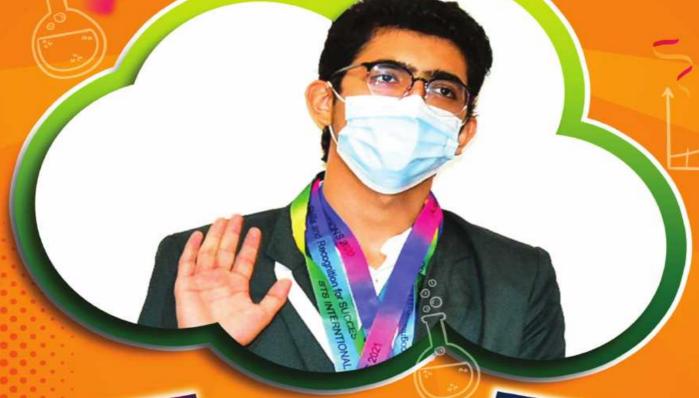
www.graphic.com.gh/graphicsports www.graphic.com.gh/mirror







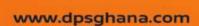
In the 18th edition of the International Junior Science Olympiad Competition held in December, 2021 our school team represented Ghana.

The students, Raj Mukesh Thakwani and Shriman Jha of As level were among the 300 students who participated in the prestigious competition.

DPSI came out with an outstanding performance. The Ghana team made us proud by being the only team from the African countries to have won 2 Bronze Medals and Master Shriman Jha from DPS International won 1 Bronze Medal.

These students have made Chana proud and we at DPSI are proud of Shriman Jha, the shining star of our school.

Congratulations!!!



















Boosting soya bean production for poultry industry:

healthy eating habits, people are

vegetable oils.These factors are

export of soya from Ghana. The

demand for soya bean.

Challenge

increasingly consuming poultry and

poultry products, meat, fish, as well

contributing to the indirect increase

Data gathered indicate that there

has been a tremendous increase in the

competition for the crop as an export

product has created shortage of the

commodity for use by the livestock,

the purpose for which soya bean is

and aquaculture sectors is a major

situation, the Parliament of Ghana

Import- restriction of Soya Bean

passed a new legislation "Export and

Regulation 2020 (L.I 2432)" on October

being promoted in the country.

of production costs in Ghana.

aquaculture and poultry industry and

has resulted in price hikes. This defeats

The high cost of feed in the poultry

constraint to production. Feed costs are

estimated to contribute over 60 per cent

As part of the efforts to resolve the

Parliament passes regulation 2020

By Bagbara Tanko

OYA bean is a non-staple crop in Ghana and is predominantly used as livestock feed. Soya production is gradually attaining commercial status as more producers are becoming aware of the availability of market for the

With the introduction of the

Planting for Food and Jobs (PFJ) in 2017, yields began rising to 1.7 and 1.8 mt/ha.This remains below what the Ministry of Food and Agriculture believes are achievable yields of 3.0 mt/ha given the needed attention.

The implementation of the PFJ programme targeted upscaling the production of soya bean. The efforts by government resulted in a substantial increase in yields and production of the crop.

The production of

soya is currently being subsidised by government to ensure its availability for processing and use as animal feed by the domestic livestock and poultry industry at a cheaper cost to boost local production in terms of the Rearing for Food and Jobs module (RFJ).

In Ghana, about 90 per cent sova is mainly produced in the northern part of the country and transported to southern Ghana for processing. (Marty et al. 2020).

There is a growing market for soya bean in the country, with an increase in domestic demand consistently exceeding domestic supply.

Both the agriculture and aquaculture sectors in Ghana are major consumers of soya bean meal, a key ingredient in animal feed.

The poultry industry alone demands about 75 per cent of the total soya bean annually in Ghana (Gage et al. 2012).

According to Andam et al. 2019; Gage et al. 2012, with increased awareness of



15, 2020 to regulate the export of soya bean from the country. The legislation

purpose of the regulation is to provide licensing systems for the exportation of soya bean for commercial purposes out of the country and also regulate the exportation of soya bean from the country as well as ensure the availability of soya bean for domestic use to meet local processing requirements for animal production.

It is envisaged by the Ministry of Food and Agriculture that, with the anticipated increase in production in the coming seasons, surpluses realised can be exported through the proper process to earn the country huge

The Parliament of Ghana passed a new legislation "Export and Import-restriction of Soya Bean Regulation 2020 (L.I 2432)" on October 15, 2020 to regulate the export of soya bean from the country. The legislation came into force on December 22, 2020.

(INSET) Sova beans

came into force on December 22, 2020.

foreign exchange.

The export legislation required that a committee be set up to implement the regulations in the legislation. Accordingly, a seven-member Soya Bean Export Permit Committee was jointly inaugurated by the Ministry of Food and Agriculture and the Ministry of Trade and Industry in Accra.

The committee is chaired by the Chief Director of the Ministry of Trade and Industry (MoTI), Mr Patrick Yaw Nimo, with the members being the Director of the Plant Protection & Regulatory Services Directorate (PPRSD), the Director of Projects at the Ghana Export Promotion Authority (GEPA), Mr Alexander Dadzawa.

The rest are a Chief Revenue Officer at the Customs Division of the Ghana Revenue Authority (GRA), Mr Gabriel Kwame Asamoah; the Head of the Food Division of the Food and Drugs Authority (FDA), Mr Roderick Daddey-Adjei: the National Chairman of the Poultry Farmers Association, Mr Victor Oppong Adjei, and a farmer and member of Soya Bean Producers, who is also the National Best farmer-2021. Alhaji Mashud Mohammed.

Mandate of committee

In response to concerns about the unfair trade practices by players in the industry, the government initiated steps to restrict the export of soya bean to foreign markets.

The seven-member committee has

been charged with the responsibility to efficiently manage and regulate the export of soya bean with the imposition of an export permit regime in the country.

The committee is, however, advised to be mindful of all international trade protocols, particularly in the West African sub-region, in order not to stampede the country's import and export regimes.

The committee has since started working out modalities to ensure an effective implementation of the Export and

Import- restriction of Soya Bean Regulation 2020 (L.I 2432).

> The writer is the Head of Public Relations, Ministry of Food and Agriculture. Email: bagbara@gmail.com





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Reflections, E-levy

By Joseph Amuah

ARLIAMENT is scheduled to resume sitting on January 25, 2022 and there is eager anticipation that the House will settle once and for all the issue of approval or otherwise of the E-levy bill.

