**CORPORATE SOCIAL RESPONSIBILITIES**

Not content to be one of the nation's leading service providers in the automobile industry, Silver Star Auto takes it upon itself to give back to the community, and makes generous annual donations to the World Food Programme's fight for the eradication of hunger, the Noguchi Memorial Institute, and the SOS Children's Village. In addition, Silver Star accepts yearly more than 20 attachment students coming from different universities, polytechnics, regions and fields of study. SSAL has also been sponsoring the Thome Kabalan Basketball tournament organized by the Greater Accra Basketball Association.

Furthermore, Silver Star opens its doors to a number of school/polytechnic field trips to allow students the opportunity to acquaint themselves with the new technologies being used in the automotive sector, and encourages them to study diligently in order to work with these technologies in their career.

**WHAT'S COMING!**

SSAL is poised to begin the sale of Parrot products. Parrot is a global leader in wireless devices for mobile phones, and stands on the cutting edge of innovation. Parrot is also responsible for developing the most extensive range of hands-free kits on the market for cars, motorbikes and scooters, including wireless multimedia products geared towards audiovisual applications. We can expect to gain access to some of these products very soon, courtesy of Silver Star Auto.

Silver Star Auto Limited has committed itself to developing the Mercedes-Benz brand of vehicles by developing and implementing strategies that result in high sales and exceptional after-sales services to customers in Ghana. It is a company that is well acclaimed for valuing its employees and clients, and demonstrates a commendable level of integrity and respect. With a motto like "Quality Service, Our Passion", we really shouldn't be surprised at this company's exceptional advancement, and within the next decade, we can safely expect Silver Star Auto Limited to be the premier automobile dealership in Ghana.

HR Focus says kudos!





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# *His Leadership*

## Benjamin Dabrah

MD, BARCLAYS BANK OF GHANA

*Just as we promised in the last edition (June 2010), HR Focus is pleased to present you with a close up of Mr. Benjamin Dabrah, Managing Director, Barclays Bank of Ghana.*

*Good day, Sir. It's a great honour to meet you.*

**HRF:** *Please tell us a little bit about yourself, your education, background, family etc...*

**BD:** I am a 38-year old Ghanaian, born at Dodowa in the Greater Accra Region. I am married to an amazing Ghanaian woman, and have three lovely sons aged 9, 7 and 4. Both my parents were teachers (both are now retired). I have 3 sisters (one older, and two younger ones), and I grew up moving around with my mum, which meant that by the time I went to Secondary School, I had attended more than 6 different schools in different parts of Ghana including schools at Kyebi, Tetteynku (a village in the Afram Plains which was not on the national electricity grid then), Winneba, Somanya, Odumase Krobo etc. We even had a 3-year spell in a little village called Aisegba in Nigeria! Mum was a very resourceful young woman who pursued opportunities wherever they could be found.

I did my 'O' and 'A' Levels at Pope John Secondary School and Junior Seminary in Koforidua (now Pope John Senior High School). I did my post A' Level National Service at Daboase (in the Mpohor Wassa East District of Western Region) as a Junior Secondary School teacher.





I then went on to KNUST where I obtained a BSc degree in Land Economy in 1998, after which I did my post-university National Service with the UNDP Poverty Reduction Programme in the Dangme West District, based in Dodowa. After National Service, I went to the University of Hull in the UK and successfully obtained an MSc degree in Public Policy Economics. I also have a BSc Degree in Financial Services from the University of Manchester Institute of Science and Technology as well as being an Associate of the Institute of Financial Services in the UK.

I hope that is enough about who Ben is (yeah, you can call me Ben. In fact everybody calls me Ben D)

**HRF: (laughs) Okay, Ben! So, do you think your background and schools attended shaped the outcome of your life?**

**BD:** Of course. I believe that our experiences in life have as much (if not more) influence on how we turn out than our genes. So yes, I believe that I turned out the way I have because of my background and experiences. That is why I truly believe that every experience in life happens for a reason, and if we look hard enough, we can find something positive in it - at the least, we can learn how to react better (or how not to react) if a similar situation arises in the future.

**HRF: What is your average working day like?**

**BD:** Hmm, I actually don't have an 'average' working day because each day is very different, given the variety of issues that come up. The only thing common in most days is that I do attend a lot of meetings, and these meetings could be on anything from reviewing past performance trends, forecasting future performance, reviewing customer service issues, planning tactics/strategies for the future, redesigning processes to meeting suppliers and/or customers. No two days are alike in the context of what I do.

**HRF: What do you do when you are not working, say on weekends?**

**BD:** I am an avid golfer (currently playing off a 12 handicap), and I follow the Barclays English Premier League very closely (I am a diehard fan of Arsenal Football Club). I am also a bit of a self-confessed TV addict (I love most things; sports, news and investigative shows).

**HRF: What was your very first job, and what year was that?**

**BD:** My first job was actually with Barclays Bank. I was recruited as a Management Trainee and started working straight after I finished my Masters degree in September 2000. I was recruited in the UK, and spent the first 6 months working in London, after which I came to Africa and have worked in a couple of African countries since, including Botswana, Kenya, Zambia, Zimbabwe and Nigeria.

**HRF: And now you are at the top of the banking industry. So, tell us, how did you get into banking originally?**

**BD:** I'm not quite at the 'top of the banking industry', am I? I run a fantastic banking brand, but it has been the least profitable bank in the country for two consecutive years. Good thing is we are bouncing back. Anyway, to answer your question, it's like I was destined to be a banker. After my post-degree National Service, I applied for a variety of jobs, and the first job I was offered was as a management trainee in one of the international banks in Ghana. Unfortunately, I had to turn it down to go pursue my post-graduate studies. Once again, whilst doing my Master's degree, I applied for a variety of jobs, but I got offers from two banks and chose Barclays. Looking back, I think I made a good choice.

**HRF: If you weren't a banker, what would you have been?**

**BD:** I would have been a teacher. I love teaching, and I still plan to become one in the future. The other profession I considered was law, but it is too late now for me to become a good lawyer.

**HRF: We understand that you assumed office here in Ghana in November 2008, and that you were previously at a top position at Standard Bank in Nigeria. How did you manage this transition between two countries and two banks?**

**BD:** You like the word 'top'; 'top of the banking industry', 'top position'... Well, fortunately I have had quite a lot of experience in transitioning between countries having worked and/or lived in 7 different countries over the last 10 years. And then again, this is 'home' so I am very familiar with the culture and all. It wasn't that difficult. Again, I knew Barclays very well (having spent the first 7 years of my working life with Barclays), so that was also not difficult. Overall, it has been quite smooth from my perspective.

