









DR. KOFI KODUAH SARPONG CHAIRMAN FOR THE EVENT







DR. GODWIN ACQUAYE (CEO, BUSINESS AND FINANCIAL TIMES)

FOREWORD BY DR. GODWIN ACQUAYE

CEO. BUSINESS AND FINANCIAL TIMES

Distinguished Guests, Ladies and Gentlemen, All protocols observed.

I am greatly honoured to officially welcome you to The Ghana Economic Forum. The last decade has seen us forge Economic development together with our assembly of expertise, knowledge and collective deliberation on pertinent socio-economic narratives. For 10 years, the Ghana Economic Forum has not only set the pace as the most authoritative gathering of seasoned professionals and other personalities from all sectors of the economy, the forum has also provided fertile foundations for Economic growth.

The Business and Financial Times, Ghana's premium business news outlet continues to focus on stimulating the business environment through stakeholder engagement and research-driven analysis as well as industry-oriented policy discussions. The Ghana Economic Forum has continuously offered a platform for these.

This year's edition is under the theme: Strengthening home-grown policies to Underpin the National Digitization drive and shared financial Prosperity.

We are of the firm belief that Ghana has troves of potential across diverse sectors to align with the emergence of the digital Dawn. We have seen a digital revolution across various sectors of the economy and these interventions are driving change and boosting productivity. We are indeed in the era of digitization and we ought to embrace it.

This year's Forum will embrace various segments across the corporate divide over a period of three power-packed days. There will be a day dedicated to young people, who are an integral part of development. The Youth Economic Forum will be under the theme: **Driving job creation through entrepreneurship, technology and innovation.**

The Energy Day, day 3, will also bring together, experts and key players from the energy sector. They will hold their discussions under the theme: Africa Energy Sector; Ensuring the medium to Long-term sustainability of the West Africa Sub-Region.

The forum will be Covid-19 protocol compliant, but will provide an opportunity for as many participants as possible to join virtually.

We look forward to a riveting experience that will pool together great minds to proffer solutions to our challenges as a country and consequently transform our economy and consolidate the gains we have made thus far.

On behalf of the planning committee I warmly welcome you once again and I wish you a fruitful deliberation.

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The Mastercard Foundation

The Mastercard Foundation seeks a world where everyone has the opportunity to learn and prosper. The Foundation's work is guided by its mission to advance learning and promote financial inclusion for people living in poverty. One of the largest foundations in the world, it works almost exclusively in Africa.

The Foundation was created in 2006 by Mastercard International and operates independently under the governance of its own Board of Directors and leadership.

For more than a decade, the Foundation has advanced financial inclusion and education in Africa, improving the lives of more than 45 million people.

In 2019, the Foundation launched Young Africa Works, an ambitious strategy to enable 30 million young people, particularly young women, across Africa to access dignified work by 2030. Africa will be home to the world's largest workforce, with 375 million young people entering the job market by 2030. With the right skills, these young people will contribute to Africa's global competitiveness and improve their lives and those of their communities. The Foundation will implement Young Africa Works in 10 African countries in collaboration with governments, the private sector, entrepreneurs, educators, and young people. The first phase of countries for Young Africa Works are Ghana, Rwanda, Kenya, Senegal, Ethiopia, Uganda, and Nigeria.

The Mastercard Foundation in Ghana

The Foundation has been actively driving programs aimed at providing training, education, livelihood opportunities and promoting financial inclusion in Ghana since 2009, investing more than \$200 million dollars in Ghana to improve the lives of more than 9 million Ghanian citizens.

In October 2019, following the signing of a Host Country Agreement, the Foundation established a regional office in Ghana to execute the Young Africa Works strategy across West Central, and Northern Africa. Ghana was selected as a country of focus and regional office because of the country's political stability, strong policy framework that supports economic and social development, the vibrant private sector and entrepreneurship culture, with the country ranking first globally in terms of enterprises owned by women.

Young Africa Works in Ghana

The vision of Young Africa Works in Ghana is that by 2030, the country will be a continental demonstration of young people, especially women, harnessing opportunities to shape the future of work and to create an inclusive economy with enhanced resilience for the most vulnerable.

