

WHAT`S UP?

“Back-Slash”

Editor Kurt Merki, Snr. CEO of SWISSCHAM AFRICA GHANA

Dear Business Colleagues,

It was very encouraging seeing some many business executive and entrepreneurs attending our 1st Business Cocktail on the 11th May, which took place at the newly opened BEST WESTERN PREMIER HOTEL. Though the programme was a little over loaded, I hope all interested parties were able to take some educative information about Agro-Business in Ghana back home.

If you would like to have some of the speakers presentations, I am willing to mail them on request to you. Please e-mail your request to:
swisschamgheditor@yahoo.com

At this point, I would like to thank all resource experts who made our first Business Cocktail a real success. We hope we can call on them again to share their rich experiences.

Looking back of what had been presented by various speakers, I believe what Dr. S. K. Dapaah laid on the table was most appropriate when he said: **“All presenters have very good programmes, but effective coordination among the players is very much lacking.”**

If the topic was maybe not of your interest, I still hope that you were able to network with one another.

I heard already very interesting testimonies of positive networking among members. So, I encourage NON Members to become a part of the SWISSCHAM AFRICA GHANA. (Membership Registration form is on page 08)

On pages 3-4 the press reports and photo-gallery speaks of itself.

SPONSORS
OF THE 21ST JUNE 2011
BUSINESS COCKTAIL



Guaranty Trust Bank (Ghana) Ltd

IN THIS ISSUE

• Back-Slash - WHAT`S UP?	01
Cont. from page 1 - Forward Slash	
• Match-Making Corner	02
• Photo Gallery	03
• Our 11 th May Sponsor	04
• Business News Paper Reports	05
• German-Swiss School Fashion Show	06
• Our 21 st June Event	07
• Swiss Banking Secret	08
• How Efficient are Central European Banks?	09
• Swiss banking has to pus for more quality	1 0
• Ghana`s Banking Industry	11
• Bank of Ghana	12
• Policies on Banking in Ghana	13
• What`s New?	14-15
• Our 21 st September event!	16
• Companies Profile	17-21
• Our New Members!	22
Embassy Economic Desk?	23-24
• Membership Registration Form	25
• Think Tank Meeting	26
• Thank you-Contacts & Adverts	27

MAY 2011

- GHANA-NEWS
- 11th May Business Cocktail
- @ Best Western Hotel Airport
- @ 6-9 pm
- Topic: CH-GH Agric - Business

JUNE 2011

- GHANA-NEWS
- 21st June Business Cocktail
- @ Golden Tulip Hotel
- @ 6-9 pm
- Topic: CH-GH Banking - Business

JULY/AUGUST 2011 (Holiday season)

- GHANA-NEWS (one issue)
- New Membership Registration
- Individual Think-Tank Meetings

SEPTEMBER 2011

- GHANA-NEWS
- 21st June Business Cocktail
- @ Alisa Hotel , North Ridge
- @ 6-9 pm
- Topic: Property Development in Ghana

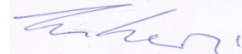
Continue from page 1

“Forward-Slash”

Our next “**Business Cocktail**” is on the **21th June 2011** from 6 pm – to 9 pm (prompt), at the Golden Tulip Hotel, Accra. Kindly confirm your participation. **NOT later than Friday 17th May** by phone (020-809-2500) or by the “**new**” e-mail address: (swisschamgh@yahoo.com) For paid up members the event is free for one person. Others GHC40 (forty) payable at the gate. The topic is: **Swiss-Ghanaian Banking Business**. A round table presentation, debate, leading hopefully to proposals for policy makers. The media will NOT be invited, in order to avoid any politicization of the topic. However, we will record the whole programme and its content will remain the copyright of the SWISSCHAM AFRICA GHANA. On the panel we have Government policy makers and Private Sector Banking Experts from Switzerland and Ghana. The main purpose of our topic is to find solutions to understand and improve the banking operation in both countries. This will in no way give confidence to the Investors that Ghana has a vibrant Banking system. It is my hope you all will fully participate in this challenging topic. (Kindly refer to the attached detailed programme on page 03)

For the best, stay blessed!

SWISSCHAM AFRICA GHANA



Kurt Merki, Snr. CEO

Remember: FEEL ALWAYS WELCOME! The Membership Form is on page ?

Note: The **GHANA-NEWS** letter will be distributed to a very large number of business outlets in Ghana and Switzerland to promote business activities among both countries, to the benefit of its members. **BE PART OF IT!** You can visit the **SWISSCHAM-AFRICA WEBSITE** : www.swisscham-africa.ch and under “**NEWS**” Africa-Ghana you will find our News letter. If on any other matters do **NOT** hesitate to contact me on our **NEW** e-mail address : swisschamgh@yahoo.com

SWISSCHAM AFRICA GHANA NEWS - JUNE 2011

Match Making Corner!



If you are looking for a business partner , a service, or for some-thing to sell or to buy, (also for private & domestic requests) this is the corner you can as **Member advertise @ NO cost!**

Looking for PARTNERSHIP

A registered & paid-up Member of the SWISSCHAM AFRICA GHANA is looking for a partner in the FRUIT JUICE PROCESSING INDUSTRY IN GHANA.

Contact: +233 20 815 0779

E-mail: snfodjo@yahoo.co.uk

Project Pre-financing

A registered & paid-up Member of the SWISSCHAM AFRICA GHANA Is looking for private Project Pre-financing at very attractive terms.

Contact: + 233 24 648 8119

E-mail: ygllover@yayraglover.com

Looking for Kitchen Manufacturer

Multinational Real-estate Company, looking for large scale Kitchen Manufacturer. Offers NOT later than 6th May 2011.

Contact: swisschamgheditor@yahoo.com

NEW!

In order to maintain confidentiality , we have created the following e-mail address: swisschamgheditor@yahoo.com Your contacts will then be forwarded to your interested party!

Free for members only!!!

To advertise contact: (For Members free)

Mobile: 020 809 2500

E-mail: papimerki@yahoo.com

Continue from page 1

WHAT'S UP?

OCTOBER 2011

- **GHANA-NEWS**
- New Membership Registration
- Individual Think-Tank Meetings

NOVEMBER/DEC. 2011 (Holiday season)

- **GHANA-NEWS**
- 28th November : Beginning of
- “**SWISS GHANAIAAN BUSINESS WEEK**” Interaction with Swiss Investors and Business Partner @ Moevenpick Ambassador Hotel @ 6-9 pm
- Topic: Investing & Partnering in Ghana
- 1st December Green X`Mas Concert @ National Theatre @ 7.30 pm - 9.30 pm
- 3rd December “**GALA NIGHT**” @ Moevenpick Ambassador Hotel @ 6-9 pm
- Topic: **Swiss-Ghanaian Match Making Night**

Note: Kindly start lobbying for Swiss-Ghanaian interested partners for the one week “**SWISS GHANAIAAN BUSINESS WEEK**” starting from 28th December- to 3rd December 2011.

Contact: swisschamgh@yahoo.com

Or Mobile: +233-20-809-2500



SWISSCHAM - AFRICA GHANA

Member of the European Network EBCAM

Wirtschaftskammer Schweiz - Afrika
Chambre Economie Suisse-Afrique
Camera Economica Svizzera-Africa

Photo-Gallery

OF THE 11TH MAY BUSINESS COCKTAIL



**Mr. Ken Ofori-Atta Chief Executive
Chairman of Databank @ Lecture**



**The first Members of the
SIWSSCAHM AFRICA GHANA**



**Mr. Nortey Omabo, President of the SWISSCHAM
AFRICA GHANA awarding to the CEO of ENJOY his
Membership Certificate**

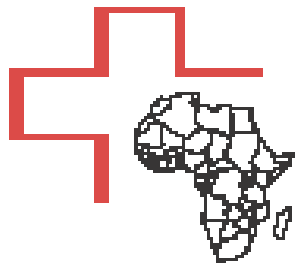


**The audience @ the
1st Business Cocktail
11.05.2011**

**Topic:
"Swiss-Ghanaian
Agro Business"**



**Dr. S. K. Dapaah, Chief Technical Adviser to the Minister
of Agriculture Hon. Kwesi Ahwoi delivering his address**



SWISSCHAM - AFRICA GHANA

Member of the European Network EBCAM

Wirtschaftskammer Schweiz - Afrika
Chambre Economie Suisse-Afrique
Camera Economica Svizzera-Africa

**OUR 11TH MAY 2011
EVENT SPONSORS**

Thank You!