**HRF: Do you find the banking environment in Ghana different from that of Nigeria? If yes, how so?**

**BD:** Yes, there are some differences. This is mostly in the size and stage of development of the market. The market in Nigeria is significantly bigger and slightly more developed than that in Ghana in terms of the range of products available. However, as is obvious from the events in Nigeria over the last 18 months, risk management practices in the banking industry in Ghana appear to be better than in Nigeria.

**HRF:** *What has been your greatest achievement since you joined Barclays Ghana almost two years ago?*

**BD:** Wow, that is a tricky one! Greatest achievement...? I believe that I have put together a team of young professionals who will take Barclays Ghana back to its glory years, and the team's efforts have started to yield some really positive results reflected in the fact that the business has returned to profitability this year after two consecutive years of losses. I know there is still a lot of work to be done to transform our customer service, and we are not declaring victory yet, but we are very confident that we are headed in the right direction. Ask me again in 12 months and I will confidently give you a list of achievements!

**HRF:** *This edition is themed 'Innovation'. How do you personally encourage innovation from your staff, and what measures have you taken to stir up creativity within Barclays Ghana?*

**BD:** Personally, I think that innovation is a valuable thing to have and encourage in an organisation. However, its place in an organisation depends on the stage at which the organisation is. I must confess that my focus has not been on innovation in the last two years, as we have been focusing on some rather urgent fundamental issues. But as a group, Barclays Bank has well defined measures to stir up creativity in our staff. These include a Brainwaves programme which encourages staff to come up with innovative ideas and the best ones get rewarded, and a Community Innovation Fund that exists to fund innovative ideas from those staff that have a positive impact on the communities in which we live and work.

**HRF:** *How do you inspire loyalty from your subordinates?*

**BD:** Loyalty to the organisation as opposed to an individual is necessary and I believe that the way to inspire that in the people who work for an organisation is to create an environment where the objectives of both sides are aligned. That said, it does not rank very high on my list of desirable attributes from subordinates. I place more premium on attributes like professionalism, passion, competence, drive and integrity. Loyalty from people who lack these other attributes will only lead to all of you failing together.

**HRF:** *If you were to interview someone for a position, what would be the one quality you'd be looking for, irrespective of the position in question?*

**BD:** Without any question, that attribute is the passion to succeed or drive for results. I believe that it is a necessary ingredient for success in anything one does, and is required irrespective of the type of profession in question. I look for that 'fire in the belly' that drives people to go to extraordinary lengths to achieve something.

**HRF:** *What difference can the customers and clients of Barclays Bank of Ghana look forward to in the next 5 years?*

**BD:** Our customers and clients should look forward to a Barclays Bank of Ghana that is passionate about delivering relevant financial service solutions with great customer service. Our vision is to make lives much easier for all our stakeholders, customers, staff, regulators, the communities we live and work in, our shareholders, etc.

**HRF:** *Tell us one significant experience you have had that has influenced the outcome of your life?*

**BD:** That is the most difficult question you have asked me today. As I said earlier, I believe that we are a product of every experience we have had - big and small - so I really can't single out one 'significant' experience. Honestly, hundreds of experiences are competing for mention, and all I can say is that I wouldn't be the same if any of those experiences (good and bad, big and small) had been missing. Sorry if you didn't get the answer you expected.

**HRF:** *That's okay. A man like you is a mentor to so many. Who is your mentor?*

**BD:** I define a mentor as a wise and trusted counsellor or teacher, which implies that you must be in contact with the person. At the moment, I actually do not have a mentor because I am not in contact with any such person for that purpose. I have had some mentors in the past though, and I do have 'role models' - people who I look up to for inspiration in various aspects of my life. In Ghana, my role models include my mum - she inspires me to believe that it matters more what you do with the opportunities you have than how much you have-, Pastor Mensah Otobil - I love the simplicity and clarity with which he communicates-, Ken Ofori-Atta - I admire the calmness in his demeanour; and many others for various aspects of life.

Internationally, my biggest role model is Nelson Mandela - I love his humility and integrity.■







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Bridging The Gap:

## INTRODUCING THE GHANA INSTITUTE OF CONSULTING



Barely a year after its inception, the Ghana Institute of Consulting (GIC) is firmly on course in fulfilling its mission of providing high quality training services in professional consulting practices, in support of labour market development and better business performance in Ghana. As part of its mission, the GIC has the aim of providing an opportunity for tertiary-level graduates and working professionals to obtain practical lifetime skills embodied in a noble practice which can be utilized anywhere and in any domain.

Situated at North Labone overlooking Ring Road East and the first of its kind in Ghana, the aim of the GIC is to offer professional consulting training to project managers, prospective consultants and those interested in learning consulting skills to enhance their project management or problem solving skills at their work places.

It is the belief of the leadership of the Institute that such world-class training will help to achieve the institutional reforms that are needed to make the indigenous organizations in the public and private sectors of the economy competitive in the global world.

It is unfortunate that some of the service providers helping to bring about institutional changes and reforms in our private and public sectors do not have the formal training and practical experience to take on the complex challenges of some consultancy projects. Besides, those who use the services of external consultants need to have the requisite consulting training to ensure that they can better assess the work of these external consultants. The GIC was therefore established to fill this void, thereby making consultancy provision more effective in Ghana.

The Ghana Institute of Consulting can boast of world class facilitators, most of whom have practised professional consulting in Ghana and abroad. Core facilitators are Senior Consultants of the parent firm, Shawbell Consulting Limited. Having successfully executed consulting projects over the years in institutional restructuring and reforms, development of strategic/corporate plans, legal and policy development, business advisory services, etc, for both public and private organizations, the experiential appeal of the training programmes of the GIC cannot

be overemphasized.

Furthermore, in order to provide international experiential perspectives to the work of the Institute in Ghana, the GIC has partnered with international consulting firms such as the Public Administration International (PAI) in the United Kingdom in delivering consulting excellence. It is our vision to further expand such partnerships.

