



## EXIM Releases 2016 AGM Financial Report and Statement

- Total value of guarantees issued increased by 22.5%



Members of the Exim Guaranty Board and Shareholders after the AGM, seated from left: Mr. Hayibor, Mr. Isaac Owusu Hemeng, Mr. Felix Ntrakwah (Board Chairman) Mrs. Priscilla Budu (Ag. MD) Mr. Andrew Boye-Doe

**E**xim Guaranty Company Ghana Limited held its 2016 Annual General Meeting at the Company's Head Office Roman Ridge in Accra on 22<sup>nd</sup> June 2017.

In his address to shareholders, Mr. Felix Ntrakwah, Chairman of the Board, stated that in the year 2016, the company was confronted with several macroeconomic and operational challenges that impacted negatively on its performance.

Outlining some of the challenges, he identified escalating ratio of non-performing loans of Banks, the high cost of energy tariffs and lending rates as well as COCOBOD's refusal to accept guarantees from non-bank financial institutions as the critical factors that affected the income of the Company.

**However, through effective strategies, the Company was able to consolidate its market leadership position as it increased total value of guarantees issued to GHS34.37 million, representing an increase of 22.5 per cent over the 2015 performance.**

Total guarantee fees, however, declined by nine per cent to GHS1.3 million, while that of investment income also dipped by 10.82 per cent as it declined from GHS4 million in 2015 to GHS3.6 million in 2016. Total revenue also declined by 19.65 per cent.

The company also recorded deficits in both its operating profit before tax and total profit after tax, which recorded GHS279, 609 and GHS274,495 respectively.

Total assets also declined marginally by six per cent with an out-turn of GHS16.8 million, which was as a result of net claims on the guarantee fund.

### OUTLOOK FOR 2017

Touching on the way forward, the Board Chairman stated that as a company, it had reviewed the prevailing macroeconomic conditions and devised appropriate market-driven strategies to take advantage of the opportunities in the economy.

He said the Board had given approval for Management of the company to execute a one-year business plan which he believed would return the company unto the path of growth.

He also informed Shareholders that COCOBOD has rescinded its initial directive not to accept guarantees from non-bank financial institutions and this he stated is expected to impact positively on Exim's revenue and incomes especially in the area of seed fund guarantee.

Mr. Ntrakwah affirmed that the integration of Exim Guaranty Company Ghana Limited with the Export Trade, Agricultural Investment Fund (EDAIF) and the Export Finance Company (ECF) into an Exim bank is expected to materialize by end of 2017.

“Price is what you pay. Value is what you get - Warren Buffet

## Our Vision

To play a leading role in the emerging credit guarantee market.

## Our Mission

To facilitate the flow of credit to SMEs by providing credit guarantees and general financial risk management solutions. We will achieve this by using innovative instruments and highly motivated staff while providing a return to our shareholders.

## Core Values

### Professionalism:

Timeliness, Efficiency, Integrity and Credibility are our hallmarks

### Communication:

We believe in Transparency and Free-flow of information

### Team Work:

Our strength will be derived from continued co-operation, Tolerance and Mutual respect for all

### Customer Care:

Customer satisfaction is the heart of our Business

### Responsibility:

Our common responsibility lies in the efficient use of resources, protection of our values and image and in strong employee loyalty and high confidentiality standards

## Products & Services

SMEs can access these Exim products and services through their banks and financial institutions:

- Credit Guarantee covers for Financial Institutions
- Credit Guarantee for refinance
- Local Credit Line Guarantee for Micro Finance Institutions
- Credit Guarantee for Micro- Mutual Groups or Associations.
- Credit Syndication Guarantee
- Group Credit Syndication Guarantee
- Credit guarantee cover for pre and post-shipment export
- Machinery Credit Guarantee
- Insurance cover for export proceeds

SMEs/Entrepreneurs may walk into an Exim office for the following:

- Bid Bonds/Tender Security
- Advance Payment Guarantee
- Advance Mobilization Guarantee
- Seed Fund Guarantee
- Specialized Training and Support Services
- Machinery Credit Guarantee
- Material Supply Guarantee



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From the  
**ACTING MANAGING DIRECTOR'S DESK**

### Dear Partners and Friends,

It is my pleasure welcoming you to our Second edition of Exim News, 2017.

We have released our 2016 AGM report and financial statement to our august Shareholders. Challenging as 2016 was to most Ghanaian businesses, our Company, through certain key strategic decisions, was able to grow the total value of Guarantees issued by 22.5% to GHC 34,373,131. We were able to support most SMEs in the productive sector of the economy to grow their businesses through partnership with some banks.