Gateway Services Ltd. (GSL)

Policy Construct & Services Ltd.

Farmers Get Insurance for Crops

By Liberty Amewode

There has not been any commercial insurance product for agriculture in Ghana to cope with the challenges of extreme weather events in which farmers lose their harvest. Consequently, farmers who fall victim to floods, droughts and other natural disasters get caught in the poverty trap and might have to sell their farm equipment since they have no means to engage in productive activities in the future. In order to arrest this situation, a Ghana Agricultural Insurance Programme has been instituted as a risk management instrument that helps to mitigate major climate-induced crop production and income losses for farmers.

Delivering a paper on Agricultural Insurance at a SWISSCHAM-AFRICA GHANA Business Cocktail in Accra last week, Mr. Ken Appenteng of the German Technical Cooperation (GIZ) said the overall objective of the programme is to assist the insurance sector in Ghana to develop a sustainable agricultural insurance system and to introduce innovative and demand-oriented crop insurance products to protect against financial risks caused by extreme weather events and other forms of climate change.

He said the risk management instrument comes in the form of specially designed products to mitigate particular weather perils for certain types of crops or animals. According to Mr. Appenteng, by the year 2100, mean daily temperatures in Ghana are estimated to increase by 30C and rainfall will decline between nine percent and 27 percent, with increasing seasonal and spatial variations. "Frequency and intensity of droughts, floods and other extreme weather events will increase", he said, adding that in case such weather events occur, farmers lose their harvest and get caught

in the poverty trap. The programme is being implemented by the GTZ in collaboration with the National Insurance Commission (NIC) and the Ghana Insurers Association (GIA) with funding provided by the German Federal Ministry of the Environment, Nature Conservation and Nuclear Safety. The Chief Technical Advisor to the Minister for Food and Agriculture, Dr. S.K. Dapaah, who represented the minister, Mr. Kwesi Ahwoi, said the missing link in Ghana's quest at achieving a sustainable growth and development is the low level of agro-business in Ghana. He said Ghana has conducive agronomic conditions that make the growing of a large range of crops profitable and could be even more profitable with increased agro-processing because of numerous advantages including bimodal rains in southern Ghana that enable horticulture (pineapples, banana), oil palm, rubber, cocoa, biofuels (sugar, cassava) to be grown.

He added that the annual growth rate of the agricultural sector in the last five years has averaged 6% per annum, with cocoa contributing significantly to it. "Indeed, over the 25-year period between 1984 and 2009 agricultural GDP (agGDP) grew at an average annual rate of 4.6% making it one of the highest agricultural sector growth rates in sub-Saharan Africa (SSA) according to the International Food Policy Research Institute (IFPRI)", said he.

Dr. Dapaah therefore suggested that those in the Ghanaian agro-business field think of establishing a Ghana Agro-Business Chamber (ABC) as a private, nonprofit/tax-exempt, business organization dedicated to strengthening Ghana's agro-industrial competitiveness.

"The Chamber's programmes should be designed to highlight international trade and development potentials as well as broad issues which encompass several individual agri-business sectors and require a "food systems" approach to the development of Ghana's agro-business potential", he said. Examples of such issues, he indicated, are commercialization of new technologies in agricultural production and processing, food safety, environmental impacts, human resource development, trade and investment policy, natural resource management, and rural development in Ghana.

thebusinessanalystgh@gmail.com

Our 1st Business Cocktail- 11th May 2011

News Papers Reports



SWISSCHAM
 holds maiden
 business cocktail

The Swiss Chamber of Commerce Africa (SWISSCHAM), Ghana branch, has held its maiden business cocktail event in Accra. The event brought together about 100 guests from the financial, insurance, agro-business and related services.

"Basically, we want to identify market opportunities, augment value addition and productivity, and generally expand the frontiers of the agro-industrial sector through collaboration between Ghanaian and Swiss investors and businesses," said SWISSCHAM President, Dr. Nortey Omaboe.

"There have been some notable successes of the agric sector in Ghana, but the general view is that the successes have been too few. We're still too far from reaching the full potential of this critical industry, hence the need to identify new options to propel the industry," he added.

In his speech, the Chief Technical Advisor to the Minister of Food and Agriculture, Dr. Samuel Kojo Dapaah, said the missing link in country's quest to achieve sustainable growth and development is the low level of agro-business in Ghana.

"Ghana has agronomic conditions that are conducive to making growing a large range of crops profitable, and which can be even more profitable with increased agro-processing," Dr. Dapaah said.



BM
BRIGITTE MERKI®

German Swiss International School - Accra

Fashion-Show a Great Success!

On May 21, 2011 the German Swiss International School Accra held its annual fashion show. It was a real night of fun, festivities and fashion.



Part of its proceeds was donated to the Ivoirian refugees living presently in Ghana.



The highlight of the show was the auction of the 4-fashion designer's dresses. **BM-Brigitte Merki, a member of the SWISSCHAM AFRICA GHANA**, had the highest bidder (pictures above)



Our 21st June event!



Purpose: Business Cocktail
Date: Tuesday 21th June 2011
Location: Golden Tulip Hotel Accra
Time: 6 – 9 pm CH-Prompt
Topic: Swiss-Ghanaian Banking Business

OBJECTIVE

The main objective of this meeting is; to learn from each others experiences in gain and shortfall and *initiate changes* for the benefit of both the Service Provider and Client.

PROGRAMME

Refreshments & Welcome Address by the President of the SWISSCHAM AFRICA GHANA
 Mr. Nortey Omaboe 6 – 6.30 pm.

Presentations: SWISS-GHANAIAN BANKING BUSINESS

SWISS BANKING – HOW EFFICIENT IS IT? By Mr. Andreas Himstedt , CEO of HIMSTEDT INVESTMENT SERVICES Gmbh, Zurich, Switzerland and Member of the SWISSCHAM AFRICA GHANA
 6.30.till 6.45 pm

GHANIAN BANKING – HOW EFFICIENT IS IT? By Hon. Dr. Kwabena Duffuor, Minister of Finance and Economic Planning. 6.45 till 7.00 pm

Panel Discussions: How can the banks improve banking efficiency? Lead by the Moderator and supported by Mr. Ken Ofori-Atta, Executive Chairman of DATA BANK with **Panelists:** The Swiss Ambassador Mr. Andrea Samedini, representing Switzerland and Former Ambassador Mr. Afari Donkor, representing Ghana. 7.00 till 7.15 pm

Questions and Contributions from the Audience 7.15 till 7.30 pm

Break Cocktail 7.30 till 8 pm

Conclusion Presentation For Action in the case of Ghana 8.00 till 8.15 pm

New Membership Certificate Awards 8.15 till 8.30 pm

Continue Cocktail and Networking 8.30 till 9.00 pm

Your Moderator: is: Mr. Kurt Merki, Snr. CEO of the SWISSCHAM AFRICA GHANA

Note: Programme is subject to change!



			SPONSORS OF THE 21ST JUNE 2011 BUSINESS COCKTAIL
			
<p>Independent Wealth Management Trustworthy · Safe · Individual</p> <p>CEO and Founding Partner 30 years experience in Private Wealth Management</p>			
<p>Andreas M. Himstedt Rindemarkt 12 8001 Zürich (Switzerland)</p>	<p>Tel. +41 / 43 / 818 06 08 Mob. +41 / 79 / 740 50 30</p>	<p>info@himstedt.ch www.himstedt.ch</p>	



SWISSCHAM - AFRICA GHANA
Member of the European Network EBCAM

Wirtschaftskammer Schweiz - Afrika
Chambre Economie Suisse-Afrique
Camera Economica Svizzera-Africa

SWISS BANKING SECRETS

Secret Swiss bank accounts under threat By Tony Paterson in Berlin, Friday, 20 February 2009

<http://www.independent.co.uk/news/world/europe/secret-swiss-bank-accounts-under-threat-1627050.html>

Switzerland pledged to maintain its tradition of banking secrecy yesterday after its authorities took the unprecedented step of revealing to US investigators the names of up to 300 American clients of troubled UBS bank who were suspected of tax fraud.

