



SWISSCHAM - AFRICA GHANA
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GHANA – NEWS

SEPTEMBER 2011 EDITION 11/05



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WHAT'S UP?

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**

OCTOBER 2011

- **GHANA-NEWS**
- **5th October Business Cocktail**
- **@ LA-PALM ROYAL BEACH HOTEL, Labadi**
- **@ 6-9 pm**
- **Topic: Property Development in Ghana**

“Back-Slash”

Editor Kurt Merki, Snr. CEO of SWISSCHAM AFRICA GHANA

Dear Business Colleagues,

I hope you all had a relaxing business holiday and you are now back in full swing and strength to take up your daily business challenges. I wish you all a good start!

I had during my visit to Switzerland the opportunity to meet some of our SWISSCHAM AFRICA Headquarters Executives to discuss our vigorous upcoming “SWISS-GHANAIAN BUSINESS WEEK” from 27th November to 4th December 2011. The preparation and lobbying work to bring a sizeable investor group to Ghana is running on high speed.

Furthermore, I have contacted the EX-Ghana-Swiss Meeting Halbinsel AU Zurich, consisting of over 850 Members to encourage them to joined the official business group as “Tourists”. Interestedly during my visit, the biggest Swiss local newspaper “ABENDBLICK” carried a publication entitled: “Chale, welcome to Ghana!” (see page #4) This will surely bring Ghana on the world map as an emerging Tourist country.

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“Forward-Slash”

Our 3rd “**Business Cocktail**” we originally planned for 21st September, but I have learned that day is a Public Holyday. We therefore have postponed it to Wednesday 5th October 2011 from 6 pm – to 9 pm (please prompt), at the **LA-PALM ROYAL BEACH HOTEL**, Labadi Accra. I’m very sorry for any inconvenience caused! Kindly confirm your participation. NOT later than Friday 30. September by phone (020-809-2500) or by e-mail address: papimerki@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. 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 my hope that you all will fully participate in this exciting topic. (Kindly refer to the attached detailed programme on page 6)

Thank you!
For the best, stay blessed!
SWISSCHAM AFRICA GHANA



Kurt Merki, Snr. CEO
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 Newsletter. If on any other matters do **NOT** hesitate to contact me on our e-mail address : papimerki@yahoo.com

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

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

Looking for Kitchen Manufacturer

Multinational Real-estate Company, looking for large scale Kitchen Manufacturer. Offers NOT later than 6th May 2011.
Contact: papimerki@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: papimerki@yahoo.com

NEW!

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

Continue from page 1

WHAT'S UP?

NOVEMBER/DEC. 2011 (Holiday season)

- **GHANA-NEWS**
- **28th November** : Beginning of
- **“SWISS GHANAIAAN BUSINESS WEEK”** Interaction with Swiss Investors and Business Partner @ FIESTA ROYALE Hotel @ 6-10 pm
- **Topic: Investing & Partnering in Ghana**
- **30. November Green Christmas Concert** @ National Theatre @ 7.00 pm - 10 pm
- **3rd December “GALA NIGHT”** @ MOEVENPICK Ambassador Hotel @ 7 – 12 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: papimerki@yahoo.com
Or Mobile: +233-20-809-2500

SWISS-GHANAIAN BUSINESS WEEK updates!

from 27th November – 4th December 2011

Organizing the one week event is running on high speed in Ghana and Switzerland. The response and support has been so far very massive and positive.

For our 28th November “**SPECIAL BUSINESS COCKTAIL**” with a mini exhibition mounted by SWISS-GHANAIAN Companies and “**GREEN CHRISTMAS CONCERT**” on 30th November (refer to pages 14-18), and the “**GALA NIGHT**” with local and international entertainment show on 3rd December, all locations have been reserved and all entertainment artists from Switzerland, Germany, UK, Poland, and Ghana, have already confirmed their participation. (More about other artists in our October Newsletter) We are assuring you it’s going to be a great one week event!

Since we have to pay in advance to secure all our event locations, we will start selling Tickets at our next event, that is on the 5th October 2011 at La Palm Royal Beach Hotel (see details on page 6)

The Tickets for the “**SPECIAL BUSINESS COCKTAIL**” on 28th November, the “**GREEN CHRISTMAS CONCERT**” on 30th November and the “**GALA NIGHT**” 3rd December will be sold at the gate, on our 5th October “**Business Cocktail**”. Special Package for **ALL 3-Events** are: For Members **GHC300** (one person) and for NON Members **GHC450** (one person).

If you buy the package before 31st October you will receive the package for Members for GHC250 (US\$170) and for NON Members for GHC400 (US\$270). So take advantage of this special offer and avoid rushing at the last moment!

Single Tickets Event Participation are as follows: (Including exhibition for each event!)

“**SPECIAL BUSINESS COCKTAIL**” **GHC80*/150****

“**GREEN CHRISTMAS CONCERT**” **VIP = GHC80*/100** GFL back = GHC40*/50** Gallery = GHC25**

“**GALA NIGHT**” **GHC150*/250****

NOTE: Prices: * for members ** for NON members

We also suggest that your company can support our chamber, by buying Tickets for your management staff and workers for our “**GREEN CHRISTMAS CONCERT**” as a Pre-Christmas gift, for only **GHC25** (Gallery) for your workers or staff. Other prices are **GHC50** (Ground Floor back) and **GHC100** (VIP-Ground Floor front). This act will showcase to Ghana the cultural/artistic site of Swiss and Ghanaian Artists in this global world of ours. For advance tickets and reservation call: +233-20-809-2500 or mail to: papimerki@yahoo.com

Please bring your checkbook or cash along – to avoid rushing at the last moment!

The **SWISS-GHANAIAN 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: papimerki@yahoo.com

We hope we can as well count on your full support, especially by bringing new members into the chamber. (presently we have 50+ members only within 6-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: papimerki@yahoo.com Lets work together as one team to strenghten business between Switzerland and Ghana.



«Chale, welcome to Ghana!»

AFRIKA → Eine Reise durch Ghana verspricht Urwald, Berge, Meer – und so manche Gaumenfreude.

thomas.roethlisberger
@ringierch

Der Zöllner schaut mir mit strengem Blick tief in die Augen. Dann auf meinen Pass. Ich werde nervös. Verdamm, hat das mit dem Visum doch nicht geklappt? Peinliche Stille. Dann grinst der Herr in Uniform und meint mit einem Zwinkern: «Chale, just joking. Welcome to Ghana!»

Strassenkinder und Shopping-Malls: Mit «Chale», was so viel wie «Freund» bedeutet, wird man in Ghana ständig angesprochen. Humor und ehrliche Herzlichkeit gehören zum kleinen Land am Golf von Guinea – trotz der Armut, die einem bereits auf der Fahrt vom Flughafen ins Zentrum von Accra, der Hauptstadt, ins Auge sticht. Strassenkinder verkaufen Snacks, Klopapier oder DVDs. Krüppel betteln im Verkehrsstau.

