

## WHAT`S UP?

## “Back-Slash”

Editor Kurt Merki, Snr. CEO of SWISSCHAM AFRICA GHANA

### Dear Business Colleagues,

On the 21<sup>st</sup> June, we had our 2<sup>nd</sup> **BUSINESS COCKTAIL**, which took place at the GOLDEN TULIP HOTEL in Accra. The topic was on banking efficiency. Two models; the Swiss- and Ghanaian banking efficiency were presented by experts from the Swiss- and Ghanaian banking industry. Though the comparison was abstract, especially considering that the Swiss are several hundreds of years in the banking business – even the Swiss banking code of secrecy is already over 300 years old - it was an eye opener of how an efficient banking sector contributes greatly to a country's economic and social development. (11% of the GDP, 6% of the total workforce, and 10% of all tax revenue)

#### The 4-bases are:

1. Political Stability,
2. Economic Stability
3. Monetary Stability
4. Social Stability

*In summary the Swiss Banking success is due to the following”*

- No war or political disputes for the past 350 years.
- The country is ruled by direct democracy, whereby the Swiss voter decides directly on changes on federal- and constitutional laws.
- A healthy public sector, with almost no government debt.
- A very low unemployment rate, basically no strikes and political unrest.
- The inflation rate is on the average less than one per cent.

WHEN YOU NEED TO BE SURE

SGS

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Guaranty Trust Bank (Ghana) Ltd

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## WHAT'S UP?

### OCTOBER 2011

- **GHANA-NEWS**
  - New Membership Registration
  - Individual Think-Tank Meetings
- NOVEMBER/DEC. 2011** (Holiday season)
- **GHANA-NEWS**
  - 28<sup>th</sup> 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

- 1<sup>st</sup> 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 28<sup>th</sup> December to 3<sup>rd</sup> December 2011.

Contact: [swisschamgh@yahoo.com](mailto:swisschamgh@yahoo.com)  
Or Mobile: +233-20-809-2500

## Continued from page 1

• The Swiss Franc is one of the most stable and reliable currencies worldwide.

On pages 4-6 you will find from the Financial Times a very interesting topic on **"Ringfencing"**, which was presented during the meeting by our Member; Mr. David Hampton, which seems to be ignored by the Banks in Ghana. The exorbitant interest rates presently charged raises much concerns. He stated that some of his staff pay for personal loans up to 51.7% p.a. (4.31% p.mt).

In order for members to benefit from our **"Business Cocktails"**, the **SWISSCHAM AFRICA GHANA** intends to identify obstacles and will make submissions to the responsible intuitions and authorities, without politicizing any issue, but for the fairness of all.

Presently a 5-Member committee is preparing a **"Resolution"** demanding for **"changes"**, to be submitted to the appropriate authorities. The outcome will be communicated to you as soon as work is completed.

In this respect our motto is: **"ONE change is better than NONE!"**

If you would like to have some of the speakers' presentations we are willing on request to mail them to you. Please e-mail your request to: [swisschamgh@yahoo.com](mailto:swisschamgh@yahoo.com)

We would like to thank all resource persons and moreover you our members, who made our **"2<sup>nd</sup> Business Cocktail"** a success. On pages 7-8 presents the photo-gallery of our last event.

## **"Forward-Slash"**

Our next **"Business Cocktail"** is on the **21<sup>th</sup> June 2011** from 6 pm – to 9 pm (please prompt), at the **LA-PALM ROYAL BEACH HOTEL**, Accra. Kindly confirm your participation. **NOT later than Friday 16<sup>th</sup> September** by phone (020-809-2500) or by e-mail address: ([swisschamgh@yahoo.com](mailto:swisschamgh@yahoo.com)) For paid up members the event is free for one person. Others GHC40 (forty) payable at the gate. The topic is: **"Property Development in Ghana & Foreign Partnership"**. On the presentation panel we have a Government representative and experts from the Property Development Sector from Ghana and Nigeria.

SWISSCHAM AFRICA GHANA NEWS – JULY/AUGUST 2011 2

## Match Making Corner!



If you are looking for a business partner, a service, or for something 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](mailto: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@yavraglover.com](mailto:ygllover@yavraglover.com)

### Looking for Kitchen Manufacturer

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

Contact: [swisschamgh@yahoo.com](mailto:swisschamgh@yahoo.com)

### 4-Bedroom house with 5-Bathrooms for rent

At Mayfair Estate Upper Airport Hill.

Price: US\$1,500 per month

Availability: Now!

Contact: [swisschamgh@yahoo.com](mailto:swisschamgh@yahoo.com)

### NEW!

In order to maintain confidentiality, we have created the following e-mail address:

[swisschamgh@yahoo.com](mailto:swisschamgh@yahoo.com)

Your contacts will then be forwarded to your interested party! **Free for members only!**

# **“Forward-Slash”**



**SWISSCHAM - AFRICA GHANA**  
Member of the European Network EBCAM  
Wirtschaftskammer Schweiz - Afrika  
Chambre Economie Suisse-Afrique  
Camera Economica Svizzera-Africa



The main purpose of our topic is to remove red tapes, in order to improve **“Property Development”** and create business opportunities in Ghana. This will in no way give confidence to any Investor that Ghana is a preferred investment destination in Africa. It is our hope you all will fully participate in this exciting topic. (Kindly refer to the attached detailed programme on page 9)

## **SWISS-GHANAIAAN BUSINESS WEEK from 27<sup>th</sup> November – 4<sup>th</sup> December 2011**

We have started organizing the one week event and have the full support from our Head office in Switzerland. The support has been so far massive and very positive.