In what seemed a desperate attempt to limit damage from the disclosure, the Swiss President, Hans-Rudolf Merz, issued a statement proclaiming: "Banking secrecy, ladies and gentlemen, remains intact."

Mr Merz admitted Swiss authorities had delivered to US investigators the files of between 250 and 300 UBS customers suspected of tax fraud during a transfer in the Swiss capital, Bern.

The transaction took place early on Thursday to meet a deadline the US had set for Switzerland to meet its demands. UBS, the largest Swiss bank, began negotiations with the US last year after allegations emerged that the bank had helped up to 17,000 Americans conceal about \$20bn (£14bn).

Mr Merz, UBS and Switzerland's financial regulator were adamant yesterday that the disclosure did not amount to a blatant infringement of the country's tradition of banking secrecy because it concerned a small number of foreign customers suspected of tax fraud rather than tax evasion.

Swiss law allows banking secrecy to be lifted in cases where individuals are suspected of having deliberately defrauded tax authorities, as opposed to cases where customers have failed to declare all of their assets.

Mr Merz justified the distinction and said banking secrecy protected privacy but "does not protect tax fraudsters". The unprecedented disclosures shocked Swiss banking experts.

Many said the decision to bypass the courts and surrender the names of clients to tax investigators seriously undermined a banking principle conceived in the Middle Ages which had enabled Switzerland to become one of the world's wealthiest nations.

Hans Geiger, a professor of banking at Zurich University, said UBS clients had lost security and trust as a result of the disclosures: "This so-called agreement is a brutal demonstration of why banking secrecy should be guaranteed under the Swiss constitution."

The Swiss Bankers' Association condemned the disclosures and said the names of the clients had been handed over before the legal process initiated last year between the US and Switzerland had been finalised.

Rainer Schweizer, a professor of law at Switzerland's St Gallen University, said the disclosure had shaken the foundations of the Swiss legal system.

Other experts declared the disclosure demonstrated that undeclared financial assets were no longer safe in Switzerland.

Mark Pieth, a Swiss professor and an investigator of corruption in the UN Iraq oil-for-food programme, accused the US of blackmailing Switzerland into revealing the UBS client names.

The disclosure follows months of pressure from the US tax authorities and the US Justice Department which had issued a summons demanding that the names of the suspected clients be revealed. Under the terms of a so-called deferred prosecution agreement, UBS and its executives could have been indicted had the Swiss bank refused to comply.

The Justice Department indicted a former UBS official in May last year and in November, Raoul Weil, one of the bank's senior executives was also indicted. US officials had warned that other banking executives could face similar charges.

Mr Merz conceded yesterday that further US indictments of senior UBS staff along with a threatened wider inquiry into the ailing bank's business practices in America would have posed a threat to the Swiss economy during the global economic downturn.

The potential number of US clients of UBS bank whose names were revealed as part of a tax fraud investigation.

Swiss banking secrets intact March 6, 2009

<http://www.smh.com.au/business/world-business/swiss-banking-secrets-intact-20090306-8q8o.html>

Swiss banking secrecy will remain intact, the Finance Minister said on Thursday, but there were ongoing talks about how to develop the laws in the light of recent events, most notably the UBS tax fraud investigation in the United States.

"Banking secrecy remains intact and has to remain intact," said Hans Rudolf Merz, who also fills the largely ceremonial role of President.

"It protects privacy but in no way does it protect tax fraud," he added. He said there was consideration in the Federal Council, the executive branch, about the future of the distinction between tax evasion and tax fraud in the Swiss law books. Currently, only the latter is a criminal offence.

"Banking secrecy in Switzerland is not absolute and does not apply in the event of criminal prosecution," the minister told reporters.

He said there would be a meeting next week with Austria and Lichtenstein, two other countries with bank secrecy laws, to discuss the road ahead.

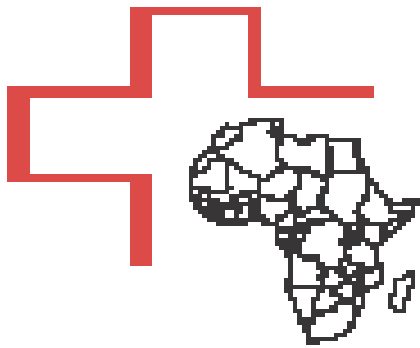
Switzerland is said to house about a third of the \$US7 trillion (\$10.79 trillion) held offshore. Swiss bankers, who profit from the system, say the collapse of banking secrecy could halve the financial sector, which currently makes up about 12% of GDP.

Switzerland has set up a ministerial body, made up of Merz, Justice Minister Eveline Widmer-Schlumpf and Foreign Minister Micheline Calmy-Rey, to look into the banking secrecy laws and determine their future development.

UBS, under orders from the Swiss regulatory body, handed over last month some data on clients who allegedly committed tax fraud to US authorities.

The bank told a Senate hearing on Wednesday that it would not hand over more data owing to Swiss banking secrecy laws. The US is demanding information on thousands of clients, while the bank is reported to have transferred unspecified data on only a few hundred.

DPA



SWISSCHAM - AFRICA GHANA
Member of the European Network EBCAM

Wirtschaftskammer Schweiz - Afrika
Chambre Economie Suisse-Afrique
Camera Economica Svizzera-Africa

Papadopoulos, Journal of International and Global Economic Studies, 1(1), June 2008, 83-104 83

How Efficient are Central European Banks?

Simeon Papadopoulos* University of Macedonia, Thessaloniki, Greece

Abstract

This paper explores the issue of banking efficiency in Central Europe by applying the Fourier functional form and the stochastic cost frontier approach in calculating inefficiencies for a large sample of German, Austrian, Swiss and Luxembourg banks between 1997 and 2003. The findings suggest that the largest sized banks are generally the least efficient banks and the smallest sized banks are the most efficient. The strongest economies of scale are displayed by German banks, while the weakest economies of scale are reported by Swiss banks. The findings suggest that the smallest and medium sized banks report the strongest economies of scale and the largest banks weaker economies of scale (ranging between 1.2% and 6.5%) and therefore the notion that economies of scale increase with bank size cannot be confirmed. The impact of technical change in reducing bank costs (generally about 3.5% and 4.7% per annum) appears to be systematically increasing with bank size. The largest banks are reaping the greater benefits from technical change. Overall, the results indicate that the largest banks in our sample enjoy greater benefits from technical progress, although they do not have scale economy and efficiency advantages over smaller banks.

Keywords: Southern European banking economies of scale efficiency

JEL Classification: G21, D21

For full report go to: http://www2.selu.edu/orgs/econjournal/index_files/JIGES%20JUNE%202008%20PAPADOPOULOS%20Effi%20in%20german%28%29%205-30-08%20FINAL%20OK.pdf



Swiss Banking has to push for more quality

swissinfo.ch

Dec 3, 2008 - 09:00

The book argues that Swiss banks went too far in Americanisation (Keystone)

Banks in Switzerland are at a turning point and must concentrate on more quality and introduce fresh faces if they are to regain their past glory, a new book argues.

The banks will also have to focus on their own business models and target their marketing more efficiently, one of the authors, economics journalist Claude Baumann, tells swissinfo. Together with banker Werner E. Rutsch, Baumann has outlined the successes of the Swiss banking industry over the past 50 years, putting the finger on where the sector has recently made mistakes and suggesting ways to improve the current situation.

The book entitled Swiss Banking – what next? explains there were a number of elements behind the present global crisis, including the big banks' determination to push growth.

"The banks were very much focused on revenue growth and neglected the customer... The banks also invested a lot of their own money for proprietary trading to improve their profits and revenues," Baumann said.

More efficient

He believes that Swiss banks could, for example, strive to be cheaper and more efficient than others or they could be a first mover in a specific market like online banking or in banking for wealthy people. "It's important for any bank to have a clear focus on a specific business model." The book says that some of the qualities of Swiss banking have suffered over the past decade as a result of globalization. Baumann believes Americanisation of the Swiss banking sector has much to answer for.

"Doing business in the United States or Anglo-Saxon countries is quite different from the Swiss way of doing business or banking."