Gleichzeitig gibt es in Ghana eine selbstbewusste und wohlhabende Mittelschicht, die von Jahr zu Jahr wächst. Sie fährt im Neuwagen zum Shopping in die Mall am Stadtrand oder gönnt sich im Club im Zentrum ein völlig überteures Bier.

Im Gefühl der Hauptstadt: Wer sich ins Gefühl der Hauptstadt stürzt (unbedingt einen der grossen

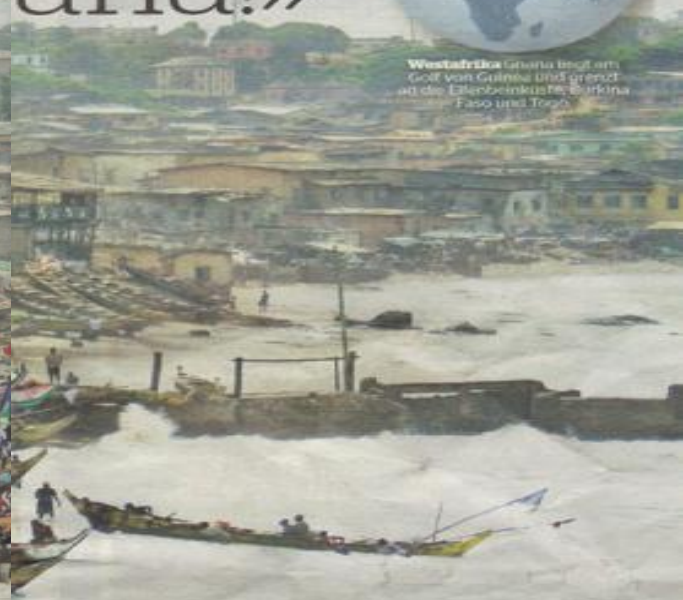
Märkte besuchen!), erlebt dieses Nebeneinander von Arm und Reich hautnah, sieht Überbleibsel kolonialer Unterdrückung und spürt die Aufbruchstimmung im Land. Letztere wird auch von den kürzlich entdeckten Ölvorkommen im Osten des Landes angefeuert.

Kulinarische Entdeckungen: In Sachen Demokratie und Stabilität gilt Ghana als Vorzeigestaat Westafrikas. Christen und Muslime leben in Einklang. Für Kopfschütteln sorgt höchstens, wer an gar nichts glaubt. Und auch auf einem anderen Gebiet liegt Ghana an der Spitze: der Küche! Hühnchen und allerlei Fleisch werden in raffinierten und gut gewürzten Eintöpfen oder als feines Barbecue aufgetischt. Dazu gibts Reis, Gemüse, scharfe Bohnengerichte, frittierte Kochbananen oder Fufu, einen landestypischen Brei. Oder wie wärs mit Meeressüßfrüchten, frischem Süßwasserfisch oder deftigem Süßem von der Strassenküche?

«Goldküste», Dschungel und Savanne: Entlang der Atlantikküste mit ihren Fischerdörfern zeugen Sklavenburgen von Europas blutiger Vergangenheit in Ghana. Von der «Goldküste» wurden Millionen Men-

schen nach Amerika und in die Karibik verschleppt. Abseits des Meeres trotten seltene Waldelefanten durchs Dschungel-Dickicht. Ganz im Südwesten an der Grenze zur Elfenbeinküste warten Palmenstrände darauf, entdeckt zu werden. Im Landesinnern liegt Kumasi, kulturelles Zentrum und prächtige Hochburg des stolzen Ashanti-Volkes. Im

Osten erheben sich Berge aus dem Regenwald und der Seenlandschaft des Volta-Staudammes. Und wer es im proppenvollen Sammel-Taxi («Trotro») bei lauter Musik und vorbei an neugierigen Pavianen am Strassenrand bis in den hohen Norden schafft, findet sich plötzlich in einer dünn besiedelten, archaischen Savannenlandschaft wieder. ●



Westafrika (Ghana) liegt am Golf von Guinea und grenzt an die Elfenbeinküste, Burkina Faso und Togo.

Ihr Reiseleiter
News-Redaktor
Thomas Röthlisberger.



Spaziergang über dem Tropenwald Hängebrücke im Kakum Nationalpark.



Rush Hour Bereits ab 16 Uhr ist auf Accras Strassen Mega-Stau angesagt.

→ REISETIPPS

Hinkommen

Täglich ab Zürich/Basel
Accra ist der Hub für ganz Westafrika. KLM fliegt beispielsweise zweimal täglich via Amsterdam.
www.klm.com

Schlafen

Nicht billig
«Europäischer Standard» hat in Ghana seinen Preis. Eine Nacht in einem einfachen Doppelzimmer gibts ab 30 Euro aufwärts.

Krankheiten

Impfen usw.
Die Gelbfieber-Impfung ist Pflicht. Zudem empfiehlt sich eine Malaria-Prophylaxe. Am besten von einem Tropenmediziner beraten lassen.
www.swisstop.ch

Geschichte

Cape Coast Museum
Die Abscheulichkeiten des Sklavenhandels werden Besucher bei einem Rundgang durch das Cape Coast Castle vor Augen geführt.
www.capecoastcastlemuseum.com

Sprachen

Grosse Vielfalt
Amtssprache ist Englisch – ein Erbe der britischen Kolonialmacht. Von den fünf grossen Landessprachen, die ihrerseits viele Dialekte aufweisen, ist Twi die meistgesprochene.

Klima

Tropisch
Es gibt eine heisse Trockenzeit (November-Februar) und zwei schwüle Regenzeiten (April-Juni und September-Oktober). Durchschnittstemperaturen: 28 bis 32 Grad.



Dschungel-Bewohner In Ghanas Nationalparks leben rund 180 Vogelarten.



Volta-Stausee Mit 8502 km² der grösste künstliche Stausee der Welt.



Markttrüben Auf Accras Märkten wird gefeilscht, geplaudert, gegessen.



For more information on EBCAM please visit www.ebcam.org

Statement at the Conclusion of an IMF Staff Visit to Ghana

September 2, 2011



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Website: www.krongh.com

A staff team from the International Monetary Fund (IMF), led by Christina Daseking, visited Accra during the week of August 29, 2011. The discussions with the authorities focused on recent economic policy performance and challenges for 2012. The mission met with President John Evans Atta-Mills, Finance Minister Kwabena Duffuor, Bank of Ghana Governor Kwesi Amissah-Arthur, and other senior officials, as well as representatives from civil society and the private sector. The mission would like to thank the Ghanaian authorities for their excellent cooperation and warm hospitality.