As a Company, we would assiduously work with all our Partners to take advantage of key government policy initiatives outlined in the 2017 Budget statement to support the development frontiers of SME financing in Ghana. Exim has in tandem with market considerations revised some of its Guarantee Product offers to include Leasing Guarantee, Material Supply Guarantee and Machinery Credit Guarantee. We have accordingly started a business engagement process with key stakeholders in the Industry to promote the awareness and acceptability of these revised products aimed at addressing the concerns of SMEs.

Reports from the World Bank and IMF show Ghana's near term prospects as good and encouraging. Global rating agency Fitch has also put Ghana's economic outlook as Stable which is an improved position over 2016. These positive indicators especially dwindling interest rates position our economy for growth.

Exim will continue to show purposeful leadership in promoting our mandate as a Credit Guarantee Institution supporting Ghanaian businesses to grow and create jobs for the economy. We will deepen our partnership with key stakeholders especially the Banks, Contract Awarding Agencies, SMEs and Ghana Cocoa Board.

On behalf of the Board, Management and Staff, I take this opportunity to thank All our Partners and Stakeholders as we collaborate to facilitate our support to developing Ghana's economy through credit guarantees for SMEs.

*Thank you.*

## EXIM Organizes Send-Off for Retiring Managing Director



Mr. Zac Bentum (standing) delivering his speech

After about twenty years of service with Exim Guaranty, Mr. Zac Bentum, former Managing Director of the Company retired from active service in February 2017. In appreciation of his remarkable service to the company, a send off dinner was organized in his honour at the Tang Palace Hotel in April 2017.

In attendance were members of the Exim Board of Directors, selected clients, Management and Staff and other invited guests including family members of Mr. Bentum.

## Customer Service Training for Staff

In the quest to improve Customer service delivery to our clients, Exim organized a one day Customer service training in April to apprise staff of current trends in service delivery. The one day training programme was facilitated by Skills Sharing Consult on the Company's premises.



Exim staff at the training programme

## Ben Retires

Mr. Ben Koufisile, the Company's longest serving Driver, retires from the Company after 19 years of dedicated service to the Company effective 30th September, 2017.

The Company organised a Send-Off Lunch in his honour on Friday 29, 2017. Management and Staff celebrated his outstanding contributions to the Company and wished him well as he retires from active service.



Mr. Ben Koufisile receiving a citation and a certificate from Mrs. Nelly Afful (HR Officer)

## Hope Children's Village receives Support

Exim Guaranty, has consistently over the years provided various support to institutions, that support the poor and vulnerable as part of its Corporate Social responsibility.

On Tuesday 6th June 2017, Exim, represented by the Acting Managing Director, Mrs. Priscilla Budu and the Head of Marketing and Corporate Affairs, Mr. Frank Ofori Oduro presented a cash cheque to Mr. Kwaku Sarkodie, Managing Director of Hope Children's Village, an orphanage in the Central Region. Mrs. Budu reiterated Exim's commitment to supporting the less fortunate in society. She stated that the financial support was Exim's mite to a worthy cause and hoped that it would go a long way to help the orphanage to cater for the children.

Mr. Sarkodie, on behalf of the orphans expressed gratitude to Exim for its continuous support to the orphanage. He stated that the Hope Children's Village, currently has about two hundred orphans and deprived children in their care with more children being rescued from the Volta lake regularly. This he affirmed places enormous financial constraints on the orphanage which depends solely on donations from benevolent individuals and bodies. He was therefore very appreciative of Exim's generosity and assured them that the assistance would be used for the purpose for which it was given.



Mrs. Priscilla Budu (middle) presenting the cheque to Mr. Kwaku Sarkodie (right) while Mr. Frank Oduro looks on

# EXIM BANK BOARD CHARGED TO RESTRUCTURE NATURE OF ECONOMY



Mr Kwarteng (middle) with the Board Members of the Ghana Exim Bank board after the swearing-in. Mr. K. B. Gyemfi (4th from left) Chairman of the Board

The Minister of Finance, Mr Ken Ofori-Atta, has charged the Ghana Export-Import Bank (EXIM Bank) to play a pivotal role in changing the structure of the country's economy by making it more export led.

That, he said, was to help the government implement its flagship initiatives, such as the one-district, one-factory programme.

Mr Ofori-Atta made the call in a speech read on his behalf at the inauguration of the Board of Directors of the Ghana EXIM Bank in Accra recently.