**HRF:** Tell us about the course at GIC, and the schedule?

**GIC:** The course is divided into 3 tiers: Basic, Intermediate, and Advanced. Each tier can be accomplished through a twice weekly schedule over 4 weeks. Provision has also been made for mature candidates who can enroll in an Accelerated Program and complete the entire program in 4 weeks by attending classes only on Saturdays.

**HRF:** Anything else we should know about the GIC?

**GIC:** Yes. There is something called the Skills Resource



Having practised for more than thirty years at the Central Bank of Ghana, I needed a training program that would enable me to make the transition to become an effective consultant after retirement. I enrolled at the Ghana Institute of Consulting and went through the four-week program. The training program was very practical; the facilitators are really experienced and will give you the mentoring needed to succeed. I am glad I enrolled at GIC.

Dela Selormey, Banking Training Consultant  
(Former Head of Banking Supervision)

Network and the Skills Bank. The GIC also aims to give organizations in Ghana easy access to a better-performing human resource market. Organizations can no longer be satisfied with employees with only technical expertise. For example, sales people can become a source of competitive advantage to an organization, if they go beyond just selling and become effective business consultants who can help facilitate change in their clients businesses and organizations by identifying procedural and operational gaps in their respective lines of businesses and recommending strategies and tactics to close or eliminate such gaps.

Corporate executives with consulting training are very quick in troubleshooting and identification of synergies between human resources, corporate environment and competition.

To accomplish this aim, the GIC is a key sponsor of the Skills Resource Network, which is a not-for-profit organization, registered in Ghana. Working through partnerships with private companies, multinationals, NGOs and public sector organizations, the Skills Resource Network provides registered partners with easy access to skilled and professionally-trained GIC certificate holders. It is important to note that

registration of partners is free, and there are no fees or levies involved for partnered corporate bodies that want to tap into this resource. Also, services to partners are provided free of charge.

The Skills Bank is a keystone component of the Skills Resource Network, which comprises the critical pool of GIC-trained potential employees in two main categories:

- Young graduates at the beginning of their careers, and
- Professionals with a wide range of experience and specializations.

While the Skills Resource Network is geared toward corporate bodies, the Skills Bank is individual/person inclined.

By offering organizations in Ghana easy access to professional young graduates who are embarking on their careers, the Skills Bank is an important means of putting Consulting Specialists Certificate Program (CSCP) holders into the job market. For employers and human resource managers, the Skills Bank will help to simplify HR procedures by removing time-consuming and resource-draining steps that are typical of the vetting and recruitment process.

The Ghana Institute of Consulting can boast of world class facilitators, most of whom have practised professional consulting in Ghana and abroad ....

**HRF:** Very impressive. What achievements are under your belt so far?

**GIC:** Since its establishment, the Institute has successfully trained consultants from Ghana, Sierra Leone, Gabon, Zimbabwe

and Togo. We are proud to say that some of our graduates are presently undertaking consultancy projects all over Africa.

Within this short span, the Ghana Institute of Consulting has become a globally recognized centre of excellence for the training of tertiary-educated job seekers, essential management, project management personnel in corporate and financial institutions, government personnel, prospective consultants, new recruits to consulting, and professionals already experienced in their field who wish to learn or refresh their consulting skills.

Some of the products of the Institute are occupying responsible positions in the public sector as well as Corporate Ghana as HR Managers, Project Managers, Heads of Departments, etc. ■



*HRF thanks and acknowledges Joseph Annan Quaye (above), Director, Ghana Institute of Consulting.*





Workplace Negativity:

## ABSENCE MAKES THE BOSS GO BONKERS

By Rhuby Russell

It is a plunderer of annual profits, and it prevents businesses from performing at their peak. Any organization that operates with people is bound to occasionally encounter the problem of employee absenteeism. The frustrating thing about absenteeism is that you often don't know the REAL reason for it. Your employees may provide you with all the acceptable excuses; illness, family emergency, you name it. But in the end, management has to face the possibility that absenteeism may quite simply be a non-verbal communication of work dissatisfaction.

The benefits of managing absenteeism are clear. The challenge for companies is to deepen their understanding of how to tackle this issue quickly and effectively. The psychological model that discusses this issue is 'the withdrawal model,' which purports that absenteeism represents an individual's instinctive withdrawal from dissatisfying working conditions. Addressing the issue of absenteeism calls for a curious mixture of approaches: patience and firmness, understanding and assertiveness; compromise and discipline.

What is absenteeism? It is a habitual absence from duty or obligation, constituting a breach of contract between employee and employer. Let us place emphasis here on the word 'habitual.' This refers to something that has become so frequent that, it is more or less a habit. The exact cause for absenteeism is not always crystal clear, but effort should be made to determine the cause, as this will in turn determine the approach to adopt. Workforces often excuse absenteeism caused by illness, provided there is some form of medical documentation to support this. The twist here is that the line between medical and psychological causation is blurry, given that there are positive links between both work stress and depression, and absenteeism.

What to do about this virus that eats away at company profits? Both employee and employer have their parts to play in putting this issue to rest. On one hand, the employee should duly notify the appropriate manager of any intent of absence, and the reason for it, and on the other hand, the employer has a

responsibility to implement absence policies which make a clear distinction between absences for genuine illness and absences for inappropriate reasons. This way, there is no undue generalization of cause, and employees won't feel obliged to come to work even when ill. Also, the employer should take strategic steps to deal with and minimize stress in the workplace, such as organizing seminars on stress management, how to contain pressure in the workplace, excessive workload, et cetera.

Furthermore, the issue of absenteeism should always be stipulated in initial contracts; what constitutes absenteeism, the penalties it attracts, and at what point it would merit a suspension or a summary dismissal. This way, the employees that practice it are well aware of its implications and they know what is coming to them, and the employer thereby avoids dealing with unnecessary aggravation in the workplace.

The absenteeism born out of a deep seated discontent is viewed as the most difficult to tackle, but it needn't be. This is where the



Human Resource department's diplomacy and tact comes into play.

Statistics in the UK state that at least 50 percent of workplace absenteeism have absolutely nothing to do with health. People stay away from work for a host of personal and domestic reasons. The HR or Personnel Department is perceived to be the department that knows employees most intimately; therefore their skill and expertise is often required to determine the actual reason why an employee stays away from work. One useful strategy to bear in mind is that trends often emerge amongst absent employees. Keeping records of the reasons employees give helps HR officers identify common threads, and therefore get a good idea as to why these absences are occurring in the first place.