At the end of the mission, Ms. Daseking issued the following statement:

"Ghana's economy has recovered strongly since the start of the IMF-supported program in 2009. Economic growth is expected to exceed 13 percent this year, boosted by the start of oil production as well as strong activity in other sectors of the economy. Inflation is now firmly in single digits, and the cedi has remained broadly stable against the dollar, underpinned by an improved external position.

"A preliminary assessment of fiscal performance during the first half of the year shows strong improvements in tax revenues over the same period in 2010. It suggests that full-year fiscal targets are achievable with continued control over expenditures. The government has also cleared a sizeable part of its previous arrears, which had contributed to high non-performing loans in the banking sector. To avoid a reemergence of arrears, it will be important to continue strengthening public expenditure management systems; ensure that energy and other regulated prices are set at cost-recovery levels; and keep the overall spending envelope at a sustainable level.

"Prospects of a major scaling up of infrastructure investment will place an even higher premium on expenditure restraint in other areas. A large financing package has been secured on nonconcessional terms, and it is important to assess carefully the costs and benefits of the financial arrangement and underlying projects. IMF staff has offered to work closely with the government on assessing the projects' impact on macroeconomic stability and the sustainability of public debt. This assessment will also hinge on the government's policy commitments in other areas, both in the 2012 budget and the medium term.

"Discussions with the Bank of Ghana focused on the challenges of maintaining low inflation, in the context of sizeable foreign currency inflows. The mission encouraged the Bank of Ghana to further build up its foreign reserve buffer, while carefully managing the impact on domestic liquidity and allowing some adjustments in the exchange rate in response to market forces. Going forward, close coordination between fiscal and monetary policy will remain important to avoid a reemergence of high inflation and an associated erosion of real incomes, which particularly harms the poor.

"An IMF team is expected to return to Ghana in the fall of 2011 to conduct discussions for the fifth review of Ghana's IMF-supported program under the Extended Credit Facility."



Simbin's SIMBINS Furniture

"for quality and uniqueness see SIMBINS first"



Our 21th September event!



PROGRAMME

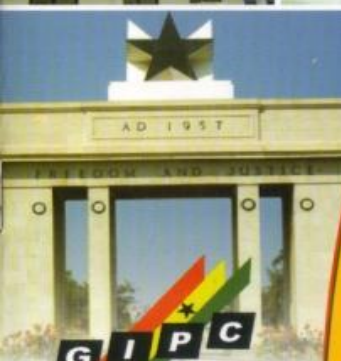
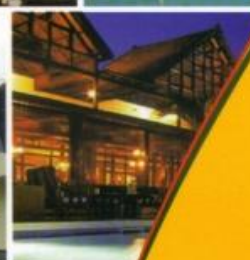
Purpose: **Business Cocktail**
Date: **Wednesday 5th October 2011**
Location: **La-Palm Royal Beach Hotel**
Time: **6 – 9 pm Prompt**
Topic: **Property Development in Ghana & Foreign Partnership**

- Refreshments & Welcome address by the President of the SWISSCHAM AFRICA GHANA Mr. Nortey Omaboe 6 – 6.30 pm.
- The Nigeria Experience by Dr. Manny Roberts, Architect Lagos Nigeria, Member, of the SWISSCHAM AFRICA GHANA 6.30.till 7 pm
- The Ghanaian Experience Mr. A. Brown, Architect, CEO of Dewegerr & Brown, Member, of the SWISSCHAM AFRICA GHANA 7 till 7.30 pm
- Address by Hon. Samuel K. Alban Bagbin , Minister of Works & Housing 7.30 till 8 pm
- Questions –Discussion-Cocktail 8 till 8.30 pm
- New Membership Certificate Awards 8.30 pm till 8.45 pm
- Cocktail and Networking till 9.30 pm

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

Note: Programme is subject to change!





SECTOR PROFILE

PROPERTY DEVELOPMENT



SECTOR OVERVIEW

Ghana's property development industry is divided into three (3) areas:

- The Public Sector Real Estate Development
- Emerging Private Sector Real Estates Development
- Private individuals

The activities of these three groups are facilitated by the banks and the primary mortgage market which although at its early stages of development, has demonstrated enormous growth potential.

The property development industry consists of three main segments. They are

- Residential property
- Commercial property
- Industrial property

The industry is dominated mainly by residential and commercial developers. In the last ten years the residential market, undoubtedly the most vibrant in the industry, has registered an estimated 85,000 transactions yearly.

The commercial property segment, which includes office accommodation and retail space, is the second largest segment in the industry. Third is the industrial segment which is considerably smaller in size. Recreational and civil/cultural property developments are new areas that are gaining interest among the industry stakeholders.

The property industry, especially the residential



Ghana's property market is dominated by residential and commercial development.





and commercial segments is dominated by private companies, which control over 90% of Ghana Real Estate Developers Association (GREDA) property holdings.

The government participation in the property market is minimal, compared to the private sector. The Tema Development Corporation (TDC), State Housing Corporation (SHC) and the Social Security and National Insurance Trust (SSNIT) are the only public sector-controlled agencies involved in the property market.

The Ghana Real Estate Developers Association (GREDA), an organization of private real estate developers, has played an active role in property development in the country. They mainly service the upper income and expatriate demand for housing, especially in Accra and Tema. Regimanuel Gray, Parakuo Estates, NTHC Properties Ltd, ACP Estates Ltd and Manet Housing Company Ltd account for about 75% of the GREDA group's residential property development.

The property development market in Ghana is currently in its infancy, with very few property sales. The market however is growing as the younger generation of Ghanaians realize the capital gains made from property is a quick path to wealth in periods of rapid inflation.



Ghana's property market is dominated by residential and commercial development. The residential market is the most active, registering an estimated 85,000 transactions per annum over the past decade, with an estimated value of about US\$1.7 bn.

It has been estimated that demand for residential property in the Accra-Tema metropolis will be 133,000 units per annum by year 2010. Industry sources indicate that Ghana's current residential property demand is 90,000 units per annum, with an accumulated shortfall of 250,000 housing units. Current production of residential properties averages only 70,000 units per annum, implying a significant annual supply gap.

Rents for commercial properties range from US\$12 to US\$25 per m2 per month. Residential property rents range from US\$1,500 to US\$3,500 for bungalows in the upper-end market. Construction costs range from US\$250-1,000 per m2 for buildings.

The table below shows infrastructure costs for housing infrastructure development.