The E-levy has produced so much rancorous heat without light, leaving the population anxiously groping in the dark as to why deliberations on a component of an annual national budget should turn the Chamber of the House into a boxing arena, at the expense of dialogue and consensus building.

Revenue shortfalls

It's trite knowledge that taxes constitute a major source of revenue for national development and payment is undeniably an important civic social responsibility.

Unfortunately, paying taxes appears not to be a favourite subject among citizens in both the formal and informal sector.

In a country where about 30 per cent of the working population pay income and indirect taxes, and 70 per cent pay indirect taxes only, revenue mobilisation has suffered serious shortfalls over the years, compelling governments to resort to borrowing from both local and foreign sources to fill in the financial gaps.

In effect, deficit financing has been the norm rather than the exception as reflected in the majority of the national budget and economic policy statements presented to the nation in much of the post independence era.

The country's quest for economic independence has almost become a

pipedream in spite of the many Godgiven natural resources at our disposal.

Surely, we must literally lace our boots, dirty our hands and face our economic problems squarely instead of sticking to our chronic dependence on foreign handouts.

Tax net

Taking our destiny into our own hands entails sacrifices from all, the burden must be shared by all and not the few overburdened taxpayers.

Spreading the tax net implies the adoption and implementation of efficient innovative policies for improving tax revenue inflows particularly from the informal sector.

Will MoMo users,

for example,

suffer serious

disadvantages

introduction of

the 1.75 per cent

with the

levy?

It is sad to note, for example, that Value Added Tax (VAT) inflows between 2020 and 2021 dropped by 80 per cent, a significant loss of revenue to the national kitty.

Whether this steep decline is attributable to the increasing online business transactions necessitated by the COVID-19 scourge or to deliberate tax

evasion strategies, the nation has been the poorer for it.

Resistance to taxes

Our resistance to the introduction of new taxes is legendary.From the days of the introduction of VAT by President Rawlings in 1995, President

Kufuor's "talk tax" in 2005, to what have been described as "nuisance taxes" in President Mahama's era in 2014, Ghanaians have greeted new taxes with fears and scepticism about the feasibility or otherwise of placing extra tax burden on citizens.

It is interesting to note that the same negative sentiments that greeted President Kuffuor's talk tax are currently being re-echoed in connection with the E-levy, apparently in defence or protection of the poor. less privileged in society.

Contrary to the dissenting views expressed at the time, the talk tax produced a phenomenal increase in the number of mobile phone users and the upward trend continued even

when late President Attah-Mills increased the rate by 50 per cent in 2009.

It is also instructive to recall that in President Mahama's defence of the imposition of the "nuisance taxes" in 2014, which saw new taxes on condoms, machete, sanitary pads, etc., he described them as necessary evils and not punitive, in view of the paucity of income tax payers in the formal sector, the large population in the informal sector who only paid indirect taxes which were woefully inadequate,

and the need to stem the borrowing spree from foreign creditors.

2022 Budget

So why has the 2022 Budget generated such hue and cry over the Elevy? Is it out of fashion to raise funds locally in order to reduce the borrowing

Will MoMo users, for example, suffer serious disadvantages with the introduction of the 1.75 per cent levy?

Why the strident calls for zero tolerance of the E-levy? What are the alternatives? Fortunately, the parliamentary subcommittee on finance has provided answers to these and many queries in its final report to the House.

It remains to be seen what the outcome of the debate on the document will be. This time round, Ghanaians expect proceedings to be conducted in a realistic, objective, nationalistic spirit devoid of parochial party political interests.

No more fisticuffs or violent confrontations among honourable members on the floor of the House please!

Positive outlook

It is hoped the resistance to the Elevy bill would not impoverish the purposes for which it is being introduced.

Jobs for the teeming unemployed youth, good roads, education and health infrastructure and many socioeconomic benefits have been proposed to be financed through the tax.

Citizens have to be vigilant and make the government faithfully account for the utilisation of the revenue that will accrue for the implementation of these projects.

As citizens, our thoughts, utterances and deeds must be with positive confessions, that whatever inures to the general good can and must be pursued to their desired conclusion, so help us God.

> The writer is a Retired Educationist E-mail: joeamuah@yahoo.com



HD+ and Co. thrill Ghanaians with High-Definition (HD) football viewing



Scores of teeming Ghanaian football fans in Accra, Takoradi and Kumasi were treated to the FeeliFeeli experience as Ghana played its first match at the 2021 AFCON. Fans had the opportunity to see the match in true HD at the Accra Mall, Takoradi Mall and Electroland Office in Kumasi.

Philip, one of the football fans who shared in the FeeliFeeli experience at the Accra said, "I really enjoyed the viewing experience, the HD difference is clear. Though I am sad Ghana lost the game, I will be back on Friday to cheer them on as they take on Gabon", he said.

The viewing experience was by the kind courtesy of SES HD PLUS, Ghana's premium satellite service provider, its partners Samsung and Electroland with GTV Sports+ HD being the official channel for the live AFCON matches available only on HD+ channel 150.

HD+ is currently offering up to 40% discount on the purchase of HD+ Decoders. With GHS 130, one can get and HD+ Decoder with two (2) months free subscription while with GHS 150, one gets an HD+ Decoder with five (5) months free subscription or pay GHS 250 and get the HD+ Decoder with a whopping 14-month free subscription.

First time users need to dial *879#, select option 1, follow the prompts to unlock the channels as well as the free subscription package. Customers can pick from a myriad of options to renew their subscription by dialing *879# for a weekly, monthly, quarterly or annual package, which goes for GHS 7, GHS 25, GHS 60 and GHS 210 respectively. HD+ Decoders are available at all Electroland Outlets or a Multi-TV dealer outlet nationwide.