For full report go to:

http://www.swissinfo.ch/eng/Home/Archive/Swiss_banking_has_to_push_for_more_quality.html?cid=7077116



Guaranty Trust Bank (Ghana) Ltd

**SPONSORS OF THE
21ST JUNE 2011
BUSINESS COCKTAIL**

**A MEMBER OF THE
SWISSCHAM AFRICA
GHANA**

Determinants of Performance of Ghana's Banking Industry

Please use this identifier to cite or link to this item: <http://hdl.handle.net/123456789/1518>

Determinants of Performance of Ghana's Banking Industry

An Application of Data Envelopment Analysis Authors: Affum, Samuel Issue Date: 12-Apr-2010 Series/Report no.: 5038 Abstract: Performance evaluation of the banking sector in Ghana has assumed primal importance due to intense competition, greater customer demands and changing banking reforms. Based on cross sectional data for 22 banks, this dissertation attempts to measure the relative performance of Ghanaian banks during the year 2007 using the CCR Data Envelopment Analysis model. The analysis uses two input variables and two output variables. The mean level of Technical Efficiency for the industry is found to be 74 per cent. This implies that banks in Ghana can produce 1.35 times as much output from the same inputs, if they operate at 'efficiency frontier'. In 18 inefficient banks, the technical inefficiencies range from 12.4 per cent to 203 per cent. Segmentation of the banking sector in Ghana was done along ownership status and market share of total assets. A detailed analysis per banking ownership group reveals that domestic private banks are the most efficient ones, followed by foreign and then state- owned banks. As far as size is concerned, the results suggest that the medium-sized banks are more efficient than small and large-sized banks. Moreover, there is rank- distinct positive relationship between bank's efficiency on business specialty. State bank ownership exhibits a significantly negative factor on bank efficiency. The relationship between efficiency and risk profile is not as pervasive but there is a noticeable tendency for efficiency to be positively correlated to risk profile. An analysis of efficiency-profitability matrix based on the efficiency scores and Return on Equity (ROE) reveals that the 9 banks that fall in the 'sleeper' and 'question mark' quadrants have the TE score below the industry average. The resource utilization process in these banks features the presence of considerable wastage of resources. The 'star' quadrant contains 6 banks which are flagship units in the industry in terms of both efficiency and profitability. Both Stanbic Bank (Ghana) Limited and HFC Bank Ghana Limited appear as an ideal benchmark for the laggards on the efficiency and profitability dimensions of performance evaluation.

Description: A thesis submitted to the Department of Accounting and Finance of Kwame Nkrumah University Science and Technology in partial fulfillment the requirement for the degree of Master of Business Administration

URI: <http://hdl.handle.net/123456789/1518>

Appears in Collections: College [of Arts and Social Sciences](#)

Preamble for the Legal and Regulatory framework:

The Bank of Ghana shall have overall supervisory and regulatory authority in all matters relating to banking and non-banking financial business with the purpose to achieve a sound, efficient banking system in the interest of depositors and other customers of these institutions and the economy as a whole.

The regulatory and legal framework within which banks, non-bank financial institutions as well as forex bureaux operate in Ghana are the following:

[Banking and Financial Laws of Ghana: 1998-2006](#)

[Banking and Financial Laws of Ghana: 2006-2008](#)

The Bank of Ghana is therefore, charged with the responsibility of ensuring that the financial system is stable to ensure that it serves as facilitator for wealth creation, economic growth and development.

The functions and responsibilities of the Central Bank as a Regulator are defined in Act 612 and Act 673 as follows:

To regulate, supervise and direct the banking system and credit system to ensure the smooth operation of a safe and sound banking system

To appoint an officer designated as the head of Banking Supervision Department, who shall be appointed by the Board

To consider and propose reforms of the laws relating to banking business

Consequently, the Central Bank exercises its mandate to ensure that:

- depositors' funds are safe
- the solvency, good quality assets, adequate liquidity and profitability of banks are maintained;
- adherence to statutory and regulatory requirements is enforced;
- fair competition among banks
- ***the maintenance of an efficient payment system***

In summary, the laws governing banking operations have provisions regarding licensing, withdrawal of license, and arrangement for examining and monitoring banks, powers, and duties as well as protection of the supervisor.

Finally, to enhance the legal and regulatory framework, the Bank of Ghana supervisory functions are designed to be consistent with the Basle Core Principles for Effective Banking Supervision.



SWISSCHAM - AFRICA GHANA

Member of the European Network EBCAM

Wirtschaftskammer Schweiz - Afrika
Chambre Economie Suisse-Afrique
Camera Economica Svizzera-Africa

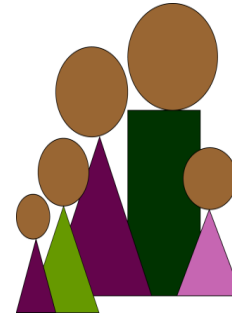
THE IMPACT OF FINANCIAL SECTOR POLICIES ON BANKING IN GHANA

Martin Brownbridge and Augustine Fritz Gockel

Summary

Ghana has implemented a financial sector reform programme since the late 1980s. The banking system had suffered severe swallowing together with widespread bank distress as a consequence of the pre-reform policies of financial repression, government control of banks and the prolonged economic crisis. The financial sector reforms included the liberalization of allocate controls on banks, restructuring of insolvent banks and reforms to prudential regulation and supervision.

This paper examines why the banking system in Ghana was in need of reform in the 1980s and evaluates the impact of the financial sector reforms. The conclusion reached is that while the reforms have brought about improvements in the banking system - banks are now more prudently managed and supervised - major constraints to efficient financial intermediation remain, not least macroeconomic instability and the still very shallow nature of financial markets.



CHILD & ASSOCIATES...

*Your direct link to highest quality health
services in West Africa*

49b Osu Badu St. W. Airport Ghana 0302 782 464
& 0289 543 716 or email us at childaccra@gmail.com
www.childandassociates.org



n=crest

CATERING



REGISTER NOW!

For the biggest

BUSINESS NETWORKING

Event in Ghana from

27th NOVEMBER till
4th DECEMBER 2011
@ the newly opened



Ambassador Hotel Accra

Contact: swisschamgh@yahoo.com

Mobile: +233-20-809-2500

What's New?



MÖVENPICK

Ambassador Hotel Accra

"SWISS-GHANAIAAN BUSINESS WEEK"

Green Christmas in Ghana!

We are presently planning with our Head Office SWISSCHAM AFRICA SWITZERLAND and the Management of "MÖVENPICK" the newly opened Ambassador Hotel, and LUFTHANSA/BRUSSEL a **"SWISS GHANAIAAN BUSINESS WEEK"** from 27th November till 4th December 2011

We expect Swiss and Ghanaian Business Entrepreneurs from Switzerland to come to Ghana for an exiting event, when on the 28th November 2011 the **"SWISS GHANAIAAN BUSINESS WEEK"** will open with a **"Business Cocktail"** and with its highlight on the 3rd of December 2011 when we expect a 550 Business Community from Switzerland and Ghana to gather together for a **"GALA NIGHT!"** The main focus is on **"BUSINESS NETWORKING"**. The programme will also bring together great entertainment artists from Switzerland and Ghana. This is to promote tourism between to two countries. Members will pay for *both* events as a package US\$100 (one hundred) and NONE Members will pay US\$200 (two hundred) *Reserve a seat NOW* by calling: +233-20-809-2500 or E-mail to: swisschamgh@yahoo.com

*At this stage it is only an appetizer for an exiting event in promoting **"BUSINESS NETWORKING"** among SWISS-GHANAIAAN and any other likeminded business partner! At the same time you may invite a friend or family member to visit you in Ghana and take advantage of a good offer flight- and entertainment.*

Request for our special brochure for the **"SWISS GHANAIAAN BUSINESS WEEK"** to e-mail: swisschamgh@yahoo.com

REGISTER NOW!

SWISSCHAM AFRICA GHANA NEWS – JUNE 2011 -14

Will
YOU
be
OUR
SPONSOR?
Great
reward
awaits YOU!

Talk to US
by calling
hotline

+233-20-809-2500

or mail to:

swisschamgh@yahoo.com

MÖVENPICK

Ambassador Hotel Accra



Business class offer:

US\$5,950 (single room 1-person) **US\$5,145** (double room 2-pers. each)

Includes:

- Business class LUFTHANSA/BRUSSEL flight from Zurich-Accra-and back.
- 7 Nights @ **5-Star Hotel** standard single- or double room with buffet breakfast.
- Participation @ **BUSINESS COCKTAIL** on Monday 28th November 2011
- Participation @ **THE GAA NIGHT** on Saturday 3rd December 2011
- SWISSCHAM AFRICA GHANA arrangement for Business Networking
- Optional tours as per special offer!