Housing Infrastructure Costs

Description	Roads (US\$)	Electricity (US\$)	Water (US\$)	Total (US\$)
Minimal road works, low Voltage Electricity supply works	600	520	340	1,240
Minimal road works with Drains, culverts and curbs	820	1,280	340	2,440
Fully tarred roads with drains, culverts and curbs	1,840	1,280	340	3,460



Ghana has immense opportunity in property development and construction. A potential investor interested in the Real Estate sub-sector would be looking at the construction of residential houses, industrial and commercial houses as well as shopping centres. Residential accommodation, particularly hotels and hostels for tertiary institutions are in significant demand.

An estate management company may be established to provide the following services:

1. Maintenance services:

- refuse collection
- landscape maintenance
- road and drainage maintenance

2. Rental services: Rental services may be provided for owners who wish to lease out their property.

3. Repair services

- Plumbing
- Electricals and wiring etc.

Investment opportunities in the property development industry include the following:

1. Construction

- **Residential housing** (low cost housing, high rise quality apartments, retirement villages)
- **Industrial property** (light industrial parks, warehousing facilities)
- **Commercial buildings** (regional and local shopping centres/malls, office



accommodation, storage etc) as well as provision of construction equipment and building materials

2. Residential Property

While the housing supply rate has increased since 1990, current estimates point to a notable production shortfall of new residences in Accra. There is huge potential for residential housing sales to the ever-increasing number of middle-income earners, who are eager to own houses, as well as among the large number of Ghanaians living abroad.

3. Commercial Property

Several areas in the Accra-Tema corridor have been zoned as industrial sites, although these are yet to be sold or let. Actual development may be carried out by commercial developers or individual lessees.

Other opportunities include construction and renovation/ rehabilitation of properties for office leasing, shops, storage and other enterprises. Opportunities also abound for investors interested in Export Processing Enclave real estate development, to provide factory shells, office space and serviced plots to potential investors.

Hostel needs for the teaming tertiary students in and around the country's Public and Private Universities/Polytechnics offer excellent opportunity to the foreign investor within the real estate sub-sector.

4. Building Materials

Ghana offers greater investment opportunities for the production and marketing of building materials and systems. The construction sector is opened for the introduction of new and appropriate building materials and systems.

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Residential property rents range from US\$1,500 to US\$3,500 for bungalows in the upper-end market.





POTENTIAL SOURCES OF FUNDING



Viable companies and projects can easily attract financing both on the local and international financial markets. The main sources of funding are:-

- 29 Banks
- 44 non-bank financial institutions
- 135 rural banks
- The Ghana Stock Exchange note that in the last four years, many issues of shares on the GSE have been oversubscribed by 100% - 300%, meaning that there is a lot of money for investment purposes
- Ghana Venture Capital Fund
- International development finance institutions based in Ghana, such as the International Finance Corporation (IFC) and the African Development Bank (AfDB)

A number of foreign financial institutions also provide off-shore financing directly to companies in Ghana.

With plans far advanced towards the establishment of a land bank to assist investors with land acquisition, coupled with the local availability of cheap but quality construction materials, the foreign investor within the real estate sub-sector has virtually no difficulty establishing in Ghana. Also, if current economic strides being chalked by the country continue, then opportunities in the sub-sector are good for prospective foreign investors.

The Ghana Investment Promotion Centre Act, 1994 (Act 478) guarantees the foreign investor within the real estate sub-sector a lease-hold interest of up to 50 years, subject to renewal. The Lands Commission in Ghana has been charged with the responsibility to facilitate the acquisition of land by the investor.

Also, there is a liberal investment environment in Ghana that offers a number of special benefits such as foreign investor ownership of local companies, participation in joint ventures with the minimum required equity of \$10,000 and companies wholly-owned by non-Ghanaians at \$50,000.

The other factors that make Ghana a favourable place for investors in Africa and among developing countries in general, include the following:

1. Stable Political Environment

Ghana is a politically stable country. This has been recognized by the world's famous leaders including US President Barack Obama and his predecessors and former UK Prime Minister Gordon Brown and his predecessors who have all commended Ghana for the political stability in the country over the years.

2. Macro-economic Policies

The Government of Ghana has initiated a number of sound macroeconomic policies designed to accelerate the process of growth and transformation of the economy under competitive conditions. The rate of inflation is stable around 11.66% as at April 2010, in the face of unstable prices of crude oil in the world market. The management and access to foreign exchange in Ghana continues to get better.

3. Foreign Ownership

In the on-going privatization program, hundred per cent (100%) foreign ownership is permitted.



Ghana offers investment opportunities in the production and marketing of building materials and systems.



4. Access to ECOWAS Market

Ghana is easily accessible to the markets of all the member states of the Economic Community of West Africa (ECOWAS) with its population of approximately 250 million people.

5. Good Physical Infrastructure

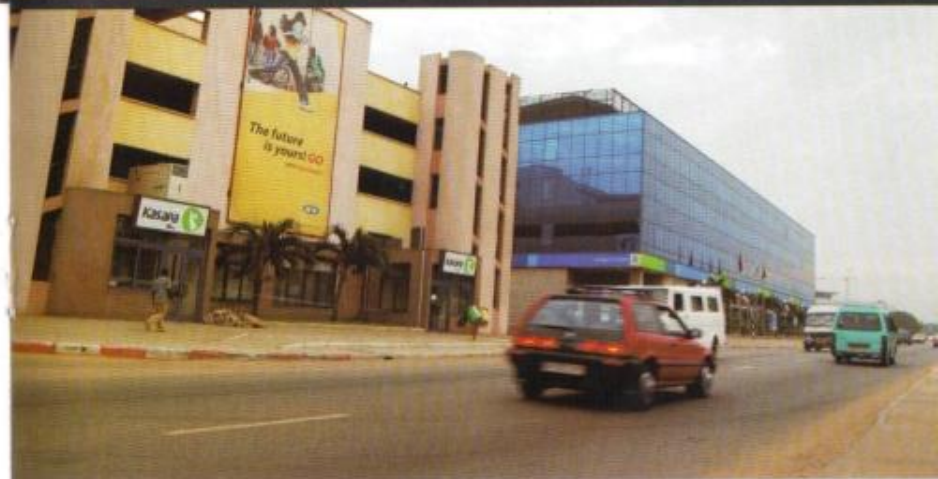
Ghana possesses well developed seaports, airports and road networks capable of meeting the needs of businesses in the 21st century. There is an effort to upgrade the rail network to make it easy to get to the ports from inland. Telecommunication facilities in Ghana are excellent with more private service providers offering telephone, internet and other telecommunication services. Basic utilities such as water and electricity are readily available at relatively affordable rates.

6. Excellent Labour Force

The country has some of the best teachers, lecturers and researchers in the continent who have excelled not only in Ghana but in Africa and other parts of the world. There is also a large human resource base of both skilled and unskilled labour which can be sourced at relatively low rates. The minimum wage in Ghana is GH¢3.11 Ghana cedis (approximately US\$2.22) per day.