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GHANA NATIONAL ASSOCIATION OF TEACHERS (GNAT)

COMMUNIQUE ISSUED AT THE END OF THE 6TH QUADRENNIAL (53RD) NATIONAL DELEGATES CONFERENCE AT THE KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY (KNUST), KUMASI. FROM 2ND – 8TH JANUARY, 2022

The Ghana National Association of Teachers, GNAT, having convened its 6th Quadrennial (53rd) National Delegates Conference, made up of six hundred and fifty-three (653) Delegates, forty-three (43) Observers, Foreign Guests, Organized Labour and Staff of the Association, at the Kwame Nkrumah University of Science and Technology (KNUST), Kumasi between the period 2nd – 8th January, 2022, on the theme: GNAT @ 90; Surviving as a Reliable and Vibrant Teacher Union in the 21st Century, and deliberated all the issues tabled before Conference, do hereby issue this Communique that, Conference:

- 1. Accepts the President of the Republic, Nana Addo Dankwa Akufo-Addo's promise to provide ten thousand (10,000) units of affordable housing for teachers across the country within the next two (2) years, and would hold him to it, and the modalities for its implementation.
- 2. Calls on the Government to make real, its promise to address all outstanding issues concerning the full implementation of the Conditions of Service of Teachers.
- 3. Accepts the promise by the President of the Republic of Ghana to ensure that all outstanding issues regarding the One Teacher, One Laptop, as raised by the Teacher Unions (including the refund of the GH¢44.55) would be addressed promptly, to engender peace and tranquility on the educational front.
- 4.Endorses Otumfuo Osei Tutu II's call to Government to improve the Conditions of Service of Teachers, to motivate them to give their best to Ghanaian children and education in general.
- 5. Takes note of the difficulties teachers go through and the challenges bedevilling the centralized system of promotion (lower ranks), upgrading and posting in the Education Service and calls on the Service to take appropriate steps to decentralize the system, as well as put in appropriate mechanisms to address the said challenges
- 6. Calls on GES to conduct an infrastructural audit in all schools and to address the challenges, especially in the Basic Schools, to ensure safe and conducive environment for teaching and learning.
- 7. Approves the 5-Year Strategic Plan of the Association (2022 2026).
- 8. Approves the acquisition of the Sweden Ghana Medical Centre (SGMC), for the treatment of GNAT members, their spouses and two (2) children below eighteen (18) years, with cancer-related ailments.
- 9. Approves that Retired GNAT members should also be rolled onto the SGMC, to benefit from the treatment.
- 10. In this regard, Conference adopts the increase of the monthly contribution of the cancer fund from GH¢2.00 to GH¢5.00 to meet the cost of treatment of members at the SGMC.
- 11. Approves the Constitution of an Interim Board, to oversee the work of the SGMC.
- 12. Again approves the Constitution of a Board for the SGMC Foundation, to oversee the management of the Cancer Fund.
- 13. Approves the Constitution of the ten-member Interim Committee to work in tandem with the Technical Committee, for the establishment of the GNAT Institute for Research and Industrial Relations Studies at the GNAT Village, Abankro, Ejisu.
- 14. Takes note of the assurance of the Ghana Education Service Occupational Pension Scheme (GESOPS) of the payment of the outstanding 20% of pension to deserving beneficiaries by the end of January, 2022 and would hold GESOPS to its word for it.
- 15. Commends the President of the Republic of Ghana, Nana Addo Dankwa Akufo-Addo for opening the Conference,
 Otumfuo Osei Tutu II, Asantehene, for gracing the Conference in royal splendour, and his message of exhortation to Government and
 teachers, Rev. Professor Emmanuel Adow Obeng, the immediate past President of the Presbyterian University College, Abetifi, for delivering the Keynote Address to Conference, Prof. (Mrs.) Rita Akosua Dickson, the Vice Chancellor of KNUST, the Foreign Guests, the Delegates
 and Observers, the Staff and all concerned, for making the Conference both historic and memorable.

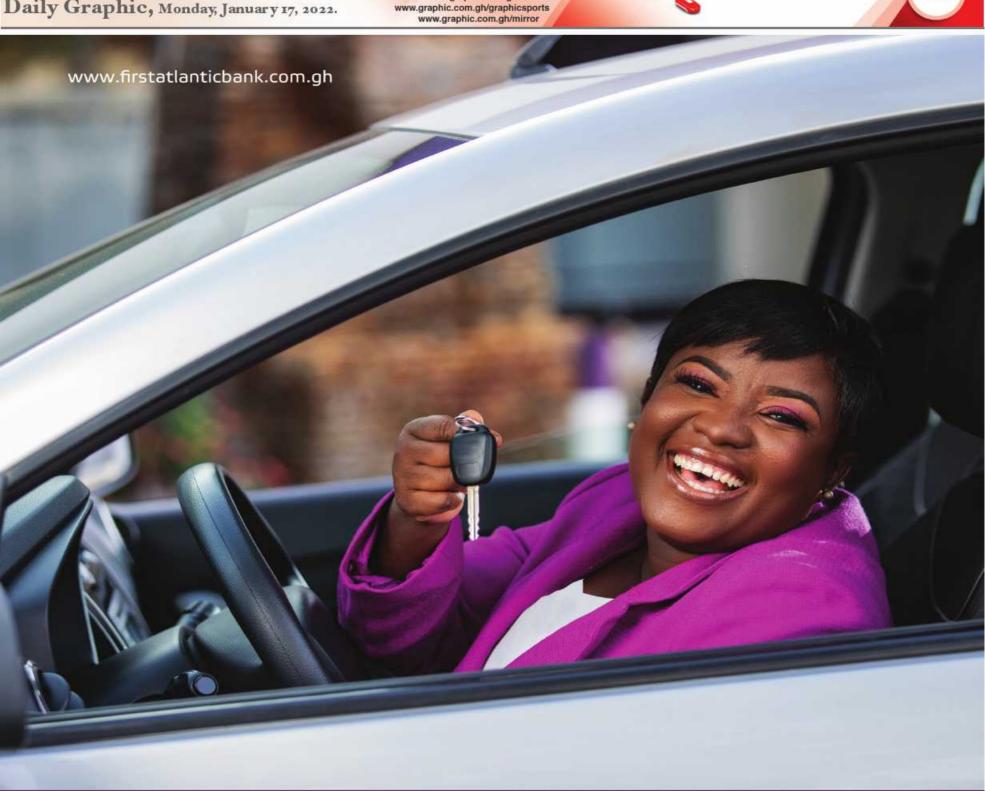
The Association wishes all a very fruitful and prosperous 2022, and looks forward to a very tranquil quadrennial ahead. Hope to see you all at the 7th Quadrennial (54th) National Delegates Conference in 2026.