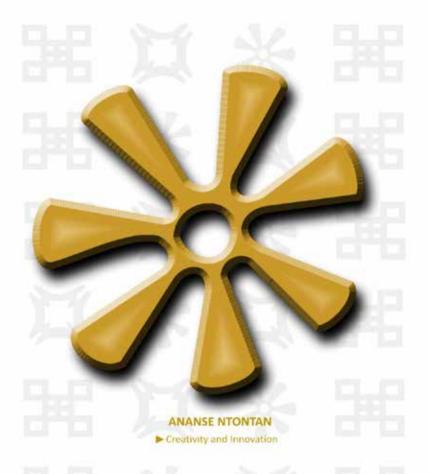
To achieve our vision, we will focus and deepen our efforts in the agricultural sector, using a value chain and market systems development approach.

Our approach will leverage digital solutions to enhance productivity, provide access to financial services, and support policy implementation to unlock the full potential of the sector, and create additional work opportunities for young Ghanaian women and men.

Find out more about our work at www.mastercardfdn.org



Solar Taxi Team





PARTNERING FOR GROWTH

As Ghana's national oil company and anchor partner in the country's upstream petroleum sector, our creativity and innovation facilitate effective stakeholder collaboration that delivers projects on time, leaving a positive impact on our partners, our economy and our people.



THEME: STRENGTHENING HOMEGROWN POLICIES TO UNDERPIN THE NATIONAL DIGITIZATION DRIVE AND SHARED FINANCIAL PROSPERITY

Day / Date	Time	Activity
Monday October 18-10-2021	8:00am - 8:40am	Registration & Welcome Tea & Coffee
	8:45am - 8:50am	Introductions : MC-Jerry Adjorlolo
	8:50am – 8:55am	Security briefing: MC
	9:00am – 9:05am	Welcome Address: Dr. Godwin Acquaye - CEO-B&FT
	9:07am- 9:12am	Remark: Nathalie Akon Gabala -Regional Director - MasterCard Foundation (West, Central and Northern Africa)
	9:15am – 9:20am	Chairman's Remark: Dr. K K Sarpong – CEO- GNPC
	10min	Opening Address by Guest of Honour: Dr. Ernest Addison-Governor –Bank of Ghana
	09:30am -11:20am	PLENARY I - Critical analysis of the impact of Government economic recovery policies on the performance of the economy. Speakers: Dr. John Kumah- Deputy Minister of Finance Anthony Sarpong – Senior Partner- KPMG Ghana Ken Thompson- CEO – Dalex Finance Prof Godfred Bokpin- UGBS Gloria Ahemma Addison Obuobisah- President and founder- Virtuous Pot Hon Seth Terkper – Former Minister of Finance – Online Speaker
		Abena Amoah- Deputy Managing Director- Ghana Stock Exchange Moderator: Prince Moses- General Manager-Asaase Radio

DAY 1 - ECONOMIC FORUM

AGENDA

Day / Date	Time	Activity
	11:25am – 1:15pm	PLENARY II- Digitalization of the Ghanaian economy: e-currency, electronic payment systems; critical vehicle to promoting economic growth and development.
		 Speakers: Okyere Kwasi Akyeampong - Chief Transformation Officer-Fidelity Bank Ghana- Nana Yaw Owusu Banahene- Country Manager, AZA Finance Rev. Ammishaddai Owusu-Ansah- Commissioner General-GRA Andy Akoto- Partner-KPMG Ghana Dyann Heward-Mills-CEO – HewardMills-UK – Online Speaker Kwame A. Oppong- Head, FinTech and Innovation-Bank of Ghana Ankit Tandon- Director- Regulus Investments and Financial Sevices Moderator: Maxwell Ampong- CEO- Maxwell Investments Group
	1:20pm – 1:30pm	Coffee Break
		5 minutes Presentation by: Dr Ali Berk- Agriculture Engineer/Directorate General of Agricultural Reform- Turkey
	1:40pm - 2:45pm	PLENARY III Investment in Agri-business: critical vehicle to promoting economic growth and development. Speakers: Dr. Abu Sakara-Foster - An agronomist (Agric Scientist) Prof. Irene S. Egyir - Dean, School of Agriculture-UG-Hon. Yaw Frimpong Addo - MOFA -Deputy Minister Fred Kukubor – CEO, Farmer Globale Nadia Zeine, Executive Director, Volta Presentation Moderator: Anthony Morrison- CEO-Agribusiness Chamber
		Questions & Answers
		Lunch & Networking