With this understanding, a one-on-one coaching session with the employee would give further insight and help

answer certain difficult questions such as:

- Is the job boring or simply not challenging enough?
- Are you feeling undervalued in your job?
- Would you feel more productive applying yourself in another capacity within the company, or somewhere else altogether?
- Is it too tedious managing work and personal life?
- Is there any way the company can help you overcome the challenges you are facing?

Talking to employees about their feelings can go a long way to contain the situation, and even prevent future occurrence. The information extracted from such one-on-one sessions can aid Management in making more informed decisions, setting new targets, and even revisiting existing company policies.

Maybe they will open up and speak frankly, or maybe they won't; but there is no downside to showing concern for employees' personal welfare outside of work. It is a gesture that demonstrates to them that they are not just

labourers, but valued individuals whose efforts are recognized and appreciated by the company. Going further by offering to help them resolve any difficult personal issues is a big commitment to make, but the rewards are worth it. Employees feel motivated again. If they do open up, and remain with the company, it is unlikely these employees would continue with the incessant absences. If for some reason they cannot continue with the company however, endeavour to make the transition process as smooth and as professional as possible. No one wants an embittered employee walking out the front door, wagging a libellous, slanderous tongue.

Absenteeism is infectious. If it is not nipped in the bud, it spreads amongst employees. But it is containable! No company hopes for this problem, but it helps to be prepared for it, and have the wheels set in motion to grind it out of your organization.

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# PROTECT YOUR SPINE: PROLONG YOUR LIFE

By Dr. Bryan Cox

I know exactly what you are saying: "this is going to be a boring article filled with useless facts and a sales pitch," right? In reality, you might be right, but you might also be suffering from a silent killer that chiropractors call a subluxation. Knowledge is the key to optimal health, and this issue is centered on learning about chiropractic, the spine, and staying healthy.

Do you know what chiropractic is? Do you know what a subluxation is? Are you in severe pain now? Are you wondering what the next step is? You have a lot of options at your fingertips; why not use chiropractic and the body's natural healing mechanisms to begin the road to optimal health?

Chiropractic is a natural, medication-free, and nonsurgical discipline that centers on the relationship between the spine (musculoskeletal), body functions (nervous system), and how this relationship affects the preservation, prevention, and progression of disease. As you may know chiropractic means "done by hands" and was founded by the late Daniel David Palmer in 1895. The chiropractic approach to optimal health relies on the individual's nervous system; interference within this system impairs normal functions, and lowers the body's resistance to disease (NBCE 2000). The Chiropractic philosophy revolves around innate intelligence, which is the body's ability to be healthy without foreign interference. Innate intelligence is the involuntary response the nervous system has within the body.

Overall, it is the unspoken communication within the body. Individuals must adopt a lifestyle that includes chiropractic but also exercise, eat nutritional foods, and maintain healthy sleeping patterns. Doing this assures the reliability of their innate intelligence. But not doing it leads to pain, more stress, headaches, poor eating habits, and getting sick more often.

Besides your dedication, your spine is the key to your optimal health. Here is the basic information you need to know about the spine:



The spine contains the communication network throughout your body (nervous system). The nervous system helps the body with movement, flexibility, and was the first organ to develop within the womb. The spine is made up of 24 vertebrae, the sacrum, and coccyx. These combined form the vertebral column. These bone structures surround the body's vital nerves from the brain (the spinal cord). The spine can be divided into 5 main sections: cervical, thoracic, lumbar, and sacrum, and coccyx. Each section supplies nerves to the organs specific to that region of the body.

The spine is subjected to years of abuse and mismanagement. When



bad habits, work, and the environment take over, your spine suffers. When your spine suffers, the body suffers. A misaligned spine can lead to severe pain, colds, asthma, infections, and headaches. Why live that way when the Spinal Clinic can guarantee better health? Please note our three branches in Ghana. We currently have branches in Nyaniba Estates (Accra), Nungua Barrier (Accra), and Tamale.

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## The Big Question:

### DO FAMILY OWNED BUSINESSES SUCCEED AFTER THE REINS ARE PASSED ON TO THE NEXT GENERATION?

By Justice Lartey

Contrary to popular belief, there is ample evidence that family businesses perform better than non-family businesses. In fact, ongoing research has shown that family businesses do not only outperform non-family run competitors, but they are also better managed. Regardless of its size, the family business shares a number of significant qualities that bring special benefits to the community and economy in which they operate. For example, they tend to be more labour intensive and less capital intensive which results in a higher capacity for job creation with less employment volatility.

Another benefit of the family structure is that innovation can be achieved at relatively lower costs, drawing on

internal sources of capital and re-investment of profits, and because they foster entrepreneurial instinct at the family level, they often act as incubators for new companies.

Family businesses are also able to take a longer-term view of their strategy and are less concerned with short-term shareholder value, which holds them in good stead during tough economic times.

But despite all of these positive characteristics, why do Ghanaian family-owned businesses follow the founder to the grave? Are there any lessons to be learnt?

While the answer is not as easy as one would hope, succession planning is a critical factor to the future success of these businesses. It is the ultimate challenge of the founding family's ability to ensure continuity of their



business into the next generation, and achieving the goal of collaborative harmonious family relationships.

Change, and in particular, succession, is driven by the biological clock. In addition, factors such as leadership, management and departure or exit style of the founder, the size of the business, its structures and conflict management procedures all have an impact on the succession process.

Succession planning in family businesses is a journey that must be planned. It must address both the transfer of business ownership and management continuity. This is hardly the case in Ghana; we see the

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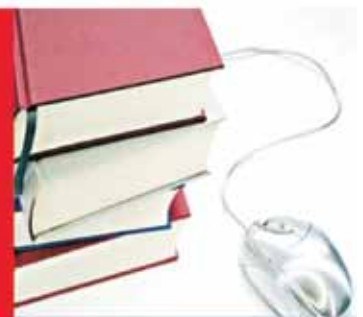
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## Finance Column



transfer of ownership without any conscious effort at ensuring the continuity of the business. Some of the key characteristics of the family business structure that need to be modified to allow for a smooth and successful generational transition include the following:

- The highly centralized decision-making system of family owned business must be replaced by a culture supported by formal policies and procedures; there must be an accepted way of doing things.
- The entity must diversify its dependence on one or two key individuals for its survival and growth. In

most cases, founders stuff their kith and kin in the board so much so that they dilute the board's effectiveness, resulting in weak infrastructure that directly affects decision making.