Long live GNAT! Long live our members!! Long live Ghana!!!

And may God continue to bless us all.

SGD:

REV. ISAAC OWUSU NATIONAL PRESIDENT



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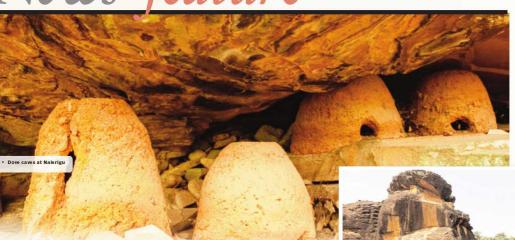
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News feature



North East Region: Home of scenic tourist attractions

From Mohammed Fugu, NALERIGU

























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100 Ltrs - GH¢ 1,199 142 Ltrs - GH¢ 1,499 249 Ltrs - GH¢ 1,949 290 Ltrs - GH¢ 2,099 295 Ltrs - GH¢ 2,099 320 Ltrs - GH¢ 2,399

345 Ltrs - GH¢ 2,499

4 DOORS-FRENCH DOOR

7 Kgs - GH¢ 949 7 Kgs - GH¢ 999 9 Kgs - GH¢ 1,199



Top Load 6 Kgs - GH¢ 1,299 7 Kgs - GH¢ 1,749 11 Kgs - GH¢ 2,199 13 Kgs - GH¢ 2,799 18 Kgs - GH¢ 3,399

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Midea



7 Kgs GH¢ 1,899

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MF100W80/T-GH

8 Kgs - GH¢ 2,399

7 Kgs - GH¢ 2,799

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170 Ltrs - GH¢ 1,899



Table Top 82 Ltrs - GH¢ 899 93 Ltrs - GH¢ 949



Table Top Retro 93 Ltrs - GH¢ 1,099 Bed side 60 Ltrs - GH¢ 799

WASHING MACHINE



7 Kas - GHč 1.799 9 Kgs - GH¢ 2,099 11 Kgs - GH¢ 2,299



8 Kgs - GH¢ 3,799

REFRIGERATORS



226 Ltrs - GH¢ 2,599 330 Ltrs - GHc 3,499 608 Ltrs - GH¢ 6,999

180 Ltrs - GH¢ 1,599



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IN THE SUPERIOR COURT OF JUDICATURE IN THE HIGH COURT OF JUSTICE (COMMERCIAL DIVISION) ACCRA-A.D 2021

SUIT NO: GJ/795/2019

HOTEL INVESTMENTS (GHANA) LTD TRADING UNDER THE NAME AND STYLE LABADI BEACH HOTEL 22 FARRAR AVENUE ADABRAKA-ACCRA

PLAINTIFF/JUDGMENT CREDITOR/ APPLICANT

BOLD MEDIA MANAGMENT LIMITED

DEFENDANT/JUDGMENT DEBTOR

14, 6TH RING ROAD OSU- ACCRA

SGD JEROME NOBLE-NKRUMAH J., JUSTICE OF THE HIGH COURT

ASAFOATSE ANKAA ROAD

ORDER FOR SUBSTITUTED SERVICE

UPON READING the Affidavit of SHAKIRU SAMBO, a Clerk at Corporate Legal Concepts, a law firm with address "The Goshen", No. 10 Adomi Link (formerly 3rd Close), Airport Residential Area, Accra, filed on 3rd November, 2021, in support of Motion Ex-parte for substituted

AND UPON HEARING MCKEOWN AMENANO-BESE, ESO for SHADRACK ARHIN ESO., Counsel for and on behalf of the Plaintiff/Judgment Creditor/Applicant herein;

IT IS HEREBY ORDERED that the Entry of Judgment filed on 12th June 2019 together with this Order be served on the Defendant/Judgment Debtor via Substituted service as follows;

By posting copies thereof

- On the Noticeboard of the High Court, (Commercial Division) Accra
- 2. By a single publication in the Daily Graphic.

Where they shall remain for seven (7) days.

GIVEN UNDER MY HAND AND SEAL OF THE HIGH COURT OF JUSTICE COMMERCIAL DIVISION, ACCRA THIS 17TH NOVEMBER, 2021.

> (SGD) STEPHEN AFOTEY REGISTRAR

IN THE HIGH COURT **ACCRA**

SUIT NO: GJ/795/2019

HOTEL INVESTMENTS (GHANA) LTD (300019588) TRADING UNDER THE NAME AND STYLE **LABADI BEACH HOTEL 22 FARRAR AVENUE**

PLAINTIFF/JUDGMENT CREDITOR

BOLD MEDIA MANAGMENT LIMITED (300019589 DEFENDANT/JUDGMENT DEBTOR

ASAFOATSE ANKAA ROAD 14, 6TH RING ROAD

ADABRAKA-ACCRA

OSU-ACCRA

ENTRY OF JUDGMENT

THIS ACTION having come on before the High Court on the 29th day of March, 2019 and the Court (per his Lordship Mr Justice Jerome Nobel-Nkrumah) having entered summary judgment for the Plaintiff and awarded costs against the Defendant;

IT IS THIS DAY ADJUDGED that the Defendant do pay to the Plaintiff the following amounts:

- GH¢105,120.00 being money due and owing by the Defendant to the Plaintiff;
- Interest thereon at the 91-day treasury bill rate from the 5th day of November, 2017 to the ii. date of payment, the same totalling GH¢24,516.61 as at the date of filing hereof; and
- Costs of GH¢50,000.

DATED AT REINDORF CHAMBERS, ACCRA THIS 29TH DAY OF MARCH, 2019.

DOE TSIKATA SOLICTOR FOR THE PLAINTIFF LICENCE NO. GAR 21663/19 DATED 17/12/2018

The Registrar High Court General Jurisdiction

And to the Defendant herein.