For our 28<sup>th</sup> November **“SPECIAL BUSINESS COCKTAIL”** and **“GREEN CHRISTMAS CONCERT”** on 30<sup>th</sup> November, and the **“GALA NIGHT”** 3<sup>rd</sup> December, all locations have been reserved and all entertainment artist from Switzerland, Germany, UK and Ghana, have already confirmed their participation. We are assuring you it's going to be a great event! Don't miss this great business matchmaking opportunity and start register your interest by calling mobile number: +233-20-809-2500 or e-mail: [swisschamgh@yahoo.com](mailto:swisschamgh@yahoo.com)

The **SWISS-GHANAIAAN BUSINESS WEEK**, gives you the advantage of an organized group travel at competitive prices. You may invite some of your business partners, friends, or a family members to visit Ghana, if not on business, but maybe alternatively as a “Tourist”. You never know your visitors may meet a business opportunity. Travel departure can be organized from any European Airport to join the business team to Ghana. For further info call +233-20-089-2500 or write to: [swisschamgh@yahoo.com](mailto:swisschamgh@yahoo.com)

We hope we can as well count on your full support, especially by bringing new members into the chamber. (presently we have 47 members only within 4-months) Since such an event costs a lot to organize, we look forward for our **own membership SPONSORS**. Kindly contact the undersigned, so that we can give you a **rewarding SPONSORSHIP** proposal.

Call +233-20-809-2500 or mail to: [swisschamgh@yahoo.com](mailto:swisschamgh@yahoo.com)

Thanks you!

*For the best, stay blessed!*

**SWISSCHAM AFRICA GHANA**

Kurt Merki, Snr. CEO

**Remember: FEEL ALWAYS WELCOME!** The Membership Form is on page 21

**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](http://www.swisscham-africa.ch) and under “NEWS” Africa-Ghana you will find our Newsletter. If on any other matters do **NOT** hesitate to contact me on our e-mail address : [swisschamgh@yahoo.com](mailto:swisschamgh@yahoo.com)

**The 50<sup>th</sup> - 75<sup>th</sup> & 100<sup>th</sup>  
Member will  
Receive a “BIG” surprise!!!**





**SWISSCHAM - AFRICA GHANA**

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Chambre Economie Suisse-Afrique  
Camera Economica Svizzera-Africa

# **Photo-Gallery**

**OF THE 21<sup>ST</sup> JUNE BUSINESS COCKTAIL**







**SWISSCHAM - AFRICA GHANA**

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Camera Economica Svizzera-Africa

# Photo-Gallery

**OF THE 21<sup>ST</sup> JUNE BUSINESS COCKTAIL**



Sorry I must go!



That's interesting!

*we moved for...*



"Ringfencing?"



"51.7% Interest, that's unacceptable!"



"Shop around!"



Keep on smiling ...



"What are the solutions?"



WORK

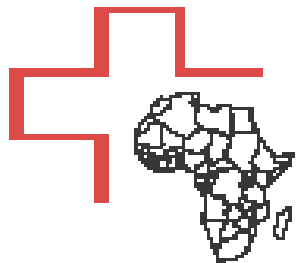


AND

HAPPYNESS!

Shall we then give up?





## SWISSCHAM - AFRICA GHANA

*Member of the European Network EBCAM*

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

**OUR 21<sup>TH</sup> JUNE 2011  
EVENT SPONSORS**

*Thank You!*



**GTBank Ghana Ltd.  
Mr. Jamiu Yusuff, GM**

**HIMSTEDT Investment Services  
Mr. Andreas Himstedt, ECO**



# Ringfencing threatens higher loan costs



**KRON**  
Finance & Investment Limited

Investment advisers & financial management consultants

Contact: +233 (0) 20 817 8861

E-mail: [rk narvey@krongh.com](mailto:rk narvey@krongh.com)

Website: [www.krongh.com](http://www.krongh.com)

Members of the SWISSCHAM AFRICA GHANA

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## Ringfencing threatens higher loan costs

For full story go to: <http://www.ft.com/intl/cms/s/0/534255c4-9916-11e0-acd2-00144feab49a.html>

By Sharlene Goff and Patrick Jenkins

Published: June 17 2011 22:50 | Last updated: June 17 2011

Retail and small business customers

The bad news for individuals and SMEs is that rising costs are an almost inevitable consequence of banking reform.

Analysts warn that forcing banks to [ringfence their retail operations](#) – which at the very least is expected to include consumer deposits and small business loans – will push up the cost of funding, and in turn the price of credit to customers.

# Ringfencing ... continue from page 3

This is despite the fact that ringfencing is designed to create a fail-proof standalone retail operation, which is expected to command a higher credit rating than the rest of the group.

There are two likely pressures on costs – tougher capital requirements for the ringfenced business and restricted access to funds.

In an extreme design of the ringfence, banks may only be able to fund loans to retail and SME customers with deposits.

While this would force them to chase consumer funds more aggressively by offering higher savings rates, it could push up the cost of mortgages and personal and business loans, especially for riskier customers such as first-time buyers and start-up businesses.

Banks may also seek other ways to recoup higher costs. Mark Jenkinson at Capco, the consultants, warns they could start charging monthly fees for current accounts and focus on more profitable products such as internet and packaged accounts.

Larger corporates and investment banking customers

Large companies could see sharp increases to borrowing costs if they are left out of the retail ringfence.

Putting corporate loans in the part of the bank that would be allowed to fail during a crisis is likely to make funding them more expensive – and that cost may be passed on to customers. However, bringing these assets into the ringfence is tricky as they are often closely tied to the investment banking arm.