Booking: Latest: 01.09.2011

Payment: Latest: 01.11.2011

Contact in Switzerland: Flavia Robin

Mobile: 076-386-41-35 (Text only)

E-mail: rofl@swiss.com

Contact in Ghana: Kurt Merki, Snr.

Email: swischamgh@yahoo.com

Mobile: 020-809-25000

Note: If you choose to lodge somewhere else, the event package is for:

Business class: US\$4,200 (Excluding Hotel cost)

Economy class: US\$1,700 (Excluding Hotel cost)

Fare prices may reduce, if a larger group will emerge

Tours & Entertainment Special Offers

We offer during your stay the additional options:



Tour 1

Accra City Tour & Courtesy call on the President of Ghana

Date: Tuesday, 29.11.2011

Time: open

Cost: US\$20



“Green Christmas Concert”

Artist of classical music from Switzerland & Ghana showing in a Pre-Christmas concert their skills from various composers around the world including Swiss and Ghanaian composers.

Date: Wednesday, 30. November 2011 **Venue:**

National Theatre Accra **Time:** 7.30 pm –till 10 pm

Cost: US\$40 including an aperitif.



Tour 2

Aburi Botanical Garden & Akropong, where Swiss Missionaries worked almost 200 years ago!

Date: Thursday 1.12.2011

Time: 11 am till 4 pm.

Cost: US\$80 including Lunch



Tour 3

Akosombo Dam man made world's largest dam.

Date: Friday 02.12.2011

Time: 10 am till 4 pm.

Cost: US\$100 incl. Lunch

Note:

We only undertake this 3-Tours, if we have at least 20 people.

Programme and prices are subject to changes!

SWISSCAHM AFRICA GHANA NEWS - JUNE 2011 15

FIESTA ROYALE

HOTEL - ACCRA

A PREFERRED HOTEL GROUP PARTNER

Welcome to
Fiesta Royale Hotel, Accra

Spacious and functional bedrooms
Well apportioned chalets surrounded by beautifully landscaped gardens
Conference facilities and packages tailored to meet your needs
The choicest foods and drinks

All these available at the Fiesta Royale Hotel at competitive rates

Come and experience a Sterling Service and a Unique Experience!

FIESTA ROYALE

HOTEL - ACCRA

A MEMBER OF

Head Office: 6000-000, North Star/rofl, Accra, Ghana
PMU 10.3 Carlsbergstrasse, Accra
Tel: (233-30) 2740 811 Fax: (233-30) 2587 056
Email: info@fiestaroylehotel.com
reservation@fiestaroylehotel.com

Economy class offer:

US\$2,950(single room 1-person)**CHF2,500**(double room 2-pers each.)

Includes:

- Economy class LUFTHANSA/BRUSSEL flight from Accra-and back.
- 7 Nights @ **4-Star Hotel** standard single - or double room with buffet breakfast.
- Participation @ **BUSINESS COCKTAIL** on Monday 28th November 2011
- Participation @ **THE GALA NIGHT** on Saturday 3rd December 2011
- SWISSCHAM AFRICA GHANA arrangement for Business Networking
- Optional tours as per special offer!

Booking: Latest: 01.09.2011

Payment: Latest: 01.11.2011

Contact in Switzerland: Flavia Robin

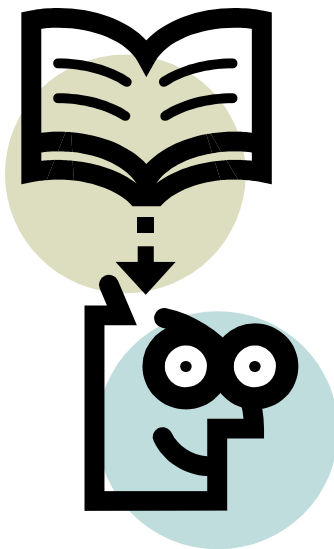
Mobile: 076-386-41-35 (Text only)

E-mail: rofl@swiss.com

Contact in Ghana: Kurt Merki, Snr.

Email: swischamgh@yahoo.com

Mobile: 020-809-25000



Our 21th September event!



PROGRAMME

Purpose: **Business Cocktail**
Date: **Wednesday 21th September 2011**
Location: **La-Palm Royal Beach Hotel**
Time: **6 – 9 pm Prompt**
Topic: **Property Development in Ghana & Foreign Partnership**

- Refreshments & Welcome address by the President of the SWISSCHAM AFRICA GHANA Mr. Nortey Omaboe 6 – 6.15 pm.
- The Nigeria Experience by Dr. Manny Roberts, Architect Lagos Nigeria, Member, of the SWISSCHAM AFRICA GHANA 6.15 till 6.30 pm
- The Ghanaian Experience Mr. A. Brown, Architect, CEO of Dewegerr & Brown, Member, of the SWISSCHAM AFRICA GHANA 6.30 till 6.45 pm
- Address by Hon. Samuel K. Alban Bagbin, Minister of Works & Housing 8.00 till 8.30 pm
- Questions –Discussion-Cocktail 8.30 till 9 pm
- New Membership Certificate Awards 6.05 till 6.15 pm

Your Moderator: is: Mr. Kurt Merki, Snr. CEO of the SWISSCHAM AFRICA GHANA

Note: Programme is subject to change!

**We are
coming
watch
out!**



Member's Company Profile



ENJOY

MONTHLY LIFESTYLE MAGAZINE

ACCRA • TEMA • KUMASI • TAKORADI • CAPE COAST

The ENJOY Organization

Orion Advertising Co. Ltd specializes in business innovation and renovation, enhancing company's growth by powering its products and services.

Founded in May 2005 in Accra, Ghana by established specialists in fields of strategy, identity and creativity. Together they have pooled their extensive experience to create an international publishing house and resource company seamlessly bringing together the diverse components of publishing, branding, marketing, sales, design, communication and advertising.

Orion Advertising Co. Ltd works to identify and develop a differentiating factor that is stronger, durable and more competitive.

Our main brand is the FREE ENJOY Lifestyle Magazine which have been in Ghana for more than 5 years.

The ENJOY brand

The well-known ENJOY magazine reaching more than 180.000 readers monthly, distributed in 6 major cities in Ghana.

After more than 5 years in Ghana, ENJOY has gained its reputation and popularity amongst Ghanaians and expatriates with serious workmanship, never missing one issue which currently stands at issue n° 52, September 2010.

January 2009, ENJOY made big changes adding new and better value for its advertising partners bringing the magazine online thus reaching a much broader target, exposing your product/services to more than 2.5 million potential clients yearly.

Our readers are mostly A and B class income levels with stable economic background but since the magazine is for free it reaches as well the C class level after our prime target has finished reading the ENJOY Magazine which seldom is disposed of due to the high printing quality.



A ORION ADVERTISING COMPANY LTD
House n° 202, X'Borg, St.Lane 15. Osu
Accra, Ghana.

Web: www.enjoyaccra.com
E-mail: mag@enjoyaccra.com
Office: +233 21 787 025

"The essential Business Guide to Ghana".

A new compendium coming out in first quarter of 2011.

Our Business guide have been endorsed by the Ghanaian government and the Honorable Minister of Trade and Industry. Mrs. Hannah Tetteh.

"The essential Tourist Guide to Ghana".

A new product scheduled to come out in the second quarter of 2011.

The Orion portfolio:

Total, L'Oreal, ATL, CFAO, Tigo, Ecobank, Zenith Bank Cal Bank, La Palm Casino, Golden Tulip Accra & Kumasi, Fiesta Royal, Koala, Max Mart, GCB, IPMC, Nestlé, Alfa Romeo, Nissan, Mercedes, Royal Air Maroc, Virgin, Tandem Restaurant, Chaumiere Restaurant, SWISS CHAM AFRICA GHANA, Vodafone, Say Cheers, PZ Cusson, Shoprite, GAME, Dhl & Melcom.

Note: SWISSCHAM AFRICA GHANA Members will have a special discount when advertising with ENJOY

Member's Company Profile



Corporate Profile

Guaranty Trust Bank (Ghana) Limited was registered in Ghana in October 2004 and obtained its universal banking license from the Bank of Ghana on 23rd February, 2006, thereby paving the way for the commencement of operations.