BANK OF GHANA

NOTICE TO ALL AUTHORISED DEALERS

NOTICE NO.BG/FMD/2022/04

RESULTS OF FOREX FORWARD RATES AUCTION NO.0060/2022/001 HELD ON TUESDAY, JANUARY 11, 2022

RESULTS OF FX FORWARD RATES AUCTION 0060/2022/001 **BIDS SUBMITTED BY BANKS AUCTION DECISION** RANGE OF RATES SUBMITTED AMOUNT US\$ NO. BIDS RANGE OF RATES ACCEPTED NO. BIDS TENOR AMOUNT US\$ ACCEPTED SUBMITTED SUBMITTED ACCEPTED MIN MIN MAX 7-DAY 58 6.0350 6.0950 125,300,000.00 20 6.0725 6.0850 40,500,000.00 15-DAY 50 6.0405 6.1050 73,000,000.00 17 6.0850 6.1000 23,000,000.00 30-DAY 6.0650 33,500,000,00 32 6.1247 10 6.1100 6.1247 8,750,000.00 45-DAY 4 6.0950 6.1100 3,250,000.00 3 6.1000 6.1100 2,750,000.00 60-DAY 0 0 75-DAY 0 0 TOTAL 144 235,050,000.00 50 75,000,000.00

Target Amount \$	75,000,000.00
Bid Cover Ratio	3.13x
*Invalid Bids Submitted \$	4,550,000.00

^{*}Bids that did not meet the FX forward auction guidelines.

(SGD) SANDRA THOMPSON (MS.) THE SECRETARY

Give peace a chance for devt to thrive

Yoo Naa to Bimbilla factions

From Mohammed Fugu,

BIMBILLA

HE Paramount Chief of the Savelugu Traditional Area in the Northern Region, Yoo Naa Abdulai Yakubu Andani V, has urged feuding factions in the protracted Bimbilla chieftaincy dispute to soften their stance and give peace a chance for development to thrive in the area.

He noted that residents of Bimbilla would pay a heavy price if they allowed the long-standing dispute to become endemic as that would deter prospective investors from doing business in the

Yoo Naa Andani made the call when he paid a visit to Bimbilla last Sunday to interact with the chiefs and people on the need for peaceful co-existence among themselves. The Savelugu Paramount Chief said conflict and development were mutually exclusive, for which reason they must soften their stance and allow for peaceful resolution of the dispute in the interest of the area in particular, and the nation in general.

Negative impact

Yoo Naa Andani V maintained that the persistent pockets of violence in some parts of the region was having a toll on the lives of the people as it had stalled development in the affected communities.

"Bimbilla and Dagbon, we're one people and we can all attest to the cordiality that existed during the days of our forebears, they used to visit one another and this is why I am also here today to strengthen the bond so that even when there is any difficult we can consult each other to find an amicable solution," he said.



Appreciation

The Regent of Nanung Traditional Area, Nyelinbolgu Naa Yakubu Dassana Andani, thanked the Yoo Naa for the love shown them and expressed the hope that their bond would continue to strengthen their relationship.

He stated that he and his sub-chiefs were committed to peace and would cooperate with the government or any mediator to bring an end to the protracted dispute.

Background

Bimbilla, a major transit point on the Eastern corridor trunk road, is a town in the region that has suffered a series of chieftaincy conflicts.

The predominantly farming area has been a centre of conflicts that span many years.

These eventually led to the murder of

the Overlord of the area, Naa Dassana Andani, at his palace by some unknown assailants in 2014, thus plunging Bimbilla into crisis which led to the loss of many lives, destruction of properties and the eventual imposition of the prevailing curfew.

The issue was put before the National House of Chiefs for arbitration.

The verdict of the house was subsequently affirmed by the Supreme Court in 2018, but the ruling has since hit a snag.

To resolve the dispute, President Nana Addo Dankwa Akufo-Addo in 2019, appointed the Awoamefia of Anlo State, Togbe Sri III, as the sole mediator to help resolve the long-standing chieftaincy conflict in Nanung.

> Writer's email:fugumohammed@gmail.com

Best Point Savings supports more MSMEs

Company adjudged best in its sector

By Justice Agbenorsi

THE management of non-bank financial institution, Best Point Savings and Loans, has stressed that micro, small and medium enterprises (MSMEs) form the backbone of the Ghanaian economy and the company will continue to find innovative means to meet their financial pools.

"We understand their business and we are always ready to offer them the needed support they require to enable them to grow. We have attractive credit facilities and savings products that suit the business needs of MSMEs," the Managing Director of the company, Dr Fred Safo-Kantanka, told the Daily Graphic in Accra.

The MD was sharing some thoughts on how the company won two awards at the Corporate Ghana Awards 2021.

"We are so much committed to this sector and for which reason we have allocated half of our 2022 budget to support such businesses".

Awards

In addition to being crowned the 2021 Savings and Loans Company of the Year for its outstanding contributions in its sector, Best Point's mobile banking product, Best Mobile Banking, was adjudged the 2021 Product of the



Year in the savings and loans category.

Dr Safo-Kantanka said in spite of the impact of COVID-19, the company worked hard last year and was able to exceed its profit target as of November.

"I attribute the great feat to the effort of the management and staff as well as the very competent board of the company," the managing director said.

Digitisation

The non-bank credit provider has set out to digitalise its product offering and introduced Best Mobile Banking.

Best Mobile Banking.

The electronic product enables customers to undertake basic banking transaction on any

type of phones.

The product allows customers to transfer funds from their Best Point account to their mobile money wallet and vice versa. Customers

can also transfer funds from their Best Point account to other bank accounts.

Users can top up airtime and buy data bundles on all networks as well as pay bills such as DStv, GOtv, Startimes, Box Office and utilities from mobile banking solution.

Dr Safo-Kantanka explained that the digital product, which was launched in September last year, signed on 14,000 customers by the close of the year, against a target of 4,000 users for the period.

"This has helped to give our customers more banking channels and made banking easier and stress free for them," he said, adding that the Best Mobile Banking had also contributed greatly to the financial inclusion agenda of the government.

Appreciation

Dr Safo-Kantanka expressed gratitude to customers for making it possible for the company to win the awards, saying "We appreciate their loyalty and we will still continue to make their dreams our business".

Act 774

Best Point Savings and Loans Ltd, a wholly owned Ghanaian company, was licensed by the Bank of Ghana in accordance with the Non-Bank Financial Institutions Act, 2008 (Act 774) to provide saving opportunities and loans MSMEs which usually need quick loans to oil their operations.

The company has 18 networked branches across the country.