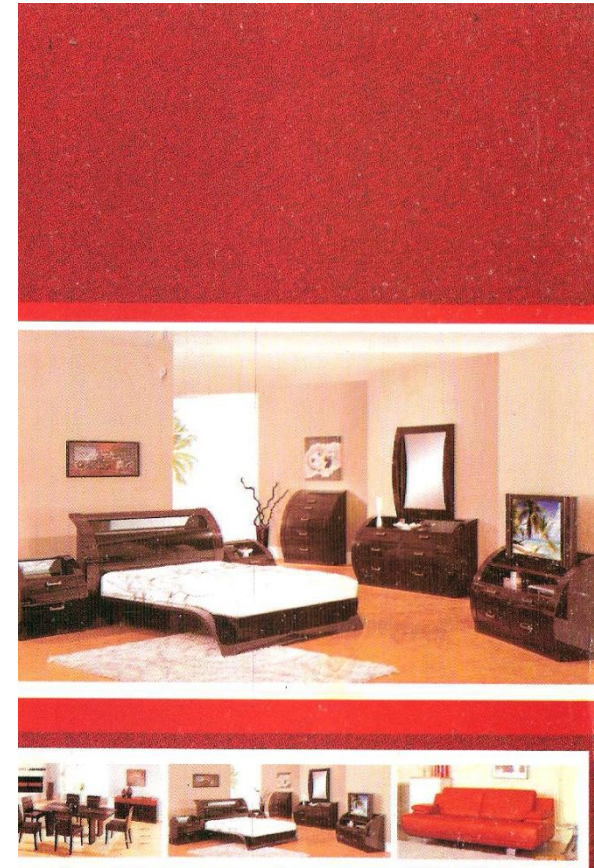
[Ringfencing](#) corporate loans could make it harder and more expensive to supply these customers with sophisticated services such as hedging devices to control exposure to interest rates and foreign exchange.

For pure investment banking clients there are a number of potential implications.

Again, knowing that these businesses are allowed to fail is likely to weaken their credit ratings and make it more expensive to raise funds. The danger is that this drives banks to take more risk – chasing superior returns in the knowledge that retail customers would always be protected.

This could mean offering more complex products such as niche derivatives or structured finance, which may not be in the best interests of clients.

**For full story go to:** <http://www.ft.com/intl/cms/s/0/534255c4-9916-11e0-acd2-00144feab49a.html>

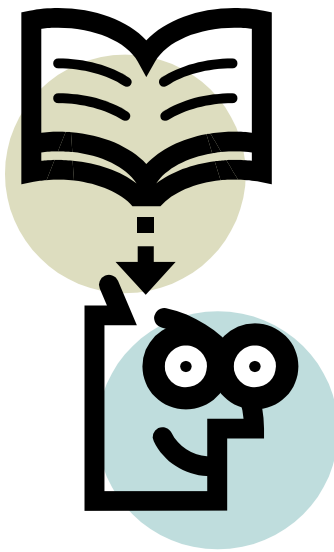


Simbin's

**SIMBINS**  
Furniture

*"for quality and uniqueness  
see SIMBINS first"*





**Our 21<sup>th</sup> September event!**



## **PROGRAMME**

**Purpose:** Business Cocktail

**Date:** Wednesday 21<sup>th</sup> 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!





## REGISTER NOW!

For the biggest

## BUSINESS NETWORKING

Event in Ghana from

**27<sup>th</sup> NOVEMBER** till  
**4<sup>th</sup> DECEMBER 2011**  
@ the newly opened



Ambassador Hotel Accra

Contact: [swisschamgh@yahoo.com](mailto: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 27<sup>th</sup> November till 4<sup>th</sup> December 2011

We expect Swiss and Ghanaian Business Entrepreneurs from Switzerland to come to Ghana for an exiting event, when on the 28<sup>th</sup> November 2011 the **"SWISS GHANAIAAN BUSINESS WEEK"** will open with a **"Business Cocktail"** and with its highlight on the 3<sup>rd</sup> 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](mailto: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](mailto:swisschamgh@yahoo.com)

## REGISTER NOW!

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](mailto: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 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

**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!**

SWISSCHAM AFRICA GHANA NEWS – JULY/AUGUST 2011

# FIESTA ROYALE

HOTEL - ACCRA

A PREFERRED HOTEL GROUP PARTNER

Welcome to  
**Fiesta Royale Hotel, Accra**

Spacious and functional bedrooms  
Well appointed 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: 8400-100, North Star/rofl, Accra, Ghana  
PMB 103 Cantonments, Accra  
Tel: (233-30) 2741 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
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**E-mail:** rofl@swiss.com

**Contact in Ghana:** Kurt Merki, Snr.

**Email:** swischamgh@yahoo.com

**Mobile:** 020-809-25000





# IMF Concludes Article IV Consultation with Ghana

June 2, 2011 **For full report to website:** <http://www.imf.org/external/np/sec/pn/2011/pn1170.htm>

On May 25, 2011, the Executive Board of the International Monetary Fund (IMF) concluded the Article IV consultation with Ghana.1

## Background

Ghana's economy grew by 7.7 percent in 2010, after a temporary slowdown in 2009, reflecting continued buoyancy of commodity exports as well as stronger construction and service sector activities. Spillovers from instability in Côte d'Ivoire have been limited. The rebasing of Ghana's national accounts in 2010 showed the country as having a higher income level and growing faster than earlier recorded. With an upward revision to per capita incomes of about 70 percent, Ghana moved into the lower-middle income country grouping.