He urged the board to focus on non-traditional export products such as poultry, cassava, cashew, oil palm and pharmaceuticals which had the potential to facilitate the government's export trade and enhance socio-economic development.

He reiterated the fact that the government's district industrialisation programme — one-district, one-factory — was geared towards providing social and economic development at the local level and it would also help provide the needed jobs for the rural communities.

*"The government expects the board to come up with prudent policies and programmes that will ensure*

*that exporters are well resourced; be it financing exportable products and services, so that the nation can reap appreciable foreign exchange from the sector,"* he said.

Mr Ofori-Attah observed that successive governments had made a lot of effort to harness the full potential of small and medium enterprises (SMEs) to enable them to play the expected role in the transformation of the economy.

*"One of these interventions was the Export Trade, Agricultural and Industrial Development Fund (EDAIF). Despite the introduction of various policy reforms and interventions, they did not adequately address the funding gaps facing SMEs and the export community,"* he said.

He explained that the potential of SMEs and the benefits associated with export trade were yet to be fully harnessed.

*"These challenges have necessitated the strategic move to establish the EXIM Bank,"* he said.

The Ghana EXIM Bank was set up by an Act of Parliament, Act 911, in 2016 to help support and develop directly or indirectly trade between Ghana and other countries and build the country's capacity and competitiveness on the international marketplace.

The minister said in order for the bank to operationalise and implement its core mandate, a competent board was needed to provide broad policy framework and guidelines for its effective and efficient management.

## APPRECIATION

In his response, the Chairman of the Board, Mr Kwadwo Boateng Gyenfi, expressed the appreciation of the members to President Nana Addo Dankwa Akufo-Addo for the confidence reposed in them.

*"I wish to assure President Akufo-Addo that my team and I will judiciously execute the mandate entrusted to us and also ensure that the bank's mandate is carried out,"* he said.

Mr. Gyenfi, an astute businessman, said the board would, as a matter of policy, explore, maintain and deepen business relationships with other EXIM banks, including the India EXIM Bank, the Africa Export-Import Bank, the China Exim Bank, among other such financial institutions.

## BOARD MEMBERS

The other members of the board are Mr Lawrence Agyinsam, the Chief Executive Officer of the Ghana EXIM Bank; Mr Ofori A. Tetteh-Kujorjie, representing the Ministry of Finance; Mr Robert Ahomka-Lindsey, a Deputy Minister of Trade and Industry, and Dr Johnson P. Asiama, the Second Deputy Governor of the Bank of Ghana.

The rest are Nana Appiagyeyi Dankawoso I, the President of the Ghana Chamber of Commerce (GNCC), Mr Peter Kwame Abebrese and Madam Catherine Quaidoo, both representatives of the President.

**“To escape fear you have to go through it, not around it - Richie Norton**

# Industry Titbits

## GCB WINS AFRICA'S MOST COMPLIANT BANK/EMPLOYER

GCB Bank has been adjudged the best compliant bank in Africa at the just ended Compliance Awards held in Accra over the weekend.

GCB beat competition from other intuitions in this category like First National Bank Ghana, Afriland First Bank of Liberia, Swaziland Building Society and Al Baraka Bank, South Africa. In all, 10 awards were picked up by several organizations and individuals that have distinguished themselves in areas of risk management and compliance for last year.



## BANK OF GHANA REVOKES THE LICENSE OF UT AND CAPITAL BANKS AS GCB TAKES OVER

The Bank of Ghana has revoked the license of two commercial banks - UT Bank and Capital Bank. The action has been triggered by the inability of the two banks to turn around their negative capital adequacy position which has lingered on for some time now.

Customers of these two banks have no cause to worry because the operations of these banks will continue to function but under the management of government.

The GCB Bank will henceforth be the managers of these institutions. The takeover of the banks automatically makes all staff and customers of the two banks be rolled over to GCB Bank's system.

The UT Bank is however expected to be unlisted from the Ghana Stock Exchange. non-performing loans, lower yield on investments and net interest income.



## AGRICULTURE TO GET 11% OF BARCLAYS BANK'S LOANS

Barclays Bank Ghana Limited says it is committed to ensuring that farmers get financial support in order to improve productivity.

To show commitment, the bank has set up Agribusiness Desk primarily to address financial concerns of farmers. The bank has also invested over US\$57 million into the maize and soya value chain from 2014 to 2017.

The Head of Agribusiness at Barclays Bank Ghana, Mr. Andrew Ahiaku, stated that, that the bank had dedicated 11 per cent of its entire loan portfolio to finance agriculture.