THEME: DRIVING JOB CREATION THROUGH ENTREPRENEURSHIP, TECHNOLOGY AND INNOVATION

Day / Date	Time	Activity
Tuesday October	8:00AM – 9:00AM	Registration & Welcome Coffee
19-10-2021		MC: Erskine Amo Whyte- YFM
,	9:05am – 9:30am	Remarks by: Rosy Fynn- Country Manager- MasterCard Foundation
		Remark by: Dr. Yaw Perbi
		Keynote Address: Hon. Kojo Oppong Nkrumah- Minister of Information
	9:35am — 10:55am	PLENARY I – Contemporary approaches to financing start- ups; insights from key industry players
		Speakers:
		 Nana Dwemoh Benneh, Managing Director- UMB Ghana Ashwin Ravichandran, Managing Director, MEST Africa Eric Anthony Affram, Ag. Director – Financial Support Service Directorate -Ghana Enterprises Agency Carol Annang- Country Director, Invest in Africa Dr. Jerry Monfant- CEO – MBIC Group
		Moderator: Shika Acolatse- Enablis Ghana
,	11:00am – 12:30pm	PLENARY II – Entrepreneurship, Technology and Innovation: catalyst for job creation and youth empowerment.
		Speakers:
		 Kwame A.A. Opoku- ECOWAS Youth Ambassador, Futurist / CEO – Reset Global Regina Honu- CEO, Soronko Solutions Chirag Shamdasani (Ghana Country Lead for Innovations, Mastercard Foundation) Tawa Bolarin – Director, Vodafone Business Felix Darko – Program Manager, MEST Express Ebenezer Amankwah-Minkah – Economist &Entrepreneur.
		Moderator: Foster Awintiti Akugri, CEO, Hacklab Foundation

AGENDA DAY 2- THE YOUTH DAY

Day / Date	Time	Activity
	12:30pm –12:45pm	Coffee / Tea Break
		Presentation
	12:50pm – 2:00pm	PLENARY III- Agri-business as a key to bridging the unemployment gap: opportunities, challenges and incentives for the youth.
		Speakers:
		 Isaac Sesi - CEO of Sesi Technologies Kenneth Nii Addy- Global GAP Consultant Catherine Krobo Edusei- CEO- Eden Tree Maame Awinador-Kanyirige - International Trade Law Expert I Consultant I Writer I AfCFTA Advocate Benjamin Gyan-Kesse - Director- Kosmos Innovation Center Jeffrey Appiagyei-Co-Founder SAYETECH- Online Speaker Moderator: Beatrice Adu -Asaase Radio
	2:10pm-2:30pm	Questions & Answers
	2:35pm – 2:40pm	Lunch



THEME: AFRICA ENERGY SECTOR; ENSURING THE MEDIUM TO LONG-TERM SUSTAINABILITY OF THE WEST AFRICA SUB-REGION.

Day / Date	Time	Activity
Wednesday October 20-10-2021	8:00AM – 9:00AM	Registration & Welcome Coffee
	9:05am – 9:30am	Chairman's Remarks: Dr. K.K Sarpong-CEO-GNPC Keynote Address: Hon. Yaw Osafo-Maafo
	9:35am – 10:00am	Presentation by : Dr. Nii Darko Asante Independent Energy Consultant
		The Current State of Sub-Region Energy Sector and the quest towards Sustainability
		Questions & Answers
	10:00am — 11:30am	PLENARY I – Optimizing Ghana's Electricity Supply Mix and its Impact on Cost of Power.
		Chairman: Mr. Kwame Pianim- Economist
		Speakers:
		Dr. Simons Yao Akorli Director, Regulatory Economics, PURC
		 Ing. Emmanuel Dankwa Osafo – Deputy CEO- Engineering& Operation
		Ishmael Edjekumhene-Executive Director-KITE
		Moderator: Kwame Jantuah-Chairman Oil & Gas Sector AGI & Energy Analyst
	11:35am – 11:50am	Coffee / Tea Break