The fiscal deficit rose to 7.7 percent of GDP in 2010, compared to 5.8 percent of GDP in 2009. While tax revenue collections were broadly in line with the budget, non-tax revenues and grants fell short of targets and capital spending was larger than anticipated. Spending commitments discovered in 2010 also led to the accumulation of payment arrears, equivalent to 1.9 percent of GDP. The combined fiscal slippage in relation to the 2010 program, taking into account both cash transactions (the fiscal deficit) and unpaid bills (arrears), was equivalent to 2.6 percent of GDP.

External performance was strong in 2010. Exports grew by \$2 billion, with cocoa and gold benefiting from high global prices. While imports staged a strong recovery after a decline in 2009, the current account deficit of 7.2 percent of GDP in 2010 was more than financed by strong capital inflows, including direct investments in the oil sector and Treasury bond purchases by nonresidents. Gross reserve cover rose to 3.2 months of import cover at end-2010.

Reflecting the strong balance of payments, the cedi has traded in a relatively narrow range against the U.S. dollar since mid-2009. This currency stability, combined with the lagged effects of earlier monetary tightening, contributed to a decline in inflation from around 20 percent in 2009 to close to 9 percent since mid-2010. Favorable harvests have sheltered Ghana from rising global food prices so far.

The Bank of Ghana's policy interest rate which had been kept at 13.5 percent since July 2010 was reduced by 50 basis points in May, reflecting the stability of inflation in recent months, the continuing strength of the cedi, and a slight slowing of credit growth in early 2011. Despite a partial sterilization of Ghana's balance of payments surpluses, reserve money grew by 35 percent in 2010 and broad money by 46 percent, considerably more rapidly than in 2009. Private sector credit also picked up towards end-2010.

The mid-2010 Financial Sector Assessment Program (FSAP) Update found that financial stability risks have heightened since the 2003 FSAP. While, in the aggregate, the banking system is profitable and liquid with high capital levels, **nonperforming loan ratios are elevated, in part due to government payment arrears.** Risks also relate to extensive state involvement in the banking sector, shortcomings in commercial banks' risk management and accounting practices, gaps in supervision and systemic risk analysis, and weak enforcement of creditor rights. Immediate stability risks have been reduced since mid-2010 by clearance of substantial government arrears and state enterprise debts. The incidence of bank undercapitalization has also declined, with banks raising capital or merging with stronger banks, and progress has been made in strengthening regulation and supervision. Nevertheless, key sources of vulnerabilities remain and a sustained and comprehensive reform effort is needed to achieve long term financial stability.

A.A. MINERALS LIMITED



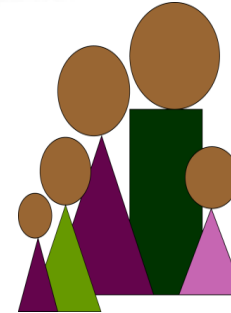


**SWISSCHAM - AFRICA GHANA**

*Member of the European Network EBCAM*

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

# ***Innovation in Marketing!***



**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](mailto:childaccra@gmail.com)  
[www.childandassociates.org](http://www.childandassociates.org)

## **Innovation in Marketing: Music, Marketing and the Muse**

Dear Online Marketing Professional:

**If you're not regularly dishing out new, fresh, creative approaches to your customers, the world is shoveling dirt in your face.**

Apple and Pixar are thriving. Dell and Yahoo are getting pounded. Which are you?

This week and next, I'm delivering a series of emails, PDF's, MP3's and webinars on innovation. It's based on my **Swiss Army Knife** method. Today I'm reaching into my vault for a classic Renaissance Club newsletter.

It's called "Music, Marketing and the Muse." Only a handful of people have ever seen it. I'm giving it to you today and it's going to help you see invisible opportunities.

This was inspired when I noticed that quite a few of the smartest marketing ninjas I know LOVE Jazz. That is not a coincidence. At yesterday's 4-Man Intensive, we spent 1 hour on a "Marketing Jazz Improvisation" exercise. This unlocked some totally new, fresh approaches that NOBODY in that market had ever used.

Regardless of what kind of music you love, enter your email and I'll give you my fabled Music newsletter FREE. I'll also give you access to next Tuesday's innovation webinar.

Then, on the PDF download page, I'll prompt you with a very unusual, specific creativity assignment. It will spark your imagination and seed you with something brand new. You can use it to delight and intrigue your customers next Monday morning – or sooner!

To Your Success,

Perry Marshall [www.perrymarshall.com](http://www.perrymarshall.com)



# Member's Company Profile



## GCNet - your B2B and B2G Company

GCNet is a public-private partnership that was incorporated on November 13, 2000. Its shareholders are the Ghana Revenue Authority-Customs Division, Ghana Shippers Authority (GSA), Ecobank Ghana Limited (EBG), Development Finance Holdings Limited (DFH), a subsidiary of Ghana Commercial Bank, and SGS S.A. of Switzerland.

***The GCNet has developed and deployed a system for processing trade transactions and Customs clearances that is made up of a front end electronic messaging platform (the TradeNet) and a back-end system (the Ghana Customs Management System or GCMS). The system allows for a 24 /7 processing of declarations and is currently deployed at Customs Headquarters and all the key Customs stations. Ninety-eight (98) percent of Customs revenue is collected through the system.***

In addition to GCMS, linkage of other back-end applications (eg. automated registration of vehicles, income tax declarations, social security declarations etc.) is possible applications.