7. Access to International Markets

Ghana has easy access to the USA and European Union Markets. The flight time to almost all European Union countries is about 6 hours and 9 hours to the USA.



8. Availability of Fund Sources

Ghana has a large number of fast developing financial institutions available to raise long-term capital at competitive rates. These institutions include banks, insurance and venture capital companies and a Stock Exchange market (Ghana Stock Exchange).

9. High Safety Standard

There are high standards of health and safety measures in the country.

10. Warm and Friendly People

Ghana is internationally acclaimed for her hospitality to her investors and foreigners as a whole.

11. High Quality of Life

The quality of life of Ghanaians is fairly high.

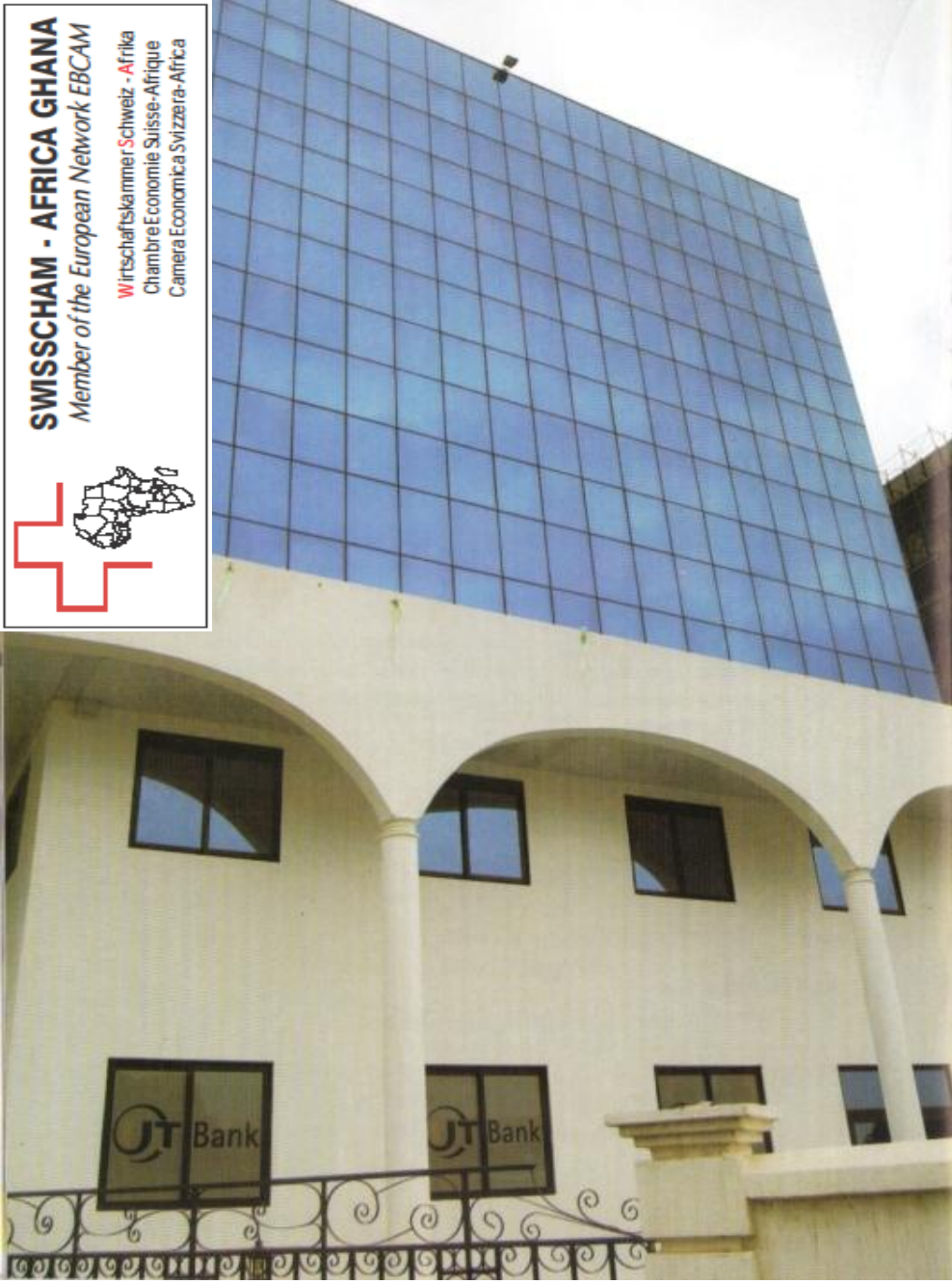
12. Availability of Land

Ghana has a wide expanse of land that can be acquired with little difficulty through appropriate agencies and owners.

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Ghana is one of the most attractive locations in Africa to invest and do business in.



SECTOR PROFILE | Property Development

No.	State Institution	Logo	Address	Telephone	Facsimile	Website/Email
1	Bank of Ghana (BOG)		The Governor P.O. Box GP 2674 Accra	+233(30)2 666174-8 666361-5 666902-8 666921-5	+233(30)2 662996	www.bog.gov.gh bogsecretary@bog.gov.gh
2	Registrar Generals Department (RGsD)		P.O. Box 118 Accra	+233(30)2 664691-3	+233(30)2 666081 666469	
3	Customs Excise and Preventive Service (CEPS)		The Commissioner P.O. Box 68 Accra	+233(30)2 668319 666841		www.ghanacustoms.gov.gh pr@ghanacustoms.gov.gh
4	Ghana Immigration Service (GIS)		The Director Private Mail Bag Accra	+233(30)2 258250 224445 221667 674125 213401	+233(30)2 258249	www.ghanaimmigration.org director@myopnet.com
5	Internal Revenue Service (IRS)		The Commissioner P.O. Box 2202, Accra	+233(30)2 675701 -10 665833	+233(30)2 664938	www.irs.gov.gh info@irs.gov.gh commissioner@irs.gov.gh
6	Value Added Tax (VAT) Service		The Commissioner P.O. Box 17177 Accra	+233(30)2 661525/6 2610030	+233(30)2 674186	www.vats.gov.gh info@vats.gov.gh
7	Environmental Protection Agency (EPA)		The Executive Director P.O. Box M 326 Accra	+233(30)2 664697/8	+233(30)2 662690	www.epaghana.org