Day / Date	Time	Activity
	11:55am – 1:00pm	PLENARY II- The role of alternative energy in ensuring the medium to long-term sustainability of the Power Sector.
		Presentation: Mr. Wisdom Ahiataku-Togobo-Director, Executive Office-Bui Power Authority
		Speakers:
		Dr. Isaac Newton Acquah- Former IAEA- UN Nuclear Safeguard Specialist
		Dr. Bright Robert Sogbadji-Deputy Director, Nuclear and Alternate Energy, MOE
		Ing Mr. Samuel Kow Ansah-Executive Director, Bui Power
		Ing Charles Boakye- Chief Executive Infrastructure System Ltd
		Moderator: Dr. Seth Kofi Debrah- Director -Nuclear Power Institute
	1:05pm-1:20pm	Questions & Answers
	1:25pm – 1:30pm	Lunch
		PLENARY III- The Petroleum Sector - the role of sustainable fuel supply for a reliable power sector
		Speakers: Ben K.D Asante-CEO, Ghana Gas Company Kwaku Duah-CEO AOMC Greg Germani- MD WAPCO
		Moderator: Benjamin Boakye - Executive Director, Africa Centre for Energy Policy
	2:50pm – 3:20pm	Closing Presentations:
	4:15pm – 5:00pm	Networking



Hon. Yaw Osafo-Maafo

Yaw Osafo-Maafo is a Ghanaian politician who was appointed in April as the senior presidential advisor to the Akufo-Addo Administration 2021. He served as Senior Minister of the Republic of Ghana in the Akufo-Addo Administration, since 2017. He was Member of Parliament for Akim

Oda from 1997 to 2009, and previously served as Finance Minister and in other cabinet roles in the Kufuor Administration between 2001 and 2009.



Hon. Alan Kyerematen

Hon. Alan Kyerematen is the current Minister of Trade and Industry of Ghana, having served in the same capacity between 2003 and 2007. He has an extensive and distinguished record in international trade, international public

policy, enterprise development and politics.

Re

Hon. Kojo Oppong Nkrumah

Hon Kojo Oppong Nkrumah is the Minister for Information and Member of Parliament (MP) for Ofoase Ayirebi Constituency. He is a Barrister and Solicitor of the Supreme Court.

Before joining politics, Mr. Oppong Nkrumah had worked with British American

Tobacco as a Treasury Analyst. He also worked as a broadcast journalist with Joy FM of the Multi Media Group where he hosted the "Super Morning Show". He later left Joy FM and established his own Private Equity Firm, West Brownstone Capital.



Dr. Ernest Addison

Dr. Ernest Addison is a Ghanaian economist serving as the current and 15th Governor of the Bank of Ghana. He had previously worked at the same central bank as Director of Research from 2003 to 2011 and as an economist at the

African Development Bank. After completing

his doctorate at McGill, Addison returned to Ghana and joined the Bank of Ghana in 1994 as an economist. He rose through the ranks to become the Deputy Chief and Head of the Economic Analysis and Policy Division of the Research Department. During his tenure at the bank he was a member of several committees including the Open Market Operations Committee, Money Market Auction Committee and the Editorial Committee and also secretary to the Financial Programme Implementation Committee and the Financial Policies Committee.



Hon. Dr. John Kumah

Hon. Dr. John Kumah, is the member of Parliament for Ejisu, in the Ashanti Region. He is a Lawyer and an Entrepreneur with over fifteen (15) years' experience in leadership, creativity, innovation and resourcefulness in creating jobs, and supporting youth development.



Hon. Yaw Frimpong Addo

He has an Executive Masters Certificate in Conflict, Peace and Security from 2015 to 2016 at the Kofi Annan International Peace Keeping Training Centre in Accra. From 1986 to1990 he was awarded a Diploma in Education and Bachelor of Arts Degree from the University of Cape Coast

in the Central Region of Ghana. Mr. Yaw Frimpong Addo is currently the Deputy Minister for Food and Agriculture (Crops) and a Member of the 8th Parliament of Ghana after retaining his seat in the last general election of 7th December, 2020. In the 8th Parliament, he is a member of Committee on Poverty Reduction Strategy and, Environment, Science and Technology.



Dr. Kofi Koduah Sarpong

Dr. Kofi Koduah Sarpong is an astute business executive with thirty-five (35) years' experience, acquired at senior management level in over eight (8) companies and serving on the Boards of twenty-one (21) different companies and organizations. A Chartered Accountant, he

holds a Doctor of Philosophy (PhD) degree in Industrial & Business Studies from University of Warwick (UK) and an honorary Doctor of Letters degree from KNUST. He also holds a Master of Arts (MA) in Ministry from the Trinity Theological Seminary (Legon), Master of Accountancy (M.Acc.) in International Finance & International Accounting from the University of Glasgow (Scotland), a Master of Business Administration (MBA) from the University of Ghana, and a Bachelor of Science (B.Sc.) Business Administration from the University of Ghana.