The system has facilitated Customs clearances. At the **Kotoka International Airport**, from a pre-**GCNet** situation of 1-2 days consignment clearances, clearances now average 4 hours. **Takoradi Port** also has 71 % of consignments being cleared within 1 day, whilst **Tema Port** has averaged 2-5 days, from the pre-**GCNet** situation of 2 weeks.

Thirty-six MDAs (including the Ghana Free Zones Board (GFZB), Ghana Standards Board, Environmental Protection Agency, Ghana Investment Protection Centre (GIPC), Ministries of Trade and Finance, etc.) access the TradeNet for various operational purposes (eg. **Issuance of permits, licenses or exemptions electronically** when applied for by importers/exporters) and to prepare statutory reports or monitor transactions.

An **enhanced transit tracking module has also been introduced**, with usage of seals and satellite tracking devices, Internet Protocol (IP) camera facilities at the Transit Yards. There are arrangements to install them at check points along the transit corridor to ensure effective monitoring of all transit consignments.

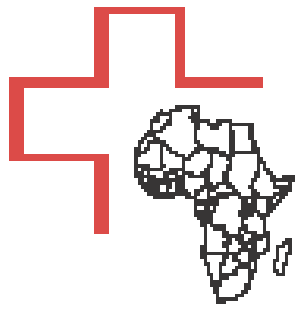
Similarly a **module for making electronic duty and tax declarations by oil marketing companies (OMCs) when they lift petroleum products** from the Tema Oil refinery or from the Bulk Oil Storage Transport Company has been deployed.

Other features of the system include usage of a **Unique Consignment Reference Number (UCR)** that is used to tag consignments, an **e-Payments Module** that interfaces with other e-payments platforms (eg. e-Zwich and e-Tranzact), a facility for **issuance e-Certificates of Origin** for Ghanaian exports, **Radio Frequency Identification Devise (RFID) tags** for attachment to cargo for easy tracking within the port.

The introduction of the **GCNet** system has contributed significantly towards the realization of the goals of trade facilitation with improved revenue mobilization as well as other spin off benefits (eg. ICT capacity building). It has received acclaim both locally and internationally from the World Bank, World Customs Organization (WCO) and International Trade Centre.

In recognition of its track record, **GCNet** was in December 2009 awarded the contract for the automation of the **Internal Revenue Service (IRS)** and the **VAT Service** by the Government under the World Bank funded e-Governance Project. Under the project, the IRS and VAT are to be integrated into a Ghana Revenue Authority (GRA) under which domestic tax assessments, filing and payments are to be done electronically. The Registrar-General's Department is also being automated to undertake on-line Company registration and Tax Identification Numbers (TIN) as well as filing of annual returns by companies.

The contract for automation is a supply side strategy that will contribute immensely to easing bottlenecks and frustrations in accessing frontline services from key public services: like the on-line registration of companies and filing of annual returns by companies at the Registrar General's Department. Automation of the Registrar-General's Department services by GCNet will make the dire need of reducing the number of days to register a business in Ghana from 34 days as per the 2010 World Bank Doing Business Report to just 1 day. This will enhance the nation's reputation as a destination for foreign direct investments (FDI's).



# SWISSCHAM - AFRICA GHANA

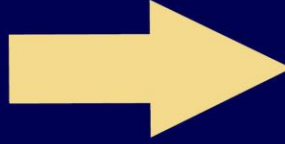
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Chambre Economie Suisse-Afrique  
Camera Economica Svizzera-Africa



## Member's Company Profile

Supplier of BAYER  
Polyurethane(TDI and  
POLYOL)  
in West Africa for the  
manufacturing of  
foams

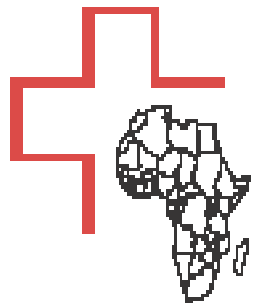


**DUCAT S.A**  
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## Member's Company Profile

**Simbin's Furniture** based in Accra, Ghana retails and wholesales 21st century modern furniture with quality, style, and unique designs suitable for the climatic conditions of Africa.

**Simbin's Team** is a highly motivated group and well trained by professionals from the United States. Formed in July 17th 2002, this talented group provides services ranging from commercial and interior designs, planning and building commercial spaces as well as exterior designs.

**Simbin's Directors**, made up of Ghanaian nationals together with the team have enormous experience of about twenty-three years from Seamans Furniture and Designers of New York; The largest furniture retailer and interior designers of the North Eastern United States of America.

The strength of Simbin's lies in our packaging price system which has raised the company to the top by selling exclusive imported furniture. We sell top grain leather living-room and every domestic furniture. In addition, our superb customer service emphasizes the slogan

# "SEE SIMBIN'S FIRST"

and you will see us last.

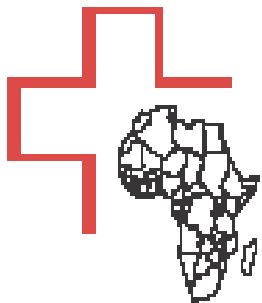
**Simbin's Clients** Among the companies Simbin's has worked for in Ghana include; Designing and providing furniture for:

- Mr. Kofi Anan's Excellence Awards Interview stage and background.
- ECOBANK
- FIDELITY BANK
- BARCLAYS BANK
- GHANA COMMERCIAL BANK
- PRUDENTIAL BANK
- STANDARD TRUST BANK
- GHANA TELECOM
- BOGOSO GOLD MINES
- SOUTH AFRICAN EMBASSY
- AMERICAN EMBASSY
- NIGERIAN EMBASSY
- VOLTA RIVER AUTHORITY
- SSNIT
- KASAPRAKO DISTILLERIES
- GUINNESS GHANA LIMITED
- METRO TV
- NATIONAL INSURANCE COMMISSION
- CHURCH OF PENTECOST
- WORLD MIRACLE CHURCH INTERNATIONAL
- LIGHT HOUSE CHAPEL
- HOUSE OF YAWEH
- CHARTER HOUSE ENTERTAINMENT



## FURNITURE GHANA LIMITED

Dealers in Living Room Sets, Bedroom Sets, Dining Room Sets, Remote Controlled Wall Units, Rugs, Bars, Lamps, Decorative Accessories and Sealy Posturepedic Mattresses.