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8	Ghana Free Zones Board		The Executive Secretary P.O. Box M 626 Accra, Ghana	+233(30)2 780535 785037 785038 +233(24) 2174534	+233(30)2 780536 780537	www.gfzb.com.gh info@gfzb.com.gh
9	Ghana Export Promotion Council		P.O. Box M 146 Ministries Accra	+233(30)2 689889 683153	+233(30)2 677256	www.gepcghana.com info@gepcghana.com
10	Minerals Commission		The Chief Executive P.O. Box M.248 Accra, Ghana	+233(30)2 771318 / 773053 / 772783	+233(30)2 773324	www.ghana_mining.org Mincom@mc.ghanamining.org
11	Ghana Tourist Board		P.O. Box GP 3106 Accra	+233(30)2 682601 682607 682608	+233(30)2 682510	www.touringghana.com
12	Ministry of Communications		The Minister P.O. Box M42 Accra	+233(30)2 685626 685601	+233(30)2 667114	www.moc.gov.gh mocl@ghana.gov.gh
13	Ghana Standards Board		The Executive Director P.O. Box MB 245 Accra	+233(30)2 500231, 500065/6, 506992-6	+233(30)2 500092	www.ghanastandards.org gsbdir@ghanastandards.org gsbnep@ghanastandards.org
14	National Communications Authority		The Director General P.O. Box 1568 Cantonments, Accra	+233(30)2 776621 771701	+233(30)2 763449	www.nca.org.gh nca@gana.com
15	Association of Ghana Industries		Executive Director P.O. Box AN 8624 Accra North	+233(30)2 779793 779023/4	+233(30)2 773143, 763383	www.agighana.org agi@agighana.org

*Please note that this leaflet is an abbreviated version of the "Sector Profile" for this industry. The full-length version is available - as are all application forms - on our website www.gipcghana.com.

We look forward to discussing Ghana's potential with you.



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What`s New?



MÖVENPICK

Ambassador Hotel Accra

“SWISS-GHANAIAN BUSINESS WEEK”

Green Christmas in Ghana!

We are presently planning with our Head Office SWISSCHAM AFRICA SWITZERLAND and the Management of “MOEVENPICK” the newly opened Ambassador Hotel, and LUFTHANSA/BRUSSEL a **“SWISS GHANAIAN 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 GHANAIAN 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: papimerki@yahoo.com

*At this stage it is only an appetizer for an exiting event in promoting **“BUSINESS NETWORKING”** among SWISS-GHANAIAN 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.*

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SWISSCHAM AFRICA GHANA NEWS – SEPTEMBER 2011 - 13

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- 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: papimerki@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\$41,700 (Excluding Hotel cost)

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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



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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!

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- Participation @ **BUSINESS COCKTAIL** on Monday 28th November 2011
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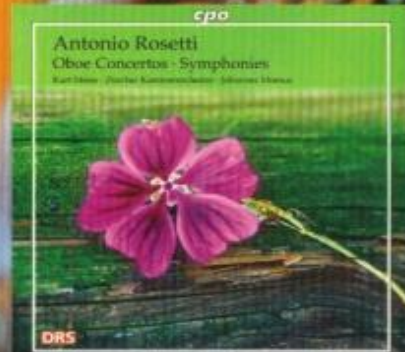
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Kurt Meier spielt Oboenkonzerte von Antonio Rosetti

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Kurt W. Meier

Kurt W. Meier grew up in a family that was very active musically and at the age of twelve began receiving his first instruction in oboe at the Zurich Conservatory under André Raoult. While receiving his training in music he concurrently studied experimental physics at the University of Zurich, earning his diploma in this field, but then went on to dedicate himself exclusively to music. He completed his study of music at the State College of Music in Freiburg im Breisgau with a soloist's diploma earned under Heinz Holliger.

Kurt Meier has developed an active concert career as a soloist and chamber musician at home and abroad and is the solo oboist of the Zurich Chamber Orchestra. Tours as a soloist with renowned orchestras have taken him through many European countries and to the Far East. Regular CD and radio productions, including numerous first-time recordings and premieres, round out his extensive concertizing.

Kurt Meier holds the post of professor of oboe at the Lucerne College of Music.

Intensive research investigations have enabled Meier to rediscover numerous forgotten and lost works of the oboe literature, to revive them in concerts and CD recordings, and to make them available to the interested public in editions - often first editions - published by Amadeus of Winterthur. His CD featuring recording premieres of virtuoso oboe concertos of the Mannheim School (Lebrun, Holzbauer, von Winter, Eichner: panclassica 10088) with the Northern Sinfonia of England has met with major recognition in expert circles and the music world and has been re-released a number of times. His CD with first-time recordings of romantic quintets for oboe and string quartet (Reicha, Maurer, von Neukomm, Spohr, Ferling: panclassica 510 122) with the Amati Quartet of Zurich is regularly presented on radio networks at home and abroad.

As an editor with the Amadeus publishing company in Winterthur, Kurt Meier supervises the publication of top-quality works in particular in the field of the wind literature. The two oboe concertos by Antonio Rosetti celebrating their premiere on this CD were also published in first editions by him with Amadeus.

(www.amadeusmusic.ch)

Antonio Rosetti stammte aus Böhmen, wo er 1750 als Franz Anton Rösler geboren wurde. Seine Karriere begann er als Kontrabassist der Hofkapelle des Fürstentums Oettingen-Wallerstein, deren Leitung er aber bald übernahm und sie zu einem der besten Orchester Europas machte, das in einem Atemzug mit dem berühmten Mannheimer Orchester genannt wurde. Selbst Joseph Haydn schwärmte von den Qualitäten dieses Klangkörpers.

Als Komponist war Rosetti ebenfalls ein Meister seines Fachs: Von seinen über 400 Kompositionen erschienen zu seinen Lebzeiten mehr als die Hälfte bei renommierten Musikverlagen im Druck, und seine Zeitgenossen stellten ihn auf eine Stufe mit Haydn und Mozart wegen seiner einfallsreichen Melodik, phantasievollen Instrumentierung und kontrastreichen Raffinessen.

Kurt Meier ist seit vielen Jahren Solo-Oboist des Zürcher Kammerorchesters (www.zko.ch) sowie Professor an der Musikhochschule Luzern (www.hslu.ch). Gleichzeitig mit der CD hat Kurt Meier diese Oboenkonzerte beim Amadeus Verlag Winterthur als Erstdruck herausgegeben (www.amadeusmusic.ch).



Margaret Ferguson

Soprano Soloist

www.AfricanSoprano.com



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Margaret Ferguson, LLCM, Dip.EMA, Dip.UCEW, Dip.SAI (Bus.). Margaret was born in Winneba, Ghana. She gained a Diploma in Business studies from the Social Advanced Institute, Accra, and a Music Diploma from the University College of Education, Winneba. After performing for many Ambassadors, High Commissioners and HRH Prince Edward, the British Council sponsored her for 3 years of Professional Performance opera course at the *Royal Northern College of Music*. She gained a Diploma at the *European Mozart Academy*, Poland, in 1997. She obtained her LLCM in 1999.