The Bank is a subsidiary of Guaranty Trust Bank Plc, one of the foremost banks in Nigeria with a Triple A rating; the first indigenously owned sub-Saharan bank to be quoted on the London Stock Exchange. In 2008, it became the first new generation indigenous African bank to obtain a banking license to carry out fully fledged commercial banking activities in the United Kingdom.

GTBank Plc, Nigeria, currently owns 95.72% of the issued share capital of the Bank with Nederlandse Financierings-Maatschappij Ontwikkelingslanden N.V. (FMO) holding 2.14% and Alhaji Yusif Ibrahim, a Ghanaian business entrepreneur, holding the remaining 2.14%.

The Bank increased its paid up capital from GH¢10 million to over GH¢76 million well ahead of the Bank of Ghana's deadline of December 31st 2009. Apart from giving the Bank a competitive advantage in terms of business capacity, meeting the new capital requirement early is a reflection of the Bank's belief in the Ghanaian environment and its readiness to contribute meaningfully to the country's development.

Within the five years of its operations in Ghana, it has also become a reference point for good business practice and a role model in the financial services industry.

SPONSORS OF THE 21ST JUNE 2011 BUSINESS COCKTAIL



Guaranty Trust Bank (Ghana) Ltd

The Bank is built on the strengths of its staff, its structures, policies and procedures. Out of total staff strength of 490 people, only three members are Nigerian, the rest are all Ghanaian, reflecting the bank's preparedness to invest and develop the country's human capital.

The Bank leverages on its robust IT infrastructure to roll out customized e-banking products and services to meet its Ghanaian customer needs, anytime and anywhere within and outside Ghana.

The Bank also has an open door policy. This reinforces the informal atmosphere and breeds a feeling of equality. Everyone is accessible and approachable, working in open offices alongside their colleagues. In addition, we have a flat organizational structure that engenders effective communication and prompt decision-making.

In 2010, the Bank won the highly coveted Bank of the Year 2009 Award in Ghana together with the following eight other major category Awards:

- Best Bank, IT / Electronic Banking
- Best Bank, Retail Banking
- Best Bank, Short Term Loan Financing
- Best Bank, Medium Term Loan Financing
- Best Bank, Product Innovation
- Best Bank, Advisory Services
- Best Growing Bank, and
- 1st Runner Up, Best Bank – Customer Care

Are you prepared for a rainy day?

Guarantee your future
Open a **GTBank Savings Account** today!

Get a Visa / MasterCard with your account/s
GetNS: E-mail or SMS notifications
Receipts and payments via Internet

...wouldn't you rather bank with us?

Call: 0302 675 224

Easy Savers • Target Savings • Smart Teens Save (STS) • Smart Kids Save (SKS)

www.gtbankghana.com

Are you prepared for a rainy day?

Guarantee your future
Open a **GTBank Savings Account** today!

Get a Visa / MasterCard with your account/s
GetNS: E-mail or SMS notifications
Receipts and payments via Internet

...wouldn't you rather bank with us?

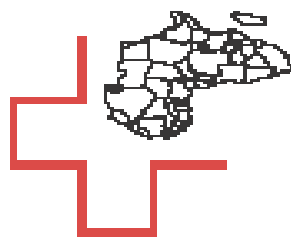
Call: 0302 675 224

Easy Savers • Target Savings • Smart Teens Save (STS) • Smart Kids Save (SKS)

www.gtbankghana.com

SWISSCHAM - AFRICA GHANA
Member of the European Network EBCAM

Wirtschaftskammer Schweiz - Afrika
Chambre Economie Suisse-Afrique
Camera Economica Svizzera-Africa



NEWREST FIRST CATERING

ACCRA, GHANA



Contact Details:

Physical Address: Plot No. 28, Off Spintax Road
Accra-Tema Motorway
Accra, Ghana
Postal Address: P.O.Box KA 30739
Airport, Accra, Ghana
Telephone: (+233 302 810 925) / (+233 30 701 0409-412)
Facsimile: (+233 302) 810 925
E-mail: info@firstcatering-gh.com
Web Page: www.firstcatering.ch
SEA Address: ACCHEM

Customer List:

Major Airlines & Cargo Rights

KLM
Lufthansa
Emirates
South African Airways
Delta Airlines
Middle East Airlines
British Airways
Ariqiyah Airways
Kenya Airways
Air Ivoria
Air Nigeria
Air Namibia
Virgin Atlantic Airways
United Airlines
SN Brussels Airlines

Charters

Air Ghana
Aero Com Aviation
SA Presidential Rights
Thai Oriental Airlines
Vim Airlines (UN Charter)
Springbok Airlines

Domestic & Airport Lounge

CTK Network Aviation
Adinkra Airport Lounge
Air Shuttle

Unit Information:

Building Completed: July 1999
Hours of Operation: Open 24 Hours, 7 Days per week
Production Capacity: In-Flight Catering - 3 500 Meals/Day
Additional Services: Fresh Fruit Processing
Size of Unit by Area:
Cold Storage Area: 456.72 m²
Dry Storage Area: 230.33 m²
Production Area: 592.53 m²
Equip. Wash Area: 91.56 m²
Equip. Storage Area: 725 m²
Vegetable Wash Area: 234.86 m²
Tray set-up & Operation: 155.33 m²
Total Area of Unit: 2486.33 m²

Key Personnel & Additional Contact Numbers:

FIRST CATERING Ghana

				West Africa
General Manager	Maud Lindsay-Garnat	(Ghanaian)	maud.lindsay-garnat@firstcatering-gh.com	+ 233 (0) 244 291242
Unit Manager	Piero Burgi	(Swiss)	piero.burgi@firstcatering-gh.com	
Sales Manager	Rita Soave	(Nigerian)	rita.soave@firstcatering-gh.com	
Quality Assurance Manager	John Ansah	(Ghanaian)	john.ansah@firstcatering-gh.com	+ 233 (0) 302 917579
Menu Development Manager	Krishna Moorthy	(Indian)	krishna.moorthy@firstcatering-gh.com	
Production Manager	Markus Brunner	(Swiss)	markus.brunner@firstcatering-gh.com	
Purchasing Manager	Naseerullah Shah	(Pakistani)	naseerullah.shah@firstcatering-gh.com	
Assistant Operations Manager	Hanny Odai/Seih Anwarbach	(Ghanaian)	hanny.odai@firstcatering-gh.com	
Equipment Manager	Evelyn N.S. Owusu	(Ghanaian)	evelyn.owusu@firstcatering-gh.com	
Maintenance Manager	Benjamin Lehmann	(Swiss)	benjamin.lehmann@firstcatering-gh.com	

Vehicle Details:

Highloaders: 1 x Ford F Series Highloaders
1999 Models, all with
fully refrigerated load-bodies

1 x Iveco Refrigerated Highloader
4 x Merc. Benz Refrigerated Highloader
1 x Merc. Benz Refrigerated Truck
2 x Dongfeng
1 x Renault Refrigerated Highloader

Additional: 4 x Volkswagen Caddy
1 x Toyota Hiace Bus
1 x Opel Vectra
1 x Mitsubishi Pick-Up
1 x Sorsina Van
2 x Hyundai i10

Additional Services:

In-house Microbiological Laboratory - fully equipped for
bacteriological analysis of food and water samples.

In-house Industrial Laundry facility

In-house bakery, for the proofing and baking of bread
and pastry products, which are imported from Germany.

First Catering Ltd. is situated in the Free Trade Zone, and
all meat, bakery and 'speciality' items are imported.



**KRON
CAPITAL
Limited**



SWISSCHAM - AFRICA GHANA
Member of the European Network EBCAM

Wirtschaftskammer Schweiz - Afrika
Chambre Economie Suisse-Afrique
Camera Economica Svizzera-Africa

Name: KRON Capital Limited (KCL)

Business Sector: Venture Capital and Private Equity Finance Business

(Investments Banking Services for Project Financing and Development)

Line of Business: ■ Venture Capital, Private Equity and Investments Banking services.