- Succession planning must be embedded into the day to day running of the business and must not be relegated to the tail end.
- Structural defects within the family (divorce, polygamy and unwarranted familial pressures) usually have an impact on the operations of the second generation. It is the duty of the founder to address these defects before passing on the reins; else it endangers the continuity of the business.
- Our inheritance system makes it even more difficult for an entrepreneur to choose an heir to carry the business forward. Under the paternal system of inheritance, the business is handed over to the eldest child or the child of the eldest wife. Under the maternal system; it is the founder's sister's eldest child (nephew). These may not always be the best choices, as the individual may not have the ability, education or skills to successfully lead the business into its next stage.

- A final dimension is the influence from sons-in-law and daughters-in-law. This group has a strong influence on our chosen heir, but may not hold the same values and morals dear, that have served your family well.

A famous saying about family-owned business is, "Father, founder of the company; son rich, and grandson poor". The founder works and builds a business, the son takes over and is poorly prepared to manage and make it grow but enjoys the wealth, and the grandson inherits a dead business and an empty bank account.

The succession process should ideally be seriously underway by the time the business leader is in his or her late forties or early fifties, and the children in their mid to late twenties. As you get older, your influence will naturally wane. Yes, it takes time and resources to complete this process. But it could mean the difference between a thriving business that continues to bless you and future family members, or a sad statistical foot note. It is important to remember that it is never too early to start the succession planning process.



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## HR LOYALTY: Where Does It Lie?



By Kwabena Amaning

As one HR professional who chose to remain anonymous puts it, “we get shunned by all, everyone stops talking when we walk into a room. The reason: everyone knows where HR loyalty lies”. There clearly exists a crisis of confidence in the HR profession from key stakeholders.

So where does HR loyalty actually lie and whose interests should HR be serving? In essence, HR must consistently adopt the position of being loyal to business; they must also resist attempts to have themselves positioned as serving sectional interests, including their own interests. However, the perception does not corroborate this opinion; HR is perceived to be loyal, first to senior management and the CEO, and then to employees. This is definitely not a good look for the HR profession. It is therefore vital that HR professionals make significant adjustments, either to how they are perceived or to how they are actually behaving, or more likely to both.

HR professionals should not be under any illusions about the extent to which their role is misunderstood. It is no more a perception but a strong conviction by some that ‘the primary role of HR is to make the rules and hand out penalties’, which should not be the case. HR needs

to work on solving business problems, not HR problems.

From an HR perspective, some reasons that may be assigned to this conviction is the belief that most employees in the organization do not understand, or are unclear about what the Human Resources Department does or what it should be doing; it may therefore be difficult to determine whether they are effective in doing it. This clearly shows that there is a significant divide between the high expectations placed on the HR function and what it is seen to deliver.

HR is not getting recognition for work that it commences and brings to completion. An intervention is essential at that point to guarantee recognition is given to the appropriate function where value has been given, if for no other reason than to enable those in the business to know from whom they should be requesting that function in the future.

Consequently, the confusion about where HR’s loyalty lies no doubt leads to HR being on the wrong end of the blame chain with respect to matters for which it has little or no responsibility. Furthermore, it must be understood that while in a business environment, HR may get undeserving credit for positive things it did not do, it may also be deceptively indicted of contributing to

objectionable results or failing to contribute to desired ones.

My advice is, unless there are rigorous tactical explanations for doing so, HR leaders should not easily agree to ‘dance to the tune’ of any sectional interest. If the business makes firm but disliked decisions, those decisions need to be communicated as decisions of the business, not decisions of Human Resources. HR must support them, obviously, but not accept to be perceived as the powerless puppet for the CEO or other sectional interests who are looking for corporate implicates.

The HR function needs an image transformation in terms of where its loyalty lies. Consequently, HR professionals must be trained well to perform the roles for which they claim proficiency and explain their value to the business more effectively, as well as improve communication with stakeholders across the business. HR leaders should ensure that responsibilities are articulated clearly and openly. ■



# AWAY WITH STIFLING CULTURE!

By Kobina Ata-Bedu



Kobina Ata-Bedu

**L**eadership provides the vision, which is the end, and sets out a strategy as the means to the end. The values, attitudes and behaviours set out, however, become the vehicle upon which the strategy operates to ensure everyone is aligned and conforms. These values, behaviour and attitudes become a way of life or better still, the CULTURE of the organisation. This culture to a great extent determines whether or not the set vision will be attained. Cultures evolve over time and in most instances are formed out of either the codes of conduct, golden rules, business principles, core values or a combination of them; you name them.

Lately, I have been obsessed with finding out how organisational culture is impacting on corporate performance and the extent to which culture, strategy and vision are aligned. So in the course of my day-to-day dealings with businesses for almost a year, I have been observing what the vision of the company is, what the core strategy of the company is, and what its culture is.

There is one particular company in Ghana I can make mention of which has a "can-do attitude" as one of its values. Now when I sit back and observe not just the passion, but also the strides they have made into their market since they entered, I am inclined to believe that truly, culture and values play a critical role in attaining corporate goals.

Obviously, the energy and drive that the leader and the led in this particular company demonstrate in their daily workings confirm the correlation

between values and results. This group of people have pushed service marketing to a height never seen before. At one point in time, Accra was awash with their colours such that a visitor to the country would easily think they were a monopoly. They brought innovation to the events and promotions landscape and stopped at nothing to beat their competition. That is the subtle effect of their CAN-DO ATTITUDE value. It ensured that they consolidated their position as number 1 in their market with a wider market share than before, to the extent that even when they were perceived to be facing service quality challenges, that same attitude saw them through that phase.

In contrast, I have seen some values that turn to be counter-productive. A typical example is one that says "WE COPY WITH PRIDE", "IF IT'S NOT BROKEN, DON'T FIX IT" and "WE FOLLOW THE GRANDFATHER PRINCIPLE".

What this has done over time is to stifle creativity, innovation and initiative. It has unconsciously created an army of employees with latent potential to perform. Challenging the status quo is therefore not part of the culture because people do not have the empowerment to attempt to fix it if it is not broken. If you are daring enough to want to try out something new, the grandfather principle must be applied. Innovation therefore is top-down and not vice-versa and there's no point in questioning them when they are instructed from above.