IN THE SUPERIOR COURT OF JUDICATURE IN THE HIGH COURT OF JUSTICE (COMMERCIAL DIVISION) ACCRA-A.D 2021

SUIT NO: CM/BDC/0018/2021

HOTEL INVESTMENTS (GHANA) LTD LABADI BEACH HOTEL

LA ROAD, ACCRA

PLAINTIFF/JUDGMENT-CREDITOR/APPLICANT

ACCRA

ACCRA

VS AKADITI LIMITED

DEFENDANT/JUDGMENT-DEBTOR/RESPONDENT

GARBRAH BLOCK RING ROAD WEST

(SGD)
JUSTICE JENNIFER ABENA DADZIE
JUSTICE OF THE HIGH COURT

ORDER FOR SUBSTITUTED SERVICE

UPON READING the Affidavit of NANA ADWOA BAIDEN, ESQ., an Associate Lawyer with Licence No. GAR 01252/21 at Corporate Legal Concepts, whose office is located at the Goshen, No. 10, Adomi Link (formerly 3rd Close), Airport Residential Area, Accra filed for and on behalf of Plaintiff/Applicant on 5th day of November 2021, in support of Motion Ex parte application for an Order to serve Notice of Entry of Judgment by Substituted Service on the Defendant/ Respondent;

UPON HEARING WILLIAM SANNAISE-MENSAH, ESQ. (holding brief for SHADRACK ARHIN ESQ.), Counsel for and on behalf of the Plaintiff/Applicant herein with NANA ADWOA BAIDEN ESQ.,

IT IS HEREBY ORDERED that leave is granted the Plaintiff/Applicant to serve on the Defendant/ Respondent, the Notice of Entry of Judgment entered on 10th day of June, 2021 and filed with the Registry of this Court on 14th June, 2021 on the Respondent by substituted service as follows:

- a. By posting a copy of the Notice of Entry of Judgment entered on 10th day of June, 2021 and filed with the Registry of this Court on 14th June, 2021 together with this Order on the Notice board of the High Court, Law Complex, Accra;
 - Let posting remain in place for fourteen (14) days; and
- b. By a single publication of the Order and the Notice of Entry of Judgment entered on the 10th day of June, 2021 and filed with the Registry of this Court on 14th June, 2021 in the Daily Graphic newspaper; and notice of the said process shall be deemed to have come to the attention of the Defendant/ Respondent.

GIVEN UNDER MY HAND AND THE SEAL OF THE HIGH COURT OF JUSTICE, COMMERCIAL DIVISION, ACCRA THIS 24TH DAY OF NOVEMBER, 2021.

(SGD) MR STEPHEN AFOTEY REGISTRAR BP3000004102

IN THE SUPERIOR COURT OF JUDICATURE
IN THE HIGH COURT OF JUSTICE
COMMERCIAL DIVISION
ACCRA – A. D. 2020

SUIT NO. CM/BDC/0018/2021

HOTEL INVESTMENTS (GHANA) LIMITED LABADI BEACH HOTEL LA ROAD, ACCRA PLAINTIFF

W

AKADITI LIMITED
EKOW SPIO GARBRAH BLOCK DEFENDANT
ACCRA DIGITAL CENTRE
RING ROAD WEST, ACCRA

NOTICE OF ENTRY OF JUDGMENT

THIS ACTION having come before Her Ladyship Justice Jennifer Abena Dadzie sitting in Commercial Court 10 on the 4th day of December 2020, and after judgment had been entered in favour of the Plaintiff for the reliefs endorsed on the Writ of Summons and the Parties having reached an agreement and executed and filed a Post-Judgment Deed of Settlement on the 26th day of March 2021, which was adopted as Consent Judgment by the Court on the 26th day of April 2021;

IT IS THIS DAY ADJUDGED THAT the Plaintiff recovers the following from the said Defendant:

- The sum of One Hundred and Ninety Thousand Six Hundred and Seventy-Four Ghana Cedis and Twenty-Four Pesewas (GH¢190,674.24) as full and final payment of the Defendant's indebtedness to it, payable as follows:
- Upon execution of this Post Judgment Deed of Settlement, the Defendant shall pay to the Plaintiff an initial amount of Ten Thousand Ghana Cedis (GHé10,000.00);
- ii. A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of February 2021:
- iii. A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of March 2021;
- iv. A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of April 2021;
- A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of May 2021;
- vi. A monthly instalment of Ten Thousand Ghana Cedis (GH £10,000.00) shall be paid by the Defendant on the last working day of June 2021;
- vii. A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of July 2021;
- viii. A monthly instalment of **Ten Thousand Ghana Cedis (GH**¢10,000.00) shall be paid by the

 Defendant on the last working day of **August 2021**:
- ix. A monthly instalment of Ten Thousand Ghana Cedis (GH £10,000.00) shall be paid by the Defendant on the last working day of September 2021;

- x. A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of October 2021:
- xi. A monthly instalment of Ten Thousand Ghana Cedis (GH £10,000.00) shall be paid by the Defendant on the last working day of November 2021;
- xii. A monthly instalment of **Ten Thousand Ghana Cedis (GH**¢10,000.00) shall be paid by the

 Defendant on the last working day of **December 2021**:
- xiii. A monthly instalment of **Ten Thousand Ghana Cedis (GH¢10,000.00)** shall be paid by the

 Defendant on the last working day of **January 2022**;
- xiv. A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of February 2022:
- xv. A monthly instalment of Ten Thousand Ghana Cedis (GH £10,000.00) shall be paid by the Defendant on the last working day of March 2022.
- xvi. A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of April 2022;
- xvii. A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of May 2022;
- xviii. A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of June 2022;
- xix. A monthly instalment of Ten Thousand Ghana Cedis (GH¢10,000.00) shall be paid by the Defendant on the last working day of July 2022;
- xx. A final payment of Six Hundred and Seventy-Four Ghana Cedis (GH¢674.24) shall be paid by the Defendant on or before the 31st of August 2022.
 - The Parties have agreed that the above amount shall be paid in full in accordance with the terms stated above.
 - The Parties have agreed that after the entire terms have been fully complied with, the Defendant shall be deemed released and discharged from any liability, costs, demands or charges incidental to and in relation to the suit.

DATED AT CORPORATE LEGAL CONCEPTS THIS 10TH DAY OF JUNE, 2021.

Sgd SHADRACK ARHIN LAWYER FOR PLAINTIFF LAWYER'S CURRENT LICENCE NO. GAR 00872/21

THE REGISTRAR
HIGH COURT
COMMERCIAL DIVISION
ACCRA

AND TO THE ABOVE-NAMED DEFENDANT.