- ☑ Development and financing of Infrastructure Projects.
- ☑ Mobilisation of Debt and Equity Capital for infrastructure projects
- ☑ Investments control, monitoring and evaluation of target Companies.
- ☑ Equity Investments in “virgin” Project.
- ☑ Funds mobilisation and management, and
- ☑ General project management and advisory services

Registered office: No. 16. Dr. Amilcar Cabral Road Annex

Airport Residential Area, Accra

Private Mail Bag No. CT 364, Cantonments-Accra

Shareholding Structure: KRON Finance & Investments Limited - 80.0%

Other Local Investors - 20.0%

Board of Directors: R. Kwame Nartey - Executive Chairman

Foster K. Mensah - Member/Secretary

Joshua K. Ofedie - Member

Alex Acheapong - Member

Richard Appiah-Oppong - Executive Director (Business Development)

Edmund K. Nartey - Executive Director (Funds Management)

Secretary: Foster K. Mensah

PMB CT 364, Cantonments

Accra

Auditors: INTEGRITAS Chartered Accountants

No. 14, 4th Crescent Link, Asylum Down, DTD ARN

P.O. Box CT2202, Cantonments

Accra - Ghana.

Bankers (Planned): Barclays Bank (Ghana) Limited

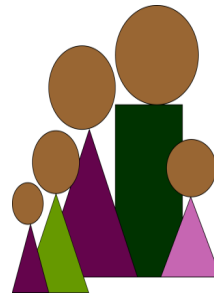
UNA House Branch, Airport City, P O Box 2949, Accra - Ghana.

SG-SSB Bank Limited

SSNIT Premier Tower, Ministries— Accra, Ghana

The Business and Strategic Plan (2011-2015) is prepared by **KRON Finance & Investments Limited** (a finance and investments advisory company) for the initial shareholders of KRON Capital Limited (**“the project”, or “the company” or “KCL”**), in response to the growing needs for venture capital and private equity funds for the development and financing of key infrastructure projects in Ghana and other Sub-Saharan African countries, as Governments are finding it increasingly difficult, if not impossible, to finance the growing in-country infrastructure needs through their respective annual national budgets. On the other hand, investors in Ghana and the rest of the sub-Saharan African countries, have become increasingly sophisticated, challenging private banks and wealth managers to provide innovative investment solutions, while responding to the growing need for a broader spectrum of venture capital and private equity and wealth management products. The company was incorporated under the Companies Code of 1963 (Act 179), as a private limited liability company under the name **KRON CAPITAL LIMITED (“KCL” or “the Company”)** on December 3rd, 2008. The company has since operated in a private advisory role to prospective investors in the Ghanaian venture capital market, especially services to investors from the sub-Saharan African region, Middle East and Asia interested in the Ghanaian and the West African financial market. The Company’s authorized business include the following: i) Development and Finance of Infrastructure Projects; ii) Project Development and Management; iii) Energy and Power Investments (Debt and Equity); iv) Real Estate Development; v) Private equity and Investments Banking services; vi) Investments Control, monitoring and Evaluation of Target Companies; and vii) Equity Investments in “virgin” Project.

Member`s Company Profile



**CHILD &
ASSOCIATES...**



Dr. Juliette Tuakli

Your direct link to highest quality health services in West Africa

49b Osu Badu St. W. Airport Ghana 0302 782 464 / 0289 543 716 or Email us at childaccra@gmail.com Website: www.childandassociates.org

Routine medical care

*Comprehensive
medical screening of adults and children.*

***Total family primary health care 24
hour Triage coverage***

Employment/Work permit Medicals

***Developmental and behavioural
assessments of children and teens***

*School delays/ learning problems/eating
disorders Bedwetting /Constipation*

Newborn assessments

Emergency Care

*Trauma / Asthma / Seizures / Medi-
Evacuations*

Puberty counselling

Public Health

*Domestic and workplace staff
screenings*

*Vaccinations- Yellow Fever/
Meningitis /Pevnar/ Rotarix/
Cervarix etc.*

*Corporate and Community wellness
programs Teacher training institutes*

We accept BUPA; Momentum; Vanbreda and global Health Benefits Medical Insurances



www.fiestaroyalehotel.com

Welcome to Fiesta Royale Hotel, Accra

Spacious and functional bedrooms

Well apportioned chalets surrounded
by beautifully landscaped gardens

Conference facilities and packages
tailored to meet your needs

The choicest foods and drinks

*All these available at the
Fiesta Royale Hotel
at competitive rates*

*Come and experience a Sterling
Service and a Unique Experience!*

**FIESTA
ROYALE**
HOTEL - ACCRA

A MEMBER OF

STERLING
HOTELS

A FORTUNE BRANDER COMPANY

Motorway Extension, North Dzorwulu, Accra, Ghana
PMB 163 Cantonments, Accra

Tel: (233-30) 2740 811 Fax: (233-30) 2517 556

E-mail: info@fiestaroyalehotel.com
reservations@fiestaroyalehotel.com



MOONIC LTD
AUTO CLINIC



KIA MOTORS
The Power to Surprise

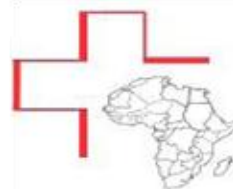
Services:
Oil Servicing
Tyre Changing
Alignment
Air conditioning
specialist
Diagnoses
Car Accessories



-Picanto
-Soul
-Sorento
-Rio
-Sportage
-Swaraj Mazda
-Cerato
-Mohave
-Pick-ups

cell: 0243-307997 tel: 0302 815684
email: samincom@yahoo.com
Adjacent to Ghana Commercial Bank Spintex
P.O Box AN 11753 Accra-Ghana

**All new
KIA cars**



SWISSCHAM - AFRICA

Member of the European Business Network EBCAM

Wirtschaftskammer Schweiz-Afrika
Chambre Economie Suisse-Afrique
Camera Economica Svizzera-Africa

Our New Members!
***Your Membership Certificate will be given
to you on our next meeting, 21st June 2011***

- 33. Collage Wise, Accra
- 34. LIWI SERVICES CONSULTING, Accra
- 35. Provita Hospital Tema
- 36. Colina Ghana, Accra
- 37. Simbin`s Furniture, Accra
- 39. GTBank, Accra
- 40. German Swiss School International, Accra (Honorable Member)
- 41. Victory Resorts Realtors West Africa, Accra
- 42. Flavia Maria Robin, CH
- 43. Swiss Embassy (Honorable Member)

New members &
those who could
not collect their
Membership
Certificates will
be given it on our
next "Business
Cocktail" on 21st
June 2011

The 50th
75th & 100th
Member
will
Receive a
Surprise!!!



What's New @ The *Swiss Embassy* Economic Desk?



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Embassy of Switzerland in Ghana



SWISSCHAM - AFRICA

Member of the European Business Network (EBN)

Wirtschaftskammer Schweiz Afrika
Chambre Economie Suisse-Afrique
Camera Economica Svizzera-Africa

Division of Labour between the Swiss Embassy and SwissCham-Ghana

Swiss Embassy: Political Mandate		SwissCham: Commercial Mandate	
<ol style="list-style-type: none"> 1. Is the official representation of the Swiss Government in Ghana for bilateral relations. 2. Negotiates bilateral, intergovernmental treaties and agreements. 3. Assists Swiss investors to find information about doing business in Ghana. 4. Provides or facilitates consultancy services together with OSEC at a fee (up to one hour free of charge. Subsequent hours attract CHF 120). 5. Partners with government of Ghana institutions to create business opportunities for Swiss investors. 		<ol style="list-style-type: none"> 1. Is a membership association of Swiss / European businesses in Ghana as well as Ghanaian businesses interested or having businesses in Switzerland / Europe; The membership attracts an annual membership fee (1'000 USD for international members with its HQ outside Ghana, 500 USD for local members resident in Ghana). 2. Represents members' interests in economic dealings between Switzerland and Ghana. 3. Provides a Forum for Networking, training, advisory services and Information Exchange for members. 4. Collaborates with other Chambers of Commerce. 5. Organizes or facilitates trade missions between Ghana and Switzerland. 6. Free of charge electronically transmitted "SWISSCHAM AFRICA GHANA NEWS" letter. 	
Contact: www.eda.admin.ch/accra		Contact:	
Ms Brigitte Cuendet Economic Counsellor Embassy of Switzerland Phone +233 (0) 302 225 008 Fax +233 (0) 302 223 583 Email acc.economicsection@eda.admin.ch	Ms Agatha Quayson Trade and Private Sector Development Specialist Embassy of Switzerland Phone +233 (0) 302 225 008 Fax +233 (0) 302 223 583 Mobile +233 (0) 204 311 437 Email agatha.quayson@eda.admin.ch	Mr Nortey Omaboe President SWISSCHAM AFRICA GHANA Phone +233 (0) 302 774 994 Email omaboe@opecba.com.gh Mr Kurt Merki Snr. CEO SWISSCHAM AFRICA GHANA Mobile +233 (0) 208 092 500 Email kapimerki@yahoo.com	Mr. Yayra Glover Secretary SWISSCHAM AFRICA GHANA +233 (0) 24 648 8119 yglover@yayraglover.com