Ms. Nathalie Akon Gabala

Nathalie has deep expertise in SME, microfinancing and fin-tech institutions across sub-Saharan Africa. She began her career in a trading room at Credit Lyonnais in Paris, before returning to Côte d'Ivoire in 1996. She spent four years working for Citibank, first in her home country, then as

Head of Treasury in Cameroon. Over the next ten years, Nathalie held various roles with Standard Chartered Bank Group, living and working in a number of African countries. She was head of global markets in Cameroon and Côte d'Ivoire before assuming responsibility for all countries in which the bank had customers but no physical presence. Her last role was as Regional Head in South Africa where she led the development organization portfolio strategy for the bank.





Dr. Ben K. D. Asante, is a renowned Oil and Gas Engineer and Chief Executive Officer (CEO) of the Ghana National Gas Company (Ghana Gas). Dr. Asante has more than twenty-five (25) years global experience in the Oil and Gas industry. He is one of the few black Oil and Gas Engineers to have testified as an

expert pipeline engineer before the US Supreme Court. He has also provided expert witness testimonies on gas custody transfer disputes in South America. Dr. Asante is a lecturer at the School of Engineering, Kwame Nkrumah University of Science and Technology (KNUST) and a former Engineering and Technical Director of Ghana's premier Gas Infrastructure Project which birthed Ghana Gas' Atuabo Gas Processing Plant and allied gas infrastructure in the Western Region.



Rev. Ammishaddai Owusu-Amoah

Rev. Ammishaddai Owusu-Amoah, Commissioner General of the Ghana Revenue Authority. He has worked previously as the Managing Director and CEO of Bank Of Africa in Tanzania. He has over 20 years experience in Banking having served in various roles. Previously he served as

the Managing Director and CEO for UniBank in Ghana

for 4 years, and also Group Head of Operations For Ecobank Transnational Inc. He is also a Board member of Minerals Income Investment Fund and GCNet, Ghana. he has served on several Boards including being the Board Chairman of Tanzana Mortgage Re Finance Company, a company set up by the Bank of Tanzania and the world Bank to provide long term Finance to Banks in Tanzania for on lending.

Mr. Greg Germani



Greg Germani, Managing Director of the West African Gas Pipeline Company Limited (WAPCo) is a Petroleum Engineer by profession and a product of the University of Texas, Austin. He has over 33 years of experience in the oil & gas upstream and midstream businesses with Chevron.

Greg has held various leadership positions with Chevron across the United States, Australia and United Kingdom spanning safe operations, commercial negotiations and strategic planning. He also has extensive expertise in non-operated joint ventures, new technology implementation, and enhanced subsurface recovery methods.



Mr. Kwame S. Barnieh

Kwame S. Barnieh is a partner in the Advisory unit of KPMG in charge of in the Governance, Risk and Compliance Services. Kwame has over 19 years of global experience in Internal Audit, Risk Management and Corporate Governance.

He assists clients across various industries to

understand their business environments to generate sustainable returns through the design, implementation and assessment of enterprise risk management, governance, compliance, and internal controls frameworks.



Ms. Abena Amoah

Abena is the first female executive director of the Ghana Stock Exchange since its founding 31 years ago. The Exchange's Council appointed her Deputy Managing Director in August 2020. She is a trailblazer in the capital markets industry and has led on several landmark transactions in the

past 23 years. She has served on boards of institutions such as Access Bank PLC, African Women's Development Fund, Ghana Stock Exchange, Ghana Petroleum Funds, Kosmos Energy Ghana, University of Ghana Council, among others. She has been an advisor to West African financial sector policy makers on the deepening of financial markets.



Mr. Julian Kingsley Opuni

Julian Opuni is the Managing Director of Fidelity Bank and serves as an executive member of the Board. He joined the bank as the Head of Commercial Banking at the inception of the unit. After incubating and building the new business line, he led the growth and consolidation of the wider

Commercial & SME Banking segments and ultimately the entire Retail Banking Directorate.