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Why has it become so hard to enjoy world, our lives?

By Issa Mohammed

B. White famously said, "I arise in the morning torn between a desire to improve (or save) the world and a desire to enjoy (or savour) the world. This makes it hard to plan the day."

On many a day, this is exactly how I feel. However, do we have to choose between saving and savouring the world?

They are both equally important and needed in our lives. We, however, probably give too much importance to improving ourselves and the world around us, while diminishing the effect of simply enjoying and experiencing this world.

The truth is that we exist on earth for only a short while.

We have busied

believing that life is

too severe for us to

relax naturally into

sheer pleasure.

ourselves into

So why can't we occasionally treat life as an exciting adventure trying to make the best out of it, while allowing it to unravel its many mysteries onto us?

Dolce Far Niente

This is an Italian concept brought to the world by Elizabeth Gilbert in Eat, Pray,

Love. It translates to "the sweetness of doing nothing."

It is similar to Buddhist teachings that preach being present, not trying to strive for anything, so as to get lost in the spontaneity of the moment.

In our modern technology age, we are always looking for ways to engage the mind. We think that we can actually save the world.

It's like we are under the impression that we have been given a mandate by God to save our universe. (The stark truth is that we are destroying it.)

We have busied ourselves into believing that life is too severe for us to relax naturally into sheer pleasure. Why can't we instead have a life free of anxiety, overwhelm and the unbelievable number of expectations we have imposed on ourselves?

That means not being rushed but having the time to smell the roses, coffee or whatever you'd like to smell today.

A life lived without the intensity of feelings is one without meaning. Likewise, a life impersonating a headless chicken running around every day to get things done will leave no imprint on our dying selves or those that we leave behind.

I struggle with doing nothing. It's like I feel I'm nothing when I'm not doing anything. But and therein lies the problem, I haven't permitted myself to do nothing. It's like I always feel guilty when I miss a task, no matter how futile it is.

The reality is, and it's slowly

dawning on me, that we should be okay with doing nothing. Not every activity must be a means to an end.

Sitting on the sofa does not mean I have to watch television.Taking a walk need not be measured for

distance and speed. Watching the birds in nature

doesn't have to be labelled as a mindful exercise to be done on Wednesdays at 5 pm.

Slowing down

The COVID-19 pandemic was an absolute disaster; from losing lives to financial suffering, both still happening today. However, we did get to taste how life feels when it's slowed down. When all the doing, striving and achieving didn't matter, and our only goal was survival.

During the height of the pandemic, without knowing, I'd slowed down and had withdrawn myself from the noise of my own life—troubles at work,



The writer

societal pressures and meetings and deadlines.

I became calmer and more content without any expectations or responsibilities. It's like I pressed pause, but there were fewer consequences for doing so this time around.

Throughout those months, my phone hardly rang. There were few urgent E-mails to respond to and even fewer people to deal with.

Instead, everyone was busy with their own lives. At work, there were no requests from suppliers for payments. There were no extra charges by banks to contest. No issues to solve with customers. No tasks to chalk off. No goals to achieve.

Fewer responsibilities were bearing on my shoulders. There were fewer expectations. There were no distractions.

Instead, there was rather a sense of freedom that I had lacked for many years. I felt light, more mindful of the world and me in the world.

I was reminded that I'm nothing but a speck of cosmic dust. And that many of the shadows we chase weren't that important.

Suddenly, what seemed urgent became less so. Instead, what became important was family, friendships, health, joy, helping others, the universe's health. These values have shone through to remind me of my core priorities.

Acceptance

Acceptance is not an easy concept to understand. It is also one that is saddled with many negative undertones. As Carl Jung said, "the most terrifying thing is to accept oneself completely."

However, the wiser I've become, the more I recognise that our only true goal in life is to accept ourselves fully.

Nothing else matters. Not making money. Not becoming famous. Not reading every book in the world. It is not even saving the world.

Only when we reach the point of completely accepting ourselves, warts and all, do we become fulfilled in our lives.

True acceptance starts with selfacceptance. Only when we accept ourselves can we be ready to accept others.

The opposite of acceptance is judgment. When we stop judging ourselves and start accepting who we are, we can then rid ourselves of the worst aspects of human suffering—judging, comparing, resisting, grasping and striving.

Acceptance is loving ourselves unconditionally and resisting the perils of striving for perfection. In accepting and loving our humanness, we start to do likewise with the whole of humanity.

Whether it's Gandhi, Mother Theresa, Nelson Mandela, Buddha, Jesus Christ or Prophet Mohammed, they all struggled and endured pain to arrive at the self-awareness to accept themselves fully.

Only after that could they then have enough self-compassion to offer love and compassion to the rest of humanity and alleviate much suffering and seal their destiny.

What acceptance is not

Acceptance is not resignation. It's not about being passive and allowing life to happen to us. It is rather an active process, a preamble to change and becoming our best versions.

Acceptance does not mean limiting our possibilities. It rather provides room for growth as we focus on our inner music and ignore all the noise that hovers in the background.

I think when we appreciate what the joy of doing nothing can bring, combined with slowing down our lives so as not to chase every shiny object that we come across and find peace in accepting ourselves, we start to savour our lives and the world.

Perhaps, when we reduce the noise within our lives, we can come out to play more. Just like how the animals did during the pandemic pause of 2020—Coyotes spotted on the Golden Gate Bridge, birds chirping in the middle of Times Square and Dolphins swimming further up the Bosphorous in Istanbul.

What plans will you put in place to start enjoying your life?

The writer is a motivational speaker/CEO, KIMO Home. E-mail: hillary@kimogroup.com







JOB POSTING

AngloGold Ashanti (Ghana) Limited, Obuasi Gold Mine is currently near completion of the redevelopment phase to become a modern, efficient and long-term profitable operation. The underground mining operation has been fully mechanized and designed to produce up to an average maximum of 5,000 t/day of ore mined.

We are seeking experienced and self-motivated person to join our team as:

Engineering Manager - Underground

ROLE PURPOSE

The Engineering Manager - Underground is accountable for the development and implementation of Underground Fixed Infrastructure maintenance, including the Winding, Mine Services, and Mine Dewatering through the application of operational engineering policies, standards, systems and procedures to maximise plant availability in a sustainable, cost-effective manner and minimise operational risks to meet the business' strategic objective.