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Département fédéral des affaires étrangères DFAE

Représentation suisse à: Accra

Pays: Ghana Date de la dernière mise à jour: 10.4.2011

Below are a few extracts from the Report
For the full report visit the following link

http://www.osec.ch/internet/osec/de/home/export/countries/gh/export/economic_report.-RelatedBoxSlot-66245-Item-List-51271-File.File.pdf/WB_1104_E_Wirtschaftsbericht-Ghana.pdf



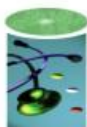
The Ghana chapter of the Swiss West Africa Chamber of Commerce (Swiss Cham Ghana) was recently re-launched to complement the efforts of the Embassy of Switzerland in Ghana to promote and enhance the bilateral trade between Switzerland and Ghana.

5.3 Interest for Switzerland as a location for investment, potential for development

The visit of Ghana's President Atta Mills to Switzerland in 2010, has contributed to the Ghanaian business community increasingly showing interest in Switzerland as location for partnerships in investment. This trend has also been seen through the various enquiries to the embassy about investment in Switzerland. An investment seminar organized by GIPC in collaboration with OSEC held in September 2010 in Accra witnessed an interest shown by both Swiss Investors and their counterparts during the match making event in Ghana. During this event, new contacts made by the Swiss investors were termed as "quality contacts" providing serious options for future cooperation

5.4 Interest for Switzerland as a financial location, potential for development

As Ghana's economy grows and diversifies, the role of finance is increasingly becoming prominent. Switzerland is well known in Ghana as a global financial hub. The financial sector in Ghana may still be nascent in its stage of development, but recent growth both in size and sophistication provide fertile opportunity for investments. Banking is growing rapidly, insurance is following suit. Also, the Government of Ghana is increasingly playing actively in the global capital market – issuing sovereign bonds. These provide opportunities for Swiss financial institutions to engage with their Ghanaian counterparts.



MANGEL KLICKS

"Enriching lives together..."

offering an Integrated Healthcare System

DIAGNOSTICS & MEDICAL IT



Products

- ECG Machines
- Ambulatory BP Monitors
- Foetal Monitors
- Patient Monitors
- MRI Compatible Monitors
- Cardiac Defibrillators
- Anaesthesia Machines
- Ventilators
- Autoclaves
- Ultrasound Scanners
- Holter Systems
- X-Ray Machines
- Pulse Oximeters
- Suction Machines
- Ambulance Equipments
- Water Purification Systems
- Dialysis Units
- Hospital Packaging Systems
- Medical IT Softwares
- Spare Parts and Accessories, etc...

Services

- Equipment Installation and Maintenance
- Equipment Service and Repairs
- Clinical and Applications Training
- Clinical Troubleshooting Support
- Medical Imaging Services
- Medical Equipment Leasing
- Medical Gas Installation
- Critical Care Training
- Medical Laundry Services, etc...

Our business is based on our corporate foundation of **Quality, Growth and Excellence**

HOTLINE:
020 050 8750-7

Accra Office
Mangel Klicks Company Limited
5 Ashalley Botwe-Ritz
Junction Road, Madina - Accra
P. O. Box AF 07 Adenta - Accra
Telefax: +233 030 252 0945
+233 030 252 0534
Mob: +233 024 423 4010
+233 028 967 4112

Kumasi Office
Mangel Klicks Technical Services
A 32 Paparazzi Centre
Pataasi Estate - Kumasi
P. O. Box KS 8004, Kumasi
Telefax: +233 032 204 0107
+233 024 423 4010
Mob: +233 028 967 4440

Among others, our Partners are: **SCHILLER**
The Art of Engineering

STERILIZER
The Art of Sterilization

e
eNet Medical

ECM
Economic Community

www.mangelklicks.com



SWISSCHAM - AFRICA

Association of Swiss Chambers of Commerce in Africa

Unternehmensrat Schweiz-Afrika
Chambre de Commerce Suisse-Afrique
Camera Economico Svizzera Africa

Registration Form

Company Name: (For Ghana & Other country)

Address: P.O.BOX.....

Street Name and Number & city

Describe location or attached sketch in Ghana: Other country:

Head office in Ghana? Yes..... or No..... Branch in Ghana: Yes..... or No

Head office in other country? Pls. indicate:

Telephone Numbers (landlines) Ghana: Other country:

Mobile Numbers Ghana: Other country:

Fax Numbers Ghana: Other Country:

Name of Managing Director or CEO:

Name of assistance to MD/CEO (in case of absence):

Describe type of business: e.g. Trade/Industry/Agent or Others:

Attach: Company profile/brochure:

GH-Certificate of Incorporation #: Date: GH-Certif. to Commence Business #: Date:

Other Country Business Registration Certificate #: Date: Country:

Remarks or suggestions:

Acceptance of registration with SCHISSCHAM GHANA:

Place: Date:

Position: Signature: Company Stamp:

N.B. Please complete **Registration Form** and send it back to panimerki@yahoo.com and let your payment be made direct to the USD\$ account Number 2021103217220 in favor of: **Swiss Chamber of Commerce, (SWISSCHAM GHANA)** at any GT-Bank branch. The registration form must show the pay-in slip receipt from the bank, before registration is accepted. No registration fee. The membership fee for any type of company is per annum is only US\$500, **except for:** multinational companies or companies with its head office outside Ghana, is: US\$1,000 per annum. The membership year starts: from 1st January and ends 31st December

For official use: Membership Number/File No.: Year: Receipt #: Amount US\$.....

½ Price
for Membership from
11th July – till 31st
December 2011

The idea of the *Think-Thank*

Meeting

is to find out the problems businesses are facing in both countries Ghana & Switzerland and of how the **SWISSCHAM AFRICA GHANA**

can help to overcome them, by having a dialog between the respective Governments and the Private Sector .

The CEO will continue to contact members during MAY on individual bases!

Note: If you have a urgent request

call: 020 809 2500

or mail to : swisschamgh@yahoo.com



Look for the 10 Signs
of Good Nutrition with **Nestle NIDO FORTIFIED**



- 1 Healthy growth
- 2 Good muscular tone
- 3 Good appetite
- 4 Good sleep
- 5 Good digestion
- 6 Alert & cheerful
- 7 Good posture
- 8 Smooth skin
- 9 Clear eyes
- 10 Nice hair



**FIESTA
ROYALE**
HOTEL - ACCRA

Your room is ready. Indulge.

[Click Here >>](#)



SWISSCHAM - AFRICA GHANA

Member of the European Network EBCAM

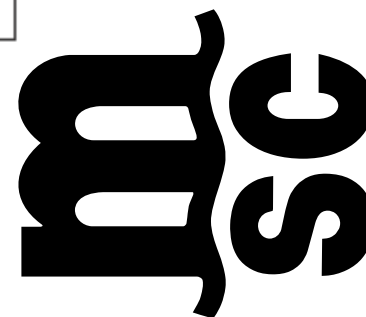
Wirtschaftskammer Schweiz - Afrika
Chambre Economie Suisse-Afrique
Camera Economica Svizzera-Africa

Thank you for your attention!

Kurt Merki, Snr.

**Your contributions or comments
on our News Letter, or any other issues,
are very much appreciated and welcomed!**

Mail it to: swisschamgheditor@yahoo.com



MEDITERRANEAN SHIPPING COMPANY



Note:

To advertise or to publish your company profile contact:

(for Members till 31.12.2011 free)

e-mail: swisschamgheditor@yahoo.com

DUCAT S.A.

WEST AFRICA

**Sole Agent for
BAYER material-
science for
West-Africa**

Call: 0302 22 87 22



GCNet - your B2B and B2G Company