With the pace at which the business environment is changing and the role innovation and dynamism is playing in delivering competitive advantages, would this company survive the competition?

Would it ever become a first-mover in its market? Is the company's own culture and its leadership not causing its demise?

What, then, is the lesson for us as HR practitioners?

1. Let us ensure that we create an environment and a culture that promotes innovation.
2. We must work with our leadership to ensure that our values and culture are consistent with our aspirations.
3. We must consistently review those values and principles to ensure that they are consistent with changing trends.
4. We must ensure that we do not recruit persons with a personality predisposed to challenging the status quo and pushing the limits, where the culture does not encourage that. It reduces productivity and creates dissatisfaction.
5. Hire the right people who suit your culture even if they are not the best performers functionally. Hiring the best performers without ensuring a cultural alignment is always a recipe for chaos and disaster.
6. It would be worth the while conducting value surveys to find out what the staff thinks of the values and what changes can and should be made to make them relevant.
7. Don't forget your employees and your culture form part of the corporate brand. A disgruntled, frustrated and de-motivated workforce and a negative cultural environment are inimical to the building of a strong brand.

The bottom-line is that the environment, a company's values, rules and principles become its culture – way of life. The extent to which the company will achieve its aspirations depends on this culture. If the culture is not one that promotes the attainment of those visions and missions and does not empower employees to deliver corporate results then they have to be changed.

Culture is not formed overnight and does not evolve by itself. It must be consciously engineered, cautiously implemented but more importantly consistently promoted to steer and reinforce behaviour in the desired direction. Only then will vision, strategy and culture be aligned to deliver outstanding performance. ■



## FAIR TERMINATION OF EMPLOYMENT UNDER THE LABOUR ACT 2003

By Cilinnie Ngo-Pondi

The Labour Act 2003 gives an employer the right to discipline and fairly terminate the employment of an employee. If the National Labour Commission (NLC) or a court deems that a termination is unfair, the employer may have to reinstate the employee and pay compensation or other specified remedies. In order for a termination to be fair, the SUBSTANCE (the facts or the reason for the termination) must be JUSTIFIED (able to be defended) by the employer.

In order to JUSTIFY a termination, an employer must satisfy the following requirements –

### SUBSTANCE:

- The substance of the termination must fall within the grounds of Sections 15 and 62 of the Act, or other grounds contained in the Employment Contract, or Collective Agreement.
- The substance must not fall within the prohibited grounds for termination in Section 63.
- The substance must not be in breach of the employee's constitutional rights.

### PROCEDURE:

- The termination must be made in accordance with a fair procedure or the Labour Act itself (Sections 16 through to 19 lay out some of the procedures that need to be adhered to for a fair termination).

### PROCEDURAL FAIRNESS:

Procedural fairness means that an employer must refer and adhere to:

The 1992 Constitution - Article 23 requires administrative bodies and officials to act fairly.

- The Labour Act (for example Sections 16-19)
- Employment contracts, collective agreements and company HR policies
- Legitimate expectation formed through custom and practice (procedures that are not written but are commonly followed in the workplace)
- Good faith (Section 97 Labour Act)
- Natural justice (the process and decision should be made without bias, and the employee should receive a fair hearing)

### THE JUSTIFICATION EQUATION:

It is imperative to get these processes right because a mistake can be costly. Go to the National Labour Commission on any given Wednesday at about 1.30pm when the Commission is sitting, and you will understand precisely what I mean. The Labour Act says that where an infringement is carried out by a company or partnership/firm, every director or partner will be deemed to have personally committed that infringement. In order not to find yourself glued to a plastic seat in Asylum Down on a Wednesday afternoon when you've got reports to submit, or paying compensation instead of suppliers, consider the following equation before you start a disciplinary process. If your actions are not

SUBSTANTIVELY JUSTIFIED AND PROCEDURALLY FAIR then the termination will be an unfair termination under the Labour Act 2003.

1. For a procedure to be fair, both requirements must be present, such that;

- Substantive Justification + Procedural Fairness = Fair Termination

2. If action taken by an employer does not fall under any of the permissible grounds in the Labour Act 2003, then that action will be unjustifiable and automatically unfair as follows;

- Substantive Justification - Procedural Fairness = Unfair Termination

3. Where there is substantive justification and a breach in procedural fairness or vice versa with contributory behaviour on the part of the employee, it may still be an unfair termination.

- Substantive Justification - Procedural Fairness + employee's contributory behaviour = Unfair Termination ■



Cilinnie Ngo-Pondi





HOW TO ...

# BUILD A WINNING TEAM

By Revina Acheampong

**"T**he strength of the team is each individual member; the strength of each member is the team" – Phil Jackson

For a start, team building does not need long hours and a drawing table. Anything done with another person is team work: right from a conversation on the phone to brainstorming an idea with a work colleague or even coming together to do a song with a friend.

To build a winning team, you must have the ability to relate well with others either formally or casually, depending on the team you hope to build. No team can be successful without relationship. Being cordial would go a long way to identify the strengths and weaknesses of team members. However, keep over-familiarity in check since it might destroy the respect base of the team.

## 1. HAVE A VISION AND BE INFLUENTIAL

There cannot be a team without a vision - what the team stands out for. Put vision away and there is no reason for a team.

What are your targets? Why do you need the team? Create a mind picture of your vision and put it across such that team members will be excited to go through with it. Large outcomes mean devising goals that attract missionaries. Goals that are challenging appeal to personal pride and provide an opportunity to make a difference. These goals when stated in the right way create a "can do" attitude in a team member. Be influential! Note that

others might not agree with your vision, but that does not mean they have something against you.

## 2. BE COMMITTED

To be committed is to be dedicated to a said goal or target. Some may assume, for example, that commitment means long hours; while to others it may mean productivity. For success rates to soar, expectations regarding commitment must be defined.

Commitment comes in a package with unknown and unforeseen events. With differences in background and upbringing, you cannot expect to have the same level of commitment in every team member. If people cannot commit from the point go, it does not mean they do not care. Most often, it means they are in doubt and would want to take time to take it all in. Allowing team members to make individual decisions on commitment successfully enables leaders to help others who have the same problem to pass through the stage efficiently on their path to commitment and ground-breaking strategies. When leaders do not understand this commitment process, they seek results without providing support and this blunts motivation in team members.