Mr. Kwame A. Oppong

Kwame Oppong is the Head of Fintech and Innovation at Bank of Ghana.

His background spans Technology, Digital Financial Services (DFS) operations, policy development, and regulation. He has consulted for several governments, public sector institutions, international development

organizations and private corporations globally. Prior to joining the Bank, Kwame worked with CGAP (World Bank Group), Millicom, Hewlett Packard Company (now HP EB) and other organizations in the banking, housing finance and health insurance industries.



Professor Irene S. Egyir

Professor Irene S. Egyir is an agriculturalist by training and has over 30 years' experience in teaching and researching agricultural economics and agribusiness subjects. She obtained a PhD in Agricultural Economics from the University of Ghana in 3 and has since worked with policy makers.

2003 and has since worked with policy makers

(Ministries of Food and Agriculture, Finance, Trade and Industry, Science Technology and Innovation), development partner agencies (GIZ, USAID, FAO, IFAD, ILO, DfID) and international research institutes (IWMI, IFPRI, AGRA, FiBL) to design policies that incentivize small-scale actors in the agricultural value chain.



Ing. Emmanuel Dankwa Osafo

Ing. Osafo was part of the Government of Ghana (GoG) Team assisting various utilities in discussions with Lenders, Developers and Investors. This included Government Consent & Support Agreements and their subsequent rectification by Parliament. Some of the IPP

projects are TICO Expansion, CenPower Project, GE's Ghana 1000 Project, Amandi Power Project and JEL Power. He served on the Ministerial Tender Review Board (MTRB), WAPP Implementation Committee on Interconnection Projects, Chairman of the Load Management Committee (2012-2013).



Ing. Samuel Kow Ansah

Ing. Samuel Kow Ansah is a renowned Electrical Engineer with over 31 years of professional experience and achievement within the power sector. He has handled virtually all the major projects within key areas of the power industry. His vast

engineering experience in the power sector

covers procurement, construction, and commissioning of power plants. He has considerable experience in Operation and Maintenance (0&M) of power systems from generation to transmission with a specialty in 0&M; and Protection and Control (P&C).



Mr.Nii Darko Asante

Dr. Asante is an Independent Energy Consultant with over 30 years' experience in energy management and optimisation. He currently supports Ghana's Energy Sector Recovery Programme (ESRP) as a Policy Advisor, and acts as ESRP Technical Coordinator to help steer the initiatives of the

ESRP. He led the design and implementation of the Cash Waterfall Mechanism (CWM) to ensure equitable distribution of ECG's tariff revenue across the electricity value chain, as well as the CWM's extension to cover all revenues in the natural gas value chain, under the Natural Gas Clearinghouse (NGC).



Mr. Ishmael Edjekumhene

Ishmael Edjekumhene is an energy expert
and public policy analyst. He is the
Executive Director of the Kumasi Institute
of Technology and Environment (KITE),
a leading policy research and advocacy
non-governmental organization working
in the energy, environment and technology

sectors. He has over 20 years' research and working experience in the energy, environment and technology sectors. His current research interest is in natural resource governance, especially revenue transparency and accountability.



Dr. Isaac Newton Acquah

Dr. Isaac Newton Acquah, trained as a Nuclear Physicist in Russia and Slovenia before returning to Ghana to Head the Neutron Activation Analysis Laboratory at the Ghana Atomic Energy Commission (GAEC). He initiated a Nuclear Track-Detector Laboratory, which is still used today to detect the

intensities of the ubiquitous radon gas for estate developers. Dr Acquah left Ghana in 1985 to work with the International Atomic Energy Agency (IAEA – United Nations division) as a Safeguard Inspector with a focus on Far East Asia (Japan, South Korea, Malaysia and Indonesia). In addition, his special duty took him frequently to North Korea, and on a few occasions Iran. He received extensive training from renowned institutions in the US (Los Alamos) and Russia.



Dr. Simons Yao Akorli

Dr. Simons Yao Akorli holds PhD in Energy Economics and Policy from The University of Sheffield, Sheffield, UK, MSc in Energy Economics from The Graduate School, Bl Norwegian Business School, Oslo, Norway, BCom and Diploma in Education from The University of Cape Coast, Cape Coast, Ghana. Dr

Akorli also holds several Advanced Professional Regulatory and Public Utilities Economics, Finance and Strategy Certification from Harvard University, Stanford University, University of Florida all in the USA and The University of Stellenbosch, Cape Town, South Africa.