Margaret’s solo opera roles include *Carmen*, *The Marriage of Figaro*, *Don Giovanni*, *Cavalleria Rusticana*, *Dido and Aeneas*, *La Traviata* in Italian and English and others. Her solo oratorio roles involve *Handel’s Messiah*; *Vivaldi’s Gloria*; *Haydn’s Creation*; *Dvorak’s Requiem Mass* and *Mozart’s Requiem*, etc. Additional solo roles cover *African Sanctus*, *Feel the Spirit*, *Stabat Mater* and *Child of Our Time*, plus others. She has sung solo in the Royal Albert Hall, and the Royal Festival Hall, London, the Bridgewater Hall, Manchester, the Symphony Hall, Birmingham and other major venues. She has performed in various European cities, with the latest being Paris, and also the USA. Each year Margaret presents scores of concerts for *Music in Hospitals* and is a member of their auditioning panel. She has raised thousands of pounds for various charities. She regularly sings with *City of Manchester Opera* and has produced a concert version of *Carmen* for them. Another responsibility is being Musical Director of *Manchester Gospel Choir*. She also teaches *Ghanaian drumming, singing and dancing*.

Margaret has performed live and recorded on television and radio for the BBC, ITV and various radio stations in the UK and Ghana.

For the last four years she has been a nominee for Best Solo Musical Performer at the *Buxton Festival Fringe*. Her three personally produced CDs are *Margaret Ferguson*, *Unfailing Love* and her most recent in July this year called *By Request*. She also features in *Prom Praise*, which was recorded live at the Royal Albert Hall and *Christmas Praise* recorded live at the Royal Festival Hall, London.

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Conducts: “The Ghana National Symphony Orchestra” and “The Harmonious Chorale” and is supported by famous Swiss - German - UK Soloists of International Reputation!

Stephen has just given concerts in London, Oxford and Brighton with the World Chamber Orchestra (musicians from Japan, Uk, Poland and Lithuania) in aid of the British Red Cross Japan Tsunami Appeal.

Stephen Ellery conducts the Locrian Ensemble of London giving concerts at St Martin-in-the-Fields and elsewhere. He also conducts freelance for orchestras in Norfolk, Northampton and Abingdon.

Stephen has worked with major orchestras in Japan (Tokyo City Philharmonic, Osaka Philharmonic, Gunma Symphony) and is a regular guest of the Musica Sant’Angelo Opera Company in Tokyo where last year’s production of Marriage of Figaro was a great success and led to invitations to conduct Suor Angelica, Pagliacci, Serva Padrona and Cosi Fan Tutte in May and October this year.

In 1999 he won 3rd prize as well as the Best Artist and received the Polish Radio Prize at the Fitelberg International Conducting Competition in Poland and this led to opportunities to conduct in Kielce, Olsztyn, Radom and Plock. He is a regular guest of the Filharmonia Slaska in Katowice. In April he gave a concert in memory of the late Pope John Paul II with the Bialystock Philharmonic and pianist Kevin Kenner. Next year he will conduct the Cracow Philharmonic.

For 16 years he has been a regular guest of the Sinfonica Nacional de Peru and has also conducted the Sinfonica de Arequipa, Sinfonica de Trujillo and the Filarmonica de la Ciudad de Mexico. He was 2nd conductor of the Pacific Ocean Symphony in Vladivostok 1995-6 and 2nd conductor at the Yakutsk State Opera 1996-7 and has also conducted the Krasnoyarsk Academic Symphony.

Stephen Ellery studied conducting with Jerzy Katlewicz in Krakow (Poland 1988-91) and Ilya Musin in St Petersburg (Russia 1991-95).

April 2011



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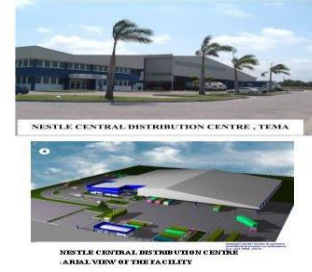
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E-Mail dgbgruparch@gmail.com
Date Established :September, 1961
History The firm was founded in 1961 by F.C. DE WEGER bvgroup of Dutch architects and engineers. In 1972, the organisation became a partnership, under the name DEWEGER, GRUTER & PARTNERS and was later changed, in 1978, to DEWEGER, GRUTER BROWN & PARTNERS
Partners The partners of the firm have had considerable experience working with international consultants in Holland, the United Kingdom and elsewhere. They are also corporate members of worldwide recognised professional associations such as:
 i..The Swiss Association of Architects and Engineers
 ii.The Royal Institute of British Architects
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Staff The firm has a staff of over 17 professionals, technical personnel, administrative and secretarial employees.

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Nestlé Ghana Limited is a subsidiary of Nestlé S.A. - the world's leading Nutrition, Health and Wellness organization. Nestlé's long presence in Ghana began with trading and distribution activities in 1957 and other commercial activities including the building of the Tema Factory 1971. Over the last 10 years Nestlé Ghana has been a fast growing business with a shareholding of 76% - NESTLÉ S.A. and 24% - National Investment Bank (NIB).

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As at August 2011, Nestlé Ghana has employed 1,158 people (Permanent and Temporary staff).

We share in the global Nestlé agenda of Creating Shared Value (CSV) which is Nestlé's way of doing business that focuses on specific areas of the Company's core business activities - **Water, Nutrition, and Rural Development** - where value can best be created both for society and shareholders. In Ghana we have two active CSV programmes: the Grains Quality Improvement Project in the three northern regions and the Healthy Kids Global Programme which will earnestly commence with a pilot phase in the Central and Western Regions in November 2011.