KEY ACCOUNTABILITIES:

- Deliver the Safety Management plan elements for the areas under the incumbent's control
- Provide technical input to the safety management plan for the construction and refurbishment works, consistent with AGA's Integrated Management System and Standards.
- Review the application of safety standards and work practices for the refurbishment construction and mining workforce to enable the safety targets to be managed and achieved.
- Apply HSE regulations with zero tolerance to breaches
- As a minimum, achieve zero reportable environmental incidents, zero compliance breaches and no
 events requiring public disclosure.
- Utilise 'Analyse and Improve' tools to investigate process interruptions to reduce exposure to environmental risks.
- Reduce energy usage by running the mine energy consumption per unit produced at the optimal rate within the sohere of influence
- Ensure the organisation structure is capable of delivering the maintenance strategy
- Communicate policies and procedures in a manner to achieve full understanding and compliance
- Guide subordinates in leadership techniques to achieve maximum performance
- Verify that supervisors develop a skills matrix that includes all disciplines and individual achievements
- Give advice and guidance to the refurbishment project team on best practice and fit for purpose engineering and construction outcomes to meet approved design specifications.
- Review, approve, and sign off the detailed Refurbishment Execution Plan and schedule, infrastructure detailed design requirements, detailed testing plans, operational commissioning plans, handover plans, training plans, manuals, records, drawings, specifications, and documents issued.
- Ensure delivering infrastructure requirements consistent with the procurement and contracting strategy addresses construction time, cost, and quality risks.
- Support interface management with the EPCM contractor for construction and refurbishment works.
- Liaise with the Engineering Manager Technical to develop maintenance planning and management outcomes.
- Manage refurbishment installation contractor and an AGAG maintenance workforce to deliver works that meet cost, schedule and quality expectations consistent with the scope and quality contained in the Feasibility Study within area of accountability.
- Implement the approved organisational structure required to deliver the project targets and future operational requirements.
- Engage and develop appropriately skilled, capable and experienced personnel in accountability.
- Support the development and implementation of systems for the Engineering and Mining departments to provide effective planning of work, efficient and safe work practices, monitoring of performance and promote continuous improvement.
- Ensure the work carried out by the maintenance team is of a standard that supports the operational requirements of the equipment and is at optimum cost
- Identify sub-standard work practices and take action to eliminate them and identify the root cause of these poor work practices.
- Assign tasks to subordinates in line with achieving the agreed production plan
- Lead a team of engineers to specify, design, analyse and verify new components and systems.
- Implement corporate programs, e.g. asset management strategies, System for People, Operational Effectiveness, etc, across areas of control.
- Monitor the supply, availability and condition of parts, inventory, general and specific consumables and rotable equipment required to provide assured sustainable operation of the mining operation.
- Prepare the departmental budget that supports the company's objectives and strategy
- · Ensure cost impacts in the area of accountability are evaluated, approved, and the budget is revised
- Identify, communicate and implement potential cost reduction initiatives
- Manage the department in line with operational budget
- Communicate to subordinates the relevant financial detail to each individual's level ensuring their understanding and obligations to meet the budget goals
- Identify in a timely manner all current and potential risks to the Refurbishment, Construction and Maintenance activities utilising the established Risk Management System, identifying activities and strategies to eliminate, manage or mitigate these risks
- Provide input and support into establishing and maintaining Work Breakdown Structure (WBS), budget, schedule, and construction work packs for refurbishment activities.
- Oversee the Requests for Information (RFI) and Technical Query (TQ) process, review and approve appropriate technical and non-technical documentation
- Continuously identify opportunities to improve cost, schedule, quality and safety outcomes to all
 engineering, mining, refurbishment and construction activities undertaken

QUALIFICATION, EXPERIENCE AND TECHNICAL COMPETENCIES

Qualification

- Minimum of Bachelor's Degree in Mechanical or Electrical or Maintenance Engineering, or equivalent
- Financial, commercial and project management through work experience and courses

Experience

- An experienced mechanical/electrical/ maintenance engineer with 10+ years' experience in underground Infrastructure maintenance
- · Experience in management of Maintenance and Repair Contracts (MARC)
- Experience in Project Management
- Knowledge of SAP PM module

Legal Requirements

- Must possess Engineering Managers Certificate of Competency from Mineral Commission of Ghana.
- Professional Certificated Engineer with a relevant certification body

Technical Competencies

- . Strong maintenance competencies in fixed plants and mobile equipment
- Sound project management skills
- Should have analytical skills to be able to evaluate information and solve complex problems.
- Detail-oriented to understand complex systems and recognition that a minor error can cause major problems.
- Commercially astute and able to work effectively with third parties.
- Legally astute with respect to project delivery and maintenance systems
- Excellent skills in Microsoft PowerPoint, Word, Project and Excel
- Must be able to communicate about technical issues both orally and in writing
- Knowledge in AGA standards
- Knowledge in OEM legalities and mining regulations
- Demonstrated understanding of good engineering practices

Leadership Competencies

- Build and sustain a team of subordinates capable of producing those outputs;
- Continuously improve the processes used by the team in delivering outputs;
- Model work behaviours for your subordinates,
- Consistent with the company values
- Proven ability to initiate and drive the construction project through its life cycle.
- To support and motivate the construction project team to deliver the project goals.
- Finding innovative solutions through creative thinking and problem-solving.
- Create an environment of teamwork and willingness to help coworkers
- Able to work with different kinds of people
- Organisational skills to keep track of many workers, schedules, and budgets all at once.

MODE OF APPLICATION

Interested Ghanaians should view the full adverts details on the company's career page address below and submit applications, with detailed CV, online:

www.anglogoldashanti.com/company/careers

CLOSING DATE: 19TH JANUARY, 2022

BEWARE OF CONMEN! AGAG does not receive money in exchange for a job position. Should you be asked for money in exchange for a job offer or suspect such activity, please report this immediately to our Security Department, Investigation Unit, by calling +233556582933 or 0322296755 (rates apply) or use our whistle-blowing channels by sending an SMS to +27 73 573 8075 (SMS rates apply) or emailing 24cthonesty@ethics-line.com or use the internet at www.tip-offs.com