He stated that the bank has developed an agricultural policy and a strategy aimed at supporting agribusiness in a quest to encourage growth in the sector.

"For us at Barclays Bank Ghana, we see and treat agribusiness as the business of agricultural production," he said and added that financing of the sector must be approached from the value chain perspective.



# Exim LOL



## FOR ALL MY PEOPLE

On the roof of a very tall building are four men; one is Asian, one is Mexican, one is black, and the last one is White. The Asian walks to the ledge and says, "This is for all my people" and jumps off the roof. Next, the Mexican walks to the ledge and also says, "This is for all my people" and then he jumps off the roof. Next is the black guy's turn. The black guy walks to the ledge and says, "This is for all my people" and then throws the white guy off the roof.

## THE CHRISTIAN

Two guys are walking through a game park & they come across a lion that has not eaten for days. The lion starts chasing the two men. They run as fast as they can and the one guy starts getting tired and decides to say a prayer, "Please turn this lion into a Christian, Lord." He looks to see if the lion is still chasing and he sees the lion on its knees. Happy to see his prayer answered, he turns around and heads towards the lion. As he comes closer to the lion, he hears the it saying a prayer: "Thank you Lord for the food I am about to receive."

## CRAFTY IDIOT

A proud and confident genius makes a bet with an idiot. The genius says, "Hey idiot, every question I ask you that you don't know the answer, you have to give me \$5. And if you ask me a question and I can't answer yours I will give you \$5,000." The idiot says, "Okay." The genius then asks, "How many continents are there in the world?" The idiot doesn't know and hands over the \$5. The idiot says, "Now me ask: what animal stands with two legs but sleeps with three?" The genius tries and searches very hard for the answer but gives up and hands over the \$5000. The genius says, "Dang it, I lost. By the way, what was the answer to your question?" The idiot hands over \$5.

## Facts & Figures

|                               |         |
|-------------------------------|---------|
| BOG policy rate (August 2017) | 21%     |
| Inflation rate (August 2017)  | 12.3%   |
| <b>BOG FOREX RATE</b>         |         |
| USD                           | 4.4 GH¢ |
| GBP                           | 5.9 GH¢ |
| Euro                          | 5.2 GH¢ |
| 91 Day T bill                 | 13.1%   |
| 182 Day T bill                | 14%     |

## Crossword Puzzle

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F | E | L | I | C | I | T | Y | A | C | Q | R | S | E | T | T | O | J | O | G | O | D | Y | M |
| G | U | U | L | U | F | F | A | Y | L | L | E | N | N | N | R | T | O | K | T | O | Y | R | U |
| B | E | N | T | U | M | Z | A | A | A | A | A | C | C | W | H | S | N | F | C | E | W | T |   |
| I | B | E | N | E | B | R | B | B | E | Y | G | N | Y | J | D | O | E | A | A | R | J | D | N |
| F | E | L | I | C | I | T | Y | A | C | Q | U | A | H | G | O | W | P | R | E | A | O | Q | E |
| I | R | I | N | A | G | Y | A | E | G | Y | A | T | R | F | K | T | H | F | H | U | Y | Q | B |
| H | N | I | D | R | A | T | A | O | W | D | A | H | N | A | N | L | K | I | A | Q | C | S | C |
| K | W | A | F | F | O | B | E | N | J | A | M | A | N | E | A | A | D | B | O | I | E | H | A |
| M | R | I | O | O | M | I | N | R | Y | S | T | N | W | F | R | L | U | A | X | F | A | U | Z |
| W | D | L | H | E | M | I | N | A | M | I | L | K | S | Q | F | O | A | T | E | O | R | N | Z |
| O | S | A | M | T | E | W | I | A | H | E | B | W | I | B | S | A | H | U | F | R | T | Y | A |
| G | E | F | E | B | B | O | R | B | E | N | E | A | I | Y | E | S | E | K | U | K | H | S | C |
| M | N | R | G | A | R | E | T | A | N | A | M | F | N | E | L | U | G | A | I | A | U | E | B |
| E | T | P | R | I | S | C | I | L | L | A | B | F | D | U | I | R | H | A | K | P | T | P | E |
| C | I | S | M | E | L | L | K | W | O | F | I | O | C | A | N | D | J | W | T | I | E | I | I |
| E | L | A | Y | A | Y | R | A | D | U | L | K | O | D | O | A | L | O | K | T | L | V | N | I |
| H | A | I | W | E | T | M | A | S | O | R | E | Z | E | N | E | B | E | W | T | I | O | P | W |
| M | I | N | A | M | I | L | L | S | S | S | I | F | E | N | I | O | E | D | E | H | L | A | G |
| E | L | I | S | I | F | U | O | K | N | I | M | A | J | N | E | B | K | O | U | P | I | L | E |