## 3. BE TRUSTWORTHY

Fear of the unknown hinders our ability to trust. Building trust in some people is slow. You must first commit to your vision before pulling others along with you. You do not need to show team members how intelligent you are to make them trust you. To save a situation, you don't have to lie; team members would find out somehow anyway. Every action counts. Nobody would want a team leader who doesn't "practice what he preaches". Incentives are motivational but

don't talk of incentives you are not ready to give, just to make team members go the extra mile. They might not be too willing to go a step with you next time. Learn to trust team members. Trusting in itself is taking a risk, but it is worth the try.

## 4. GIVE AND TAKE

The success and breakthrough of a team does not depend on an individual team member, it is a collective effort. We can't have one person having it right all the time. The essence of a team is including team members in achieving the set goals and targets. This means, getting others to commit to team effort and vision. Ask questions to get the viewpoints and opinions of team members. 'What do you think', 'how should it be done', etc, invites direct answers. Asking intrusive and assumptive questions generates defensiveness and this is counter-productive. Share your ideas with team members and find out what they think. That might be the best!

## 5. LISTEN, BE RECEPTIVE

Be prepared to listen to divergent views that come from team members without judging. Divergent views mean more ideas to explore. Don't judge before a point is completed; the sender would be inclined to stop communicating or change the message mainstream.

Answer questions to the best of your ability. Be responsive to doubts and honest in giving answers to questions that are asked. If you don't have an answer to a question, be truthful enough to say "I don't know, but I'm going to find out."

Now go on; build your team. ■

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## OFFICE JOKE

HR Email

E-mail one

Attention: Human Resources

Kobbie Mensah, my assistant programmer, can always be found hard at work in his cubicle. Kobbie works independently, without wasting company time talking to colleagues. He never thinks twice about assisting fellow employees, and he always finishes assignments on time. Often Kobbie takes extended measures to complete his work, sometimes skipping coffee breaks. He is an individual who has absolutely no vanity in spite of his high accomplishments and profound knowledge in his field. I firmly believe that Kobbie can be classed as a high-calibre employee, the type which cannot be dispensed with. Consequently, I duly recommend that Kobbie be promoted to executive management, and a proposal will be executed as soon as possible.

Regards,  
Project Leader

E-mail two

Attention: Human Resources

Kobbie Mensah was reading over my shoulder while I wrote the report sent to you earlier today. Kindly read only the odd numbered lines [1, 3, 5, 7, etc.] for my true assessment of his ability.

Regards,  
Project Leader

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T o p T i p s

### ARE YOU THE CEO OF 'ME' INCORPORATED?

There is a lot of talk about how people should do things differently. One thing that can set people apart in an era where competition is fierce is Personal Branding. How can you stand out as a person? With many people wearing Ghana cedi powered suits and meeting their targets, it seems as if you are just a needle in the haystack of your organization. But good news! Have you heard that you can be the CEO of the company called 'Me Incorporated' as Tom Peters puts it? He also remarks that, 'to be in business today, our most important job is to be head marketer for the brand called 'You'. If you have

Personal Brand for yourself, and remember; you are a walking brand thus, impressions and your name count!

Who am I?

Want a book on innovation? Why not choose one written by me? Born in Baltimore, Maryland, I am a writer on business management practices who holds a Bachelor's degree in Civil Engineering, an M.B.A. and a Ph.D. I have also received an honorary doctorate from the State University of Management in Moscow. My

## 5 Simple Ways to Improve Your Day at the Office

1. Before leaving for work, say something to what/who you believe in. If you're Christian, say a short prayer.
2. Mint or Caffeine? What's your 'poison'? A cup of coffee, or some other stimulant would shake the drag out of your feet, and mint would lighten your mouth. Either way, you get to feel like a new day.
3. Talk to someone important before you get to the office. This is especially important for people that live alone. It is crucial that the first person you speak to everyday is not the doorman at your office. It could be your better half, an aged grandparent, or a favourite niece. But talking to that special someone will put a spring in your step, and a genuine smile on your face; as opposed to the automatic lifting of your lips when you see the doorman or front desk lady.
4. Pause for two deep breaths at the office front door. It'll only cost you six seconds, and it will do your composure a world of good. It is bad enough that you lurched into the day. There is no need to literally burst into the office.
5. The Mood-Food Relationship. They're called neurotransmitters—dopamine, norepinephrine, and serotonin – and they have been studied in relation to food. This research, conducted by science writer and editor, Barbara Melville, has shown that neurotransmitters are produced in the brain from components of certain foods. Point is, try to have something you actually like for lunch. Don't just shovel down anything because you will pass out if you don't. Melville's research on the connection between a person's mood and the food he or she eats has revealed what many people have long believed: that eating certain foods can greatly influence a person's mood—at least temporarily.

Enjoy your day!

not heard of the concept, then it is time you found out more. All the best in creating a

works include:

- In Search of Excellence (1982) -Co-written with Robert Waterman JR.
- The Pursuit of WOW! (1994)

- The Circle of Innovation: You Can't Shrink Your Way to Greatness, (1997)

- The Little Big Things: 163 Ways to Pursue EXCELLENCE (2010)

Well, who am I?

(Clue: my last name starts with a P and first name with a T)

Acknowledgement: [www.fastcompany.com](http://www.fastcompany.com)

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## POSITION SPECIFICATION

### MANAGING DIRECTOR FOR FINANCIAL INSTITUTION

#### QUALIFICATIONS

Degree in Economics/Accounting/Business Administration

#### SKILLS

Be a good trainer, facilitator, and mentor. Have good communication skills, management skills, and financial skills.