Mr. Kwaku Agyemang-Duah

Mr. Kwaku Agyemang-Duah has been involved in the industry since 1987.

He has worked in various senior management capacities in health and safety, production/operations, marketing, logistics and projects. He is also an astute Quality Management systems expert and served

on the Ghana Quality Standards Committee in the 1990's. Currently, he is the CEO/Industry Coordinator if the Oil Marketing Association of Ghana with more than one hundred Oil Marketing Companies and LPG Marketers.



Mr. Anthony Selorm Morrison

Mr. Anthony Selorm Morrison is CEO
Chamber of Agribusiness Ghana. Executive
Vice President* International Agriculture
and Infrastructure Development Group
IAID-GROUP Management Board Member*:
University of Ghana School of Applied
Sciences. Chairman:* West Africa Chamber of

Agribusiness. Chairman: Ghana Agriculture Sector Skills Body Member: Digital Agricultural Advisory Strategy and Plan (MOFA), Technical Committee Member: Fasdep Review Committee. MOFA, International Agriculture and Infrastructure Development Group.



Mr. Andrew Osei Akoto

Andrew Osei Akoto has 28 years' experience and is the Risk Consulting Partner and leads the Advisory unit of KPMG in Ghana. He is also the head of markets and financial services line. Andy has wide ranging experience in Audit Accounting and Management Information

Systems (MIS) related, assignments and has spearheaded the design, installation and implementation of financial management software at various client sites. He also has extensive experience in project management and has led and managed several projects for our varied public and private sector clients in oil & gas, telecommunications, power, financial services, and manufacturing industries.



Dr. Abu Sakara (Ph.D.)

Michael Abu Sakara Foster simply called Dr. Abu Sakara, is a statesman and a technocrat with a vast experience in international agriculture and development. He is Executive Chairman of Sakfos Farms, an integrated value chain enterprise in the Savannah of Ghana. Dr. Abu

Sakara is an Agronomist and Specialist Consultant in International Agriculture and Rural Development, he specializes in formulation and management of agricultural investment programs for food security, income generation and poverty reduction aimed at improvement of rural economy. His focus areas are in Food security, Farming systems, Soil Science, Technology Innovation and Advisory Services.



Lawyer Kwame Adutwum Jantuah

Mr. Kwame Jantuah is a Lawyer by profession and Energy Analyst and Consultant and operates throughout the Oil & Gas value chain, from upstream, through midstream to downstream and in the Power Sector, specializing in issues of Petroleum, Power and Renewable Energy. He is

also an expert in local content strategies in the Oil and Gas and Power Industry. He holds a Diploma in Business and Finance and an LLB Law degree from the UK and his field of endeavour has taken him to such countries as Congo, Equatorial Guinea, Liberia, Sierra Leone, Tanzania, Mozambique, Guyana, Norway, Trinidad and Tobago, etc. working in the Energy Sector including while working in his native Ghana.



Ing. Charles K. Boakye

Ing. Charles K. Boakye is the Chief Executive of Infrastructure Systems Ltd., an engineering policy and advisory firm. He was the Team Leader of the Ghana Infrastructure Plan, a 30-year plan prepared for the National Development Planning Commission to support Ghana's long-

term plan to propel country to high-income country status. He was also the Project Director of the Ghana Industrial Development Masterplan. Recently he was one of the lead advisors that put together an Integrated Aluminium Industry masterplan for GIADEC. He was also Team Leader for the preparation of the Integrated Iron & Steel Master Plan for GIISDEC.



Mr. Ebenezer Amankwah-Minkah

Ebenezer is one of Africa's leading Organisational Development Consultants, Policy Analyst, Entrepreneur, Public Speaker and a Financial and Economic Policy expert passionate about using his expertise to lead the development of human capital and to shape economic policies

that enrich lives in Ghana and across Africa. He is an exceptionally talented and well sought after public speaker on monetary economics, leadership, entrepreneurship, business planning and growth, economic policy analysis and human capital development. Ebenezer is also a serial entrepreneur, boldly leading a group of businesses in multiple countries with focus areas in financial & investment advisory, trade finance, capital raise, learning and development. commodity trading and real estate & construction.