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## Member's Company Profile

### NASMON REALTY

We are pleased to introduce to you NASMON REALTY. Nasmon is a Ghanaian real estate company duly incorporated under the companies Act and started its operation in November, 2007. The firm consists only of four members of staff. Initial five clients have multiplied tens fold and today the company has made its presence felt in the Ghanaian property and real estate industry and can with certainty declare itself a potential market leader.

#### PROFESSIONAL REAL ESTATE SERVICES

The firm offers a wide scope of real estate services more so specializing in rental, management and sale of up-market residential properties and a variety of commercial properties in the prime areas of Accra.

Our experience and knowledge in both residential and commercial property markets in Ghana and particularly Accra is drawn from the personnels' wide span of experience in the real estate industry, which has been demonstrated very ably even in its maiden status.

Our young and highly motivated graduate multi-disciplined and professional staff is actively involved in purchasing, letting and management of both residential and commercial properties.

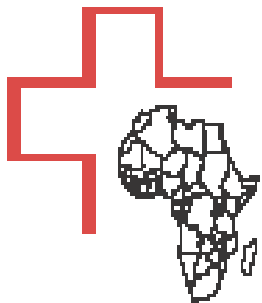
### OUR VISION

Our vision is to manage the economic resources available to us in the most efficient way possible, to adopt the most efficient tools readily available in the market to facilitate prompt and satisfactory results in our services to you and nourish the idea of acceleration, advancement and enhancing the virtues of a real estate world market by excellence.

### CURRENT CLIENTS

MLK Properties Ltd  
Samuel Osei Kuffour (Osei Kuffour Towers now Abena Atea Towers)  
Conworks Investments Ltd  
NDK Financial Services  
Royal Airport Plaza (Holiflats/Holiday Inn)  
Meridian Apartments  
Zain, Ghana  
Gaptech, South Africa  
Team Group, Italy  
Aircom International, UK  
Edern Security  
Sister Superior & Son's Ltd





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**Member's  
Company  
Profile**

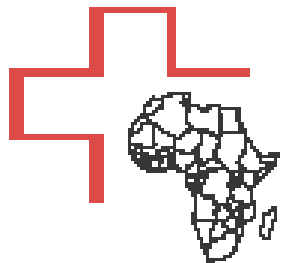


# BLACKSTAR GLOBAL GROUP

**BLACKSTAR GLOBAL GROUP (BGG)** is a Ghanaian Holding Company, Headquartered in Accra, Ghana, with office in New York (USA) that Oversees and Manages a number of subsidiary companies with major interest in ***Cocoa and Cashew Processing, Energy and Wood Processing.***



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eMail [kwmanoah@yahoo.co.uk](mailto:kwmanoah@yahoo.co.uk)



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**MABANG TRADITIONAL COUNCIL**



**Member's Company Profile**

# MABANG TRADITIONAL COUNCIL

**Trading:** rice, sugar, frozen fish, non-food commodities

**Investment:** in renewable energy

- Co-generation for electricity
- Transportation bio-fuels: ethanol and bio-diesel
- Carbon sinks in bamboo plantation to earn carbon credits and make positive impact on the climate and adaptation measures for agriculture
- Turn-key project management in rice, tilapia, sweet-corn on cob,

**Board of Directors:** members of the Traditional Council

**Shareholding structure:** Joint venture for the bamboo plantation development and processing

**Bankers:**

(Planned) Adum Branch, Kumasi

- Agricultural Development Bank, Adum Branch, Kumasi
- Stanbic, Adum Branch, Kumasi
- National Investment Bank, Adum Branch Kumasi



**NANA DARKO MONTWI II**

**Mobile: 0208129648, 0244024213**

**Fax: 0322023947**

**E-mail: nana505341@yahoo.com**

## Objective

- To carry out phased development up to 200.000 hectares of bamboo in lots of 10.000 hectares for downstream processing into the various industrial uses:
- To process bamboo waste into transportation biofuels, namely ethanol and biodiesel
- To target the biofuels for cooking to replace natural gas, kerosene, wood fuel, charcoal so as to save our tress and forest which serve as carbon sinks in the country.
- To use the bamboo to produce high grade paper, fiber boards, bio-degradable plastics and compostable multi-purpose shopping bags.
- Raw materials for the craft industrial products such as floor and roofing tiles, baskets, railway sleepers
- Grid – connected electricity generation using biomass from bamboo
- Food security
- To yield carbon credits through CO<sub>2</sub> sequestration in the plantations of bamboo and the processing of bamboo biomass in cogeneration.
- To achieve social objectives: sustainable employment (ie. akey antidote to joblessness), sustainable bio-electricity production, sustainable biofuel production (ethanol and bio- diesel) while making massive impact on climate change and adaptation strategies used in farming.