#### YEARS RELEVANT EXPERIENCE

Minimum of 10 years experience

## POSITION SPECIFICATION

### HUMAN RESOURCE MANAGER

#### QUALIFICATIONS

Degree in Human Resource Management

#### SKILLS

Experience in the Hospitality Industry

#### YEARS RELEVANT EXPERIENCE

Minimum of 5 years experience

## POSITION SPECIFICATION

### BUSINESS MANAGER (HOTEL OPERATIONS)

#### QUALIFICATIONS

Degree in Business Administration/Marketing/Social Sciences

#### SKILLS

Experience in the Hospitality Industry

#### YEARS RELEVANT EXPERIENCE

Minimum of 5 years experience

## POSITION SPECIFICATION

### FEMALE SALES AND MARKETING REPRESENTATIVES

#### QUALIFICATIONS

Degree/Diploma in CIM or Masters would be an advantage

#### SKILLS

Experience in selling properties

#### YEARS RELEVANT EXPERIENCE

5 to 8 years post qualification

## POSITION SPECIFICATION

### ASSISTANT MANAGER (FOOD & BEVERAGE)

## QUALIFICATIONS

Diploma/HND in Hotel Management/Tourism

## SKILLS

Experience in inventory management; evaluating operations of hotel

## YEARS RELEVANT EXPERIENCE

Minimum of 5 years

## POSITION SPECIFICATION

### EXECUTIVE SOUS-CHEF

#### QUALIFICATIONS

Diploma/HND in Hotel Management/Tourism

#### SKILLS

Experience with food control, labour cost, cooking, menu development; proven

#### YEARS RELEVANT EXPERIENCE

Minimum of 5 years

## POSITION SPECIFICATION

### BUSINESS DEVELOPMENT MANAGER

#### QUALIFICATIONS

Degree in Accounting/Business Administration

#### SKILLS

Experience in developing business for the company outside Ghana; liaising with government agencies towards realization of company goals

#### YEARS RELEVANT EXPERIENCE

Minimum of 5 years

## POSITION SPECIFICATION

### EXECUTIVE HOUSEKEEPER (HOSPITALITIES)

#### QUALIFICATIONS

HND/Degree in Hotel Management/Tourism

#### SKILLS

Experience in hospitality industry – inventory skills, housekeeping operations

#### YEARS RELEVANT EXPERIENCE

Minimum of 4 years

## POSITION SPECIFICATION

### MECHANICAL ENGINEERS

#### QUALIFICATIONS

HND/Diploma in Mechanical Engineering

#### SKILLS

Experience in maintenance of pumps; fluent in French

#### YEARS RELEVANT EXPERIENCE

Minimum of 2 years

Please state the specific job you are interested in, as well as where you got the information of the job posting.

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## Did Somebody Just Discover a Smarter Way of Payroll Management?

I have been seriously considering undertaking a mid-life career change, a switch from HR practice to the stage - you know...become the female version of KSM, or become a star of an Ebo Whyte play. If I did, I am very clear that my first production will be entitled "the Saga of the Returned HR Practitioner".

You see, I joined the growing tide of returnees back to our fair Republic a few years ago, tired of bland food and cold winters, and I have never looked back. Fortunately, I landed a pretty fulfilling job in my chosen field of expertise (HR) in a truly exciting company, working in Ghana's most exciting sector (sorry- that's all the detail I am allowed to give....but I am sure you can put two and two together ... J).

The last three years have been ... interesting. Needless to say, HR practice in Ghana, for good or bad, does not necessarily follow the practice in western countries. For instance, the practice of giving livestock as part of the staff bonus package is definitely different.... I mean can you imagine a junior partner of a Wall Street brokerage firm waiting at the lift of his 75th floor office, eager to go home to start his holidays, with his goat on a rope in one hand and his briefcase in the other?

Most of the differences are hilarious, like the goat example; others, like the support of colleagues during bereavement, are touching, and others are downright frustrating. Top of the list of frustrating items are the issues relating to payroll. I have grown to dread the last and first week of every month due to the constant "wahala" associated with payroll. In the first instance, getting the salaries dispatched is a nightmare to which the "Diabolo the snake man" horror movie series will pale to insignificance (you all do remember Diabolo, don't you ?) First of all, the salary details have to be manually delivered to the various banks holding staff accounts. Then the cheques have to be dispatched and cleared and then the various accounts credited, et cetera et cetera.

As you can imagine, salaries are always late, and in my firm where we employ quite a number of "blue collar" artisans, an "aluta" with " cho boi's" over delayed salaries is always a near and present threat.

It is also amazing that staff enjoy very little value from their salary accounts. The banks often lump up salary accounts with their general mass of customers, and do not offer them any value on account of their peculiar and frankly lucrative relationship with these accounts. Therefore, for instance, the fact that Mr. X holds a salary account with Bank Y is not considered at all when Mr. X applies for an overdraft from Bank Y. This is in stark contrast to western countries where banks actually offer overdrafts to salary accounts by default!

I thus personally find it refreshing that a bank in Ghana, Standard Chartered Bank, has decided to raise the bar and migrate some good international best practice to Ghana to solve this problem. Inasmuch as I hardly ever see eye to eye with my colleagues in finance, I must say their decision to sign on to the Standard Chartered Straight2Bank platform was a godsend. Straight2Bank allows us to categorise and dispatch all salaries to all the various staff accounts through a virtual online platform, in real time.

No more headaches with the messenger losing the salary data in transit to the bank, no more errors with bank staff inputting wrong accounts, no more arguments over the phone over how to open the pen drive with the salary data.....NO MORE. Now I simply sit in my nice cosy office with a great view of the Atlantic, and with a few key strokes and a reliable internet connection, I have paid staff, and the ubiquitous "cho boi's" are avoided.

Even more exciting is the Employee Banking package offered by Standard Chartered as a value bundled along with the payroll solution. Marketed as SMARTBANKING, this solution is a bundled offer which covers a

salary account with a cheque book, VISA debit card, life insurance cover, personal loan and electronic banking services. Employees enjoy total convenience, varied discounts and concessions on banking services and products.

Each employee enjoys various benefits ranging from discounts on personal loan interest rates, free/discounted VISA cards, free/discounted cheque books, free electronic banking and life insurance cover (with the lowest monthly premiums, starting from GHC1.82, and covers up to GHC10,500).

**No more headaches with the messenger losing the salary data in transit to the bank...**

Employees also enjoy the convenience of managing their accounts through a robust and secured electronic channel platform, including mobile banking and online banking. Plus, my employees now enjoy electronic alerts that automatically send an SMS notifying them about withdrawals and deposits on their accounts, which means staff know when they have been paid.

In fact, SmartBanking is a breath of fresh air as regards banks providing solutions for HR needs and I have become one of its greatest advocates. Indeed, my SmartBanking zeal was enhanced when I heard the staff of a competitor firm had complained to their management that staff at my firm enjoyed a better deal because they got better packages from their bank and got paid on time ... J. If I were you, I would call Harold Ansah at Standard Chartered Bank NOW to win that HR Manager of the Year award!

*The Author of this article is the Director of HR at one of the leading firms in the Mineral Extraction industry of Ghana.*



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