Mr. Wisdom Ahiataku-Togobo

Mr Wisdom Ahiataku-Togobo has a BSc degree in Physic and Mathematics from the University of Ghana, Legon and an MSc degree in Renewable Energy from the University of Oldenburg, Germany. He also has a post graduate Diploma in Economics (actment Appraisal and Dick Management)

(Investment Appraisal and Risk Management)

from Queens University, Kingston Canada. He is currently pursuing his PhD on Sustainable Energy Policy at the University of Energy and Natural Resources, Sunyani. He started his carrier in the renewable energy sector in 1989 as an Associate Programme Officer with the then National Energy Board and has over the years developed his skills and capacity in the implementation of various renewable energy programmes for rural energy access.



Dr. Robert Bright Mawuko Sogbadji

Energy Policy Expect on Nuclear Energy. Energy Efficiency and Conservation and Renewable Energy at the Ministry of Energy He obtained a Bachelor of Science degree (BSc.) in Physics from the Kwame Nkrumah University of Science and Technology in 2005 and a Master of Philosophy

(MPhil.) degree in Nuclear Engineering from the University of Ghana in 2008. He currently holds a Doctorate degree (PhD) in Nuclear Physics from the Université de Paris-Sud XI awarded him in 2012. He possesses substantial knowledge and experience of the dynamics of the Energy mix in Ghana.



Mrs. Gloria Ahemma Addison Obuobisah

Gloria is the President and founder of the Virtuous Pot. The Virtuous Pot is a network of professionals who have come together to use their knowledge and expertise to empower women from all backgrounds and levels to be financially independent and also to help in attain the first five of the SDG. She

has the passion for financial literacy and financial education for SMSE, and believes financial literacy is vital for personal development and well being as well as growth of businesses hence the need to take a critical look at it. With nineteen years of experience in finance, i.e. budgetary, payroll, treasury. financial and investment advisory and analysis in the public sector.



Mr. Benjamin Gyan-Kesse

Benjamin has 23 years of experience providing support to farmers and developing agribusiness value chain programs. He is an AgriTech Specialist and currently the Program Director for the Kosmos Innovation Center. He has nurtured over 800 Agri entrepreneurs and incubated

18 startups. His past works include building capacity of over 58,000 cocoa farmers across all the cocoa related regions in Ghana and improving livelihood of farmers in Ghana's Brong Ahafo, Upper East, Upper West and Northern regions through ICT4Ag.



Dr. Jerry Kombat- Monfant

Dr. Jerry Kombat-Monfant holds a degree in International Doctorate Finance and Economics from St. Louis. Missouri- USA. In addition, he has a Master of Business Administration in International Management and an Executive Certificate in Global Strategy Implementation

from Thunderbird School of Global Management, Glendale, Arizona-USA. Dr. Monfant holds specializations in Monetary Policy Economics from Columbia University, New York City-USA and Global Financial Crisis from Yale University, USA.



Mr. Beniamin Boakve

Benjamin Boakye is an Energy governance professional with the Africa Centre for Energy Policy. He is currently the Executive Director at the Centre. Prior to becoming the Executive Director, he served as the Programmes Director, Director of Operation and subsequently as the Deputy

Executive Director, managing the Research Unit and the Programmes Unit. He has made contributions to the extractive and energy sector governance in Africa with focus on power sector reforms, Corporate Social Responsibility and international Business transaction, Contract Analysis, Stakeholder engagement, localisation and industrial planning, consumer protection advocacy, revenue tracking etc.



Prof. Godfred A. Bokpin

Professor Godfred A. Bokpin is an Economist and Professor of Finance. He earned his Doctor of Philosophy (PhD) in Economics from the Graduate School of Economics, Osaka University in Japan, Master of Philosophy Degree in Finance

and B.Sc. (Admin) in Accounting with First Class

Honours from the University of Ghana. Professor Bokpin combines three broad disciplines of accounting, finance and economics and the interrelations between them in his teaching and research that uniquely distinguishes his output. He was the Head, Department of Finance, University of Ghana Business School from August 2014 to July 2018. He was promoted to senior lecturer in 2010 after his two year probation in the University. Associate Professor of Finance in 2015 and Professor in 2018, bonds.



Ms. Shika Acolatse

Shika has over 18 years varied and rich experience in entrepreneurship/MSME development, training and management gained in Ghana and Tanzania. She has experience with linking SMEs to mentors and business angels