## NAMES OF RETIRED STAFF OF EXIM

- Joseph K. Duah
- Felicity Acquah
- Philip Akrofi Quarcoo
- Nathan Kwaffo
- Ebenezer Osam Tewiah
- Zac Bentum
- Benjamin Koufisile

# INFORMATION TECHNOLOGY AND INNOVATION FOR SMES

Information and communications technology (ICT) has a key role to play in driving innovation and competitiveness for small businesses and the IT sector itself. But equipping the labour force with the right skills and providing access to high-tech infrastructure are essential if the full potential of ICT is to be harnessed.

Small and medium sized enterprises (SMEs) play an important role in the economic development of countries worldwide.

SMEs have the potential to contribute positively to a country's economic development. An SME's ability to innovate has an impact on its ability to survive in the long run, it is important to identify problems with regard to new technology and innovation and to create tools and policies designed to help them overcome these specific challenges.

However, for SMEs to survive in the markets where there are large competitors, they must nullify their size disadvantages either by forming alliances with similar firms to increase their market penetration and reduce financial risk, or utilize technology to overcome diseconomies of scale and produce innovations which differentiate them significantly from larger competitors.

**“It is not governments that creates jobs, its small business. Our job is to make sure that they have access to capital, the access to contracting opportunities and the help, advice and mentoring that they need to go out and be successful - Kareen Mills**

## INTERNET CONNECTIVITY

The internet creates a borderless world for many SME's, enabling them to compete with much larger, multinational companies by accessing markets that were previously out of reach.

Online marketing delivers expanded reach and measurable returns. It also yields valuable data about consumers and their preferences, enabling targeted and personalised advertising and offers.

Social media makes it possible for companies to engage in real-time dialogue with customers not only to boost sales but also to build loyalty and even to help create, refine and enhance products and services.

## CLOUD COMPUTING

Cloud computing offers increased productivity by saving time and space. Data can be shared and accessed virtually without physical servers and additional hardware. Software installations and updates also eliminate the need to store and maintain extensive hardware infrastructure.

Before cloud computing, in order to transfer large amounts of data, users had to save files into thumb drives (or if one wants to go way back - diskettes) and physically bring them to the recipient. With cloud, the user only needs the recipient's email to share unlimited amounts of data from anywhere and anytime. This increases productivity tremendously as communication is much more efficient, speeding up processes like product development and sales generation.

## LOCAL AREA NETWORK

It reduces operating costs. A network lets co-workers share office equipment, like printers, faxes, and storage devices; this means one can buy just one or two shared printers for an entire office to use rather than individual printers for each employee who might need one. Similarly, an office can share high-speed internet access.

With a network, customer service representatives have easy access to all customer and product information at their fingertips. This allows them to be more responsive and able to offer personalized services to each customer. When your representatives are online, they can respond to customer queries by email, via Web-based forms, as well as through chat windows and phone calls.

On the whole, ICT applications can provide several benefits across a wide range of intra- and inter-firm business operations and transactions. Certainly, ICT applications can contribute to improving information and knowledge management inside the firm, can also reduce transaction costs and increase the speed and reliability of transactions for both business-to-business and business-to-consumer transactions.

In addition, they are effective tools for improving external communications and quality of services for established and new customers.

**“Never give in except in convictions of honour and good sense. - Wiston Churchill**

## CHEERS! To Our Birthday Celebrants



|                   |       |
|-------------------|-------|
| Anthony Dwumah    | April |
| Solomon Allotey   | April |
| Dominic Ansah     | April |
| William Amoah     | April |
| Yayra Dunyo       | May   |
| Faustina Gyan     | May   |
| Peter Donibo      | May   |
| Nana Adwoa Tardie | May   |

|                    |           |
|--------------------|-----------|
| Joyce O. Arthur    | June      |
| Isaac Akyen        | June      |
| Adu Kwaaku Tabi    | July      |
| Nelly O. Afful     | July      |
| Dennis Teinor      | July      |
| Daniel Aninakwaa   | August    |
| Reginald Abban     | August    |
| Benjamin Koufisile | September |
| Margaret Anaman    | September |

# REVISED EXIM PRODUCTS

Eximguaranty has in accordance with its Business Plan for 2017, revised two of its products for the market. These are Machinery Credit Guarantee and Material Supply Guarantee.