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# Member's Company Profile

## **Pro Vita Specialist Hospital Tema Ghana West-Africa**

**INTRODUCTION:** Pro Vita Specialist Hospital was established in February 1985 in Tema as a centre whose focus was on obstetrics, gynaecology and general medical issues. It was later upgraded to include other medical services such as Artificial Insemination, Intra Cytoplasmic Sperm Injection (ICSI), Sperm Banking, In Vitro Fertilization (IVF) and Embryo transfer, the first of its kind in the sub-Saharan region of Africa. The center has a workforce capacity of about 125 personnel with 80 beds in general and private rooms, with near future projection of increasing the capacity to 150 beds. Our patients are not only coming from Ghana but from East, West and Central African regions, Europe, Canada, U.S.A and elsewhere. We possess the state – of – the – art technology and keep on upgrading through international conferences, seminars, scientific workshops and new machinery in order to meet the world standards set up by the International Standard Organization (ISO).

**VISION:** Keeping families together as the basis of the unit of mankind through procreation guided by the word of God.

**MISSION STATEMENT:** Pro Vita Specialist Hospital has a Godly mission of assisting couples from all walks of life to solve their fertility issues and to bring lasting smiles and happiness to their families.

**SPECIALIST PROFILE:** The centre has a team of highly reputable personnel with vast experience in their various fields of expertise, as well as passion to be by the side of its patients throughout every protocol. Currently the center has a team of 2 Gynecologist, 2 Surgeons, 1 Pediatrician, 1 Urologist, 1 General Practitioner and 2 Clinical Embryologists. The center was founded and being managed by **Dr. Joe Mainoo a specialist in OBGYN**, trained in the Federal Republic of Germany (FRG) and can communicate fluently in both oral and written English, French and German.

**ACHIEVEMENTS:** Due to the high fertility cases and its associated marital problems especially in Africa, Pro Vita Specialist Hospital decided to upgrade itself by establishing an IVF unit in October 1995, and in the same year, the first IVF child was successfully delivered at Pro Vita Specialist Hospital in Tema. Since then many childless couples have been blessed by the Grace of God with children including Singletons, Twins, Triplets, Quadruplets, as well as Quintuplets.

Pro Vita Specialist Hospital has so far witnessed 2 sets of Quintuplets i.e. (set of 5 children), the latest delivery being recorded in June 2011 to a Ghanaian couple in Takoradi-Ghana. This notable achievement coupled with numerous success stories in Obstetrics and Gynecological cases has by God's Grace, made the center the number one (1) choice for many people in Ghana, Africa and the world at large due to its high success rate.

**AFFILIATIONS:** Pro Vita Specialist Hospital is affiliated to the following bodies

- Ghana Medical Association (**GMA**)
- Medical & Dental Council
- American Society for Reproductive Medicine (**ASRM**)
- European Society for Human Reproductive & Embryology (**ESHRE**)

### **CONTACT INFO:**

Pro Vita Specialist Hospital can easily be located in community 6 Tema-Ghana, on the Nana Prempeh Street which is around Stella Hotel. For further information, one can also access the center through the following:

**Website:** [www.provitaspecialisthospital.com](http://www.provitaspecialisthospital.com)

**Email:** [info@provitaspecialisthospital.com](mailto:info@provitaspecialisthospital.com)

**Postal:** P. O. Box 1106, Tema-Ghana

**Telephone:** (+233) 0303 202113 / 0303 204266

**Direct Line:** (+233) 202110812

**Fax:** (+233) 0303 202790



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## **Member's Company Profile**

### **THE COMPANY**

ORAKAME Financial Service Limited (OFS) is a duly registered wholly Ghanaian owned Microfinance Company which has developed innovative products and services to cater for the informal sector in Ghana. The Company has its Head Office in Dome, a suburb of Accra and branches in Kaneshie, a thriving business district and Ashanti New Town, Kumasi. Estimated growth in the informal sector in Ghana is 8.4% which is 150% of the overall growth of the country. The financial sector currently serves an estimated 20% of this targeted market with 80% left for small and micro lending institutions and money lending companies such as ORAKAME.

### **PRODUCTS AND SERVICES**

The Company's products and services include the following:

- Micro Savings/Education Fund
- Micro Business Support Plan
- Micro Lending
- Micro Investment
- Micro Leasing

ORAKAME can confirm a savings customer base of 3,491 as at December, 2010 and a strategic acquisition of 1,800 customers by the end of the second quarter of 2011. Our average loan is between GHC500 and GHC1000, with some customers requesting higher amounts.





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email: samincoom@yahoo.com  
Adjacent to Ghana Commercial Bank Spintex  
P.O Box AN 11753 Accra-Ghana



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**Samuel K. Anomah**  
Executive Director

Cell: +233 24 3229012/ +233 20 524 9496  
Email: policyinvestmentgh@yahoo.com



**Wire Weaving Industries (Ghana) Ltd.**  
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## Our New Members!

*Your Membership Certificate will be given to you on our next meeting, 21<sup>st</sup> September 2011*

41. Flavia Maria Robin, CH
42. Swiss Embassy (Honorable Member)
43. Precious Textile Ltd.
44. JM Vita Farms Ltd.
45. Nasmon Reality
46. Blackstar Global Group
47. Mabang Traditional Council  
Nana Darko Montwi II



The 50<sup>th</sup> -  
75<sup>th</sup> & 100<sup>th</sup>  
Member will  
Receive a  
"BIG"  
surprise!!!

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

Who will be the  
50<sup>th</sup> Member?