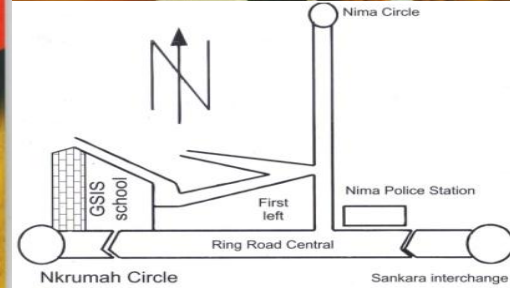
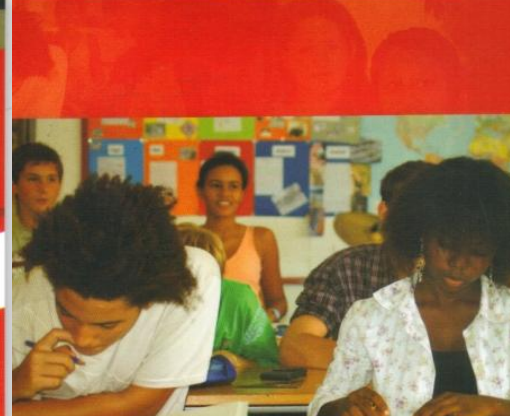
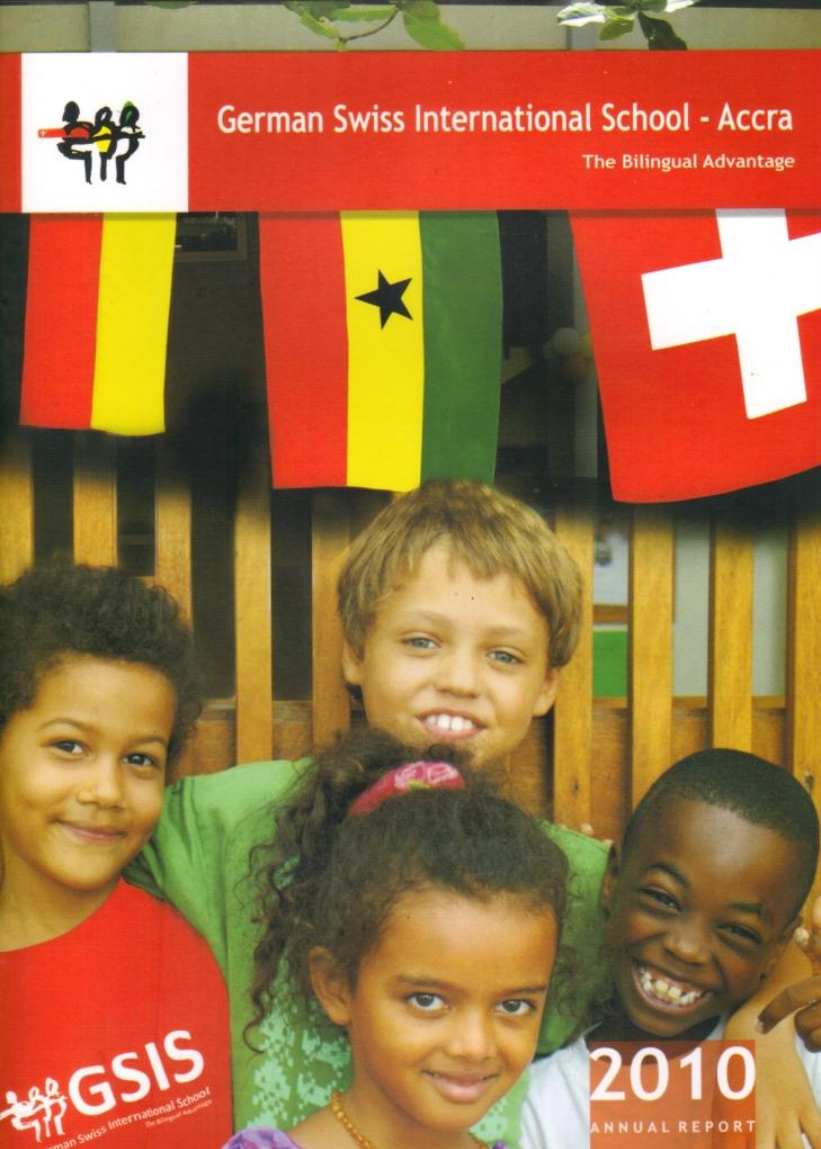
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Webseite Website

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- Internal stakeholder engagement and external stakeholder dialogue
- Implementation and optimization of management systems to support your Corporate Social Responsibility and sustainability strategies.



Other Stakeholders help organizations of all sizes create and implement an individually tailored sustainable business model. Working to maximise efficiency and reduce costs at every level of business, we provide workable solutions to challenges posed by corporate, social and environmental responsibility, with the ultimate aim of total sustainability across the whole of the public and private sectors.

From devising a stand-alone sustainability report or amending your website to incorporate Corporate Social Responsibility (CSR), to helping you surpass the curve of innovation in your particular market, our creative team is ready to help make sustainability work for your organization in new and exciting ways!



Email
info@otherstakeholders.com



Telephone
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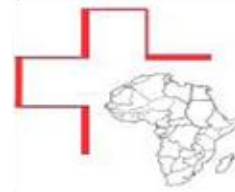
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Our New Members!

Your Membership Certificate will be given to you on our next meeting, 21st 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
48. LDA Consulting Limited
49. OTHER STAKEHOLDERS LIMITED
50. deweger, gruter, brown & partners,

WHEN YOU NEED TO BE SURE



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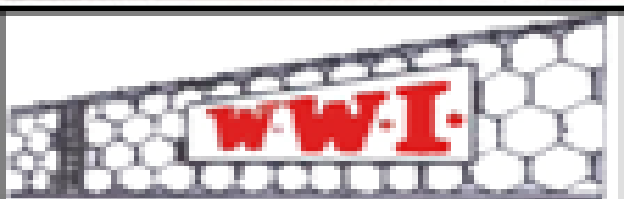
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New members & those who could not collect their Membership Certificates will be given it on our next "Business Cocktail" on 21st September 2011

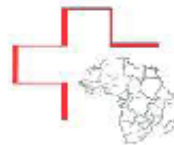


What`s New @ The *Swiss Embassy* Economic Desk?



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Embassy of Switzerland in Ghana



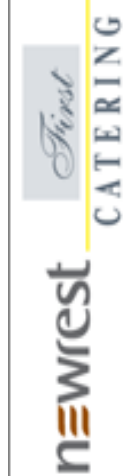
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Division of Labour between the Swiss Embassy and SwissCham-Ghana

Swiss Embassy: Political Mandate		SwissCham: Commercial Mandate	
<ol style="list-style-type: none"> 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@onebea.com.gh Mr Kurt Merki Snr. CEO SWISSCHAM AFRICA GHANA Mobile +233 (0) 208 092 500 Email kpmmerki@yahoo.com	Mr. Yayra Glover Secretary SWISSCHAM AFRICA GHANA +233 (0) 24 648 8119 Email yglover@yayraglover.com



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5 Good digestion



SWISSCHAM - AFRICA

Association of Swiss Chambers of Commerce in Africa

Wirtschaftskammer Schweiz-Afrika
Chambre Economique 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
1st July – till 31st
December 2011

The idea of the
Think-Thank
Meeting

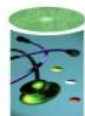
is to find out the problems business are facing in both countries Ghana & Switzerland and of how the **SWISSCHAM AFRICA GHANA**

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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- Medical Imaging Services
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- Critical Care Training
- Medical Laundry Services, etc...

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

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
Patasi Estate - Kumasi
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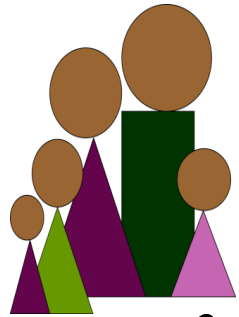
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Thank you for your attention!

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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