## MACHINERY CREDIT GUARANTEE

This guarantee would be provided to Machinery suppliers as well as to Financial Institutions to support the purchase of machinery for all sectors including manufacturing, production, construction, healthcare, etc.

### TARGET MARKET

- Contractors,
- Haulage companies,
- Transport Service Providers,
- Equipment Suppliers,
- Financial Institutions
- Private healthcare facilities

### FACILITY REQUIREMENTS

- The beneficiary institution would notify/apply to Exim prior to making equipment available to intended user.

- There must be the availability of a contract from which proceeds would be generated to repay the credit.
- The proceeds would be paid into a joint account.
- The said equipment shall not be more than two (2) years old.
- Exim shall provide a guarantee of up to 75% of the equipment value.
- The equipment shall be registered in Exim's name and shall be part of collateral arrangements for the facility.
- The equipment shall be comprehensively insured and fitted with tracking device.
- A buy-back condition precedent would be required.

## MATERIAL SUPPLY GUARANTEE

This guarantee shall be issued to suppliers or input dealers on behalf of contractors, manufacturers, processors, nucleus farmers and the like to facilitate the procurement of materials/input for their businesses.

### TARGET MARKET

- Contractors (for construction)
- Nucleus Farmers (fertilizer and other input)
- Aggregators
- Distributors
- Processors
- Input suppliers or dealers
- Manufacturers

### REQUIREMENTS

- There must be the availability of a contract from which proceeds would be generated to repay the facility.
- There should be a agreement with out-growers for the produce
- Projects must be donor funded.
- There should be credit days of not less than ninety (90) days
- The existence of off-taker agreements
- A minimum of two (2) years experience in the business is required.

# JUSTMOH Construction Wins 2017 International Trophy for Quality

Justmoh Construction has, for the second time in three years, won the International Trophy for Quality, in recognition of its commitment to the quality of business management.

The award, which was created with the purpose of promoting and heralding the struggle of all companies fighting in the field of quality, was presented in Paris, France, and organised by the Global Trade Leaders' Club, saw Justmoh Construction win its first award in 2015.

Justice Amoh, Managing Director of the company, thanked the organisers for the recognition of its hard work and determination to pursue quality above everything else in conducting its business.

"At Justmoh Construction Ltd, we differentiate ourselves through our values. Our core values shape the way we run our company and interact as a team. Our core values, which reflect the company's belief states that our people, our customers, our partners and shareholders are our great asset.

"We seek to achieve consistent growth through value creation among all these four groups, and we also strictly observe the following values; obsession with service delivery; proactive innovators; being efficient and effective; and being flexible and decisive," he said.

Established 25 years ago, Justmoh has been under the construction radar, working assiduously to attain the heights



Mr. Justice Amoh (Middle) with his team

it is celebrating today. Through determination, hard work and astute man management, the company, founded in 1991, is now a leading player in the industry.

The company has been working hard for almost three decades to instil professionalism, dedication and teamwork in the local construction industry. Justmoh has acquired tremendous experience in the years since its inception. It is engaged in tasks ranging from road rehabilitation to total reconstruction. Works have also included some building constructions.

Justmoh endeavours to implement efficiently numerous types of designs to provide construction services of the utmost quality to help improve Ghana's developmental infrastructure.

The company's vision is to become one of the leading contractors in West Africa with the sole purpose of enhancing the quality of life and beauty of people living in West Africa and to build a mutually beneficial partnership with our customers, employees, principals and community.

The company shall remain the partner of choice by: providing quality products at highly competitive prices speedily and efficiently delivered; becoming the gold standard in customer service; and induce passion of excellence in all employees.

# Photo Splash



Mr. Zac Bentum (Center) in a group picture with Board members and the Ag. Managing Director, Mrs Priscilla Budu



Mr. Bentum addressing attendees



Mr. Bentum receiving citation from Mr. Felix Ntrakwah, Chairman of the Board



Mr. Zac Bentum receiving a present from Mrs. Grace Osei Bonsu (Prudential Bank) and Mrs. Priscilla Budu, Ag. Managing Director.



Mr. Bentum with guests at the send off - dinner



Mr. Koufisile receiving a gift from Mrs. Irene Okae, Deputy Head of Admin/Legal dept.



Mr. Ben Koufisile in a group picture with Management and staff of Exim.



Team "Ice cream" in a discussion at the training