# What`s New @ The *Swiss Embassy* Economic Desk?



The Federal Authorities of the Swiss Confederation

## *Better access for goods from developing countries*

Berne, 30.03.2011 - On 30 March 2011, the Swiss Federal Council (government) adopted a revised ordinance on origin rules for tariff preferences for developing countries. The revised ordinance will pave the way to an enhanced access to the Swiss market for goods from developing countries.

Like other developed countries, Switzerland grants tariff preferences to developing countries via its generalized system of preferences (GSP). Since its last revision in 2007, the Swiss GSP enables least developed countries (LDCs) to export their products tariff- and quota-free to Switzerland.

The revised ordinance is due to enter into force on 1st May 2011. It aims to boost the use of the Swiss GSP by developing countries. According to the current practice, the Swiss GSP is used up to 40% of its potential because of, among others, the complexity of rules conferring national origin to goods. In 2010, goods imported into Switzerland under the Swiss GSP amounted to 4.3 billion Swiss Francs (provisional data). They could have amounted to 10.5 billion Swiss Francs had all exporters potentially qualifying for the Swiss GSP made use of it. The softening of origin rules, as foreseen in the revised ordinance, enhances the access to the Swiss market for products from developing countries: the main modifications are a reduction in the number of specific rules and in the local value-added requested. Moreover, a large number of goods from LDCs are granted softer rules than from other developing countries.

In adopting its revised ordinance, Switzerland adapts its preferential origin rules to those which the EU adopted at the end of 2010. The similarity of these rules with those of the EU - as well as with those of Norway and Turkey - greatly facilitates the transit of products qualifying for GSP treatment on the European continent. Producers from developing countries can thus take advantage from a unified European market with respect to origin rules.

### **Address for enquiries:**

Hans-Peter Egler, Head Trade Promotion SECO  
Tel. 031 324 08 13

### **Publisher:**

The Federal Council  
Internet: <http://www.admin.ch/br/index.html?lang=en><sup>(1)</sup>

Federal Department of Economic Affairs

Internet: <http://www.dfe.admin.ch><sup>(2)</sup>

### **All links of this/these page(s)**

• <http://www.admin.ch/br/index.html?lang=en>

• <http://www.dfe.admin.ch>

The Federal Authorities of the Swiss Confederation

[webmaster@admin.ch](mailto:webmaster@admin.ch) | [Legal framework](#)

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#### Division of Labour between the Swiss Embassy and SwissCham-Ghana

Swiss Embassy: Political Mandate		SwissCham: Commercial Mandate	
<ol style="list-style-type: none"> <li>1. Is the official representation of the Swiss Government in Ghana for bilateral relations.</li> <li>2. Negotiates bilateral, intergovernmental treaties and agreements.</li> <li>3. Assists Swiss investors to find information about doing business in Ghana.</li> <li>4. Provides or facilitates consultancy services together with OSEC at a fee (up to one hour free of charge. Subsequent hours attract CHF 120).</li> <li>5. Partners with government of Ghana institutions to create business opportunities for Swiss investors.</li> </ol>		<ol style="list-style-type: none"> <li>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).</li> <li>2. Represents members' interests in economic dealings between Switzerland and Ghana.</li> <li>3. Provides a Forum for Networking, training, advisory services and Information Exchange for members.</li> <li>4. Collaborates with other Chambers of Commerce.</li> <li>5. Organizes or facilitates trade missions between Ghana and Switzerland.</li> <li>6. Free of charge electronically transmitted "SWISSCHAM AFRICA GHANA NEWS" letter.</li> </ol>	
<b>Contact:</b> <a href="http://www.eda.admin.ch/accra">www.eda.admin.ch/accra</a>		<b>Contact:</b>	
<b>Ms Brigitte Cuendet</b> Economic Counsellor Embassy of Switzerland  Phone +233 (0) 302 225 008  Fax +233 (0) 302 223 583  Email <a href="mailto:acc.economicsection@eda.admin.ch">acc.economicsection@eda.admin.ch</a>	<b>Ms Agatha Quayson</b> 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 <a href="mailto:agatha.quayson@eda.admin.ch">agatha.quayson@eda.admin.ch</a>	<b>Mr Nortey Omaboe</b> President SWISSCHAM AFRICA GHANA  Phone +233 (0) 302 774 994 Email <a href="mailto:omaboe@opeibea.com.gh">omaboe@opeibea.com.gh</a>  <b>Mr Kurt Merki Snr.</b> CEO SWISSCHAM AFRICA GHANA Mobile +233 (0) 208 082 500 Email <a href="mailto:kpmmerki@yahoo.com">kpmmerki@yahoo.com</a>	<b>Mr. Yayra Glover</b> Secretary SWISSCHAM AFRICA GHANA  +233 (0) 24 648 8119 <a href="mailto:yglover@yayraglover.com">yglover@yayraglover.com</a>



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6 Alert & cheerful

7 Good posture

8 Smooth skin

9 Clear eyes

10 Nice hair

1 Healthy growth

2 Good muscular tone

3 Good appetite

4 Good sleep

5 Good digestion



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Association of Swiss Chambers of Commerce in Africa

Présentation Afrique du Nord-Afrique  
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 [papimerki@yahoo.com](mailto:papimerki@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 1<sup>st</sup> January and ends 31<sup>st</sup> December

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

**½ Price**

for Membership from  
1<sup>st</sup> July – till 31<sup>st</sup>  
December 2011



# The idea of the *Think-Thank*

## *Meeting*

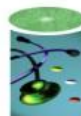
is to find out the problems businesses are facing in both countries Ghana & Switzerland and of how the **SWISSCHAM AFRICA GHANA**

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  
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***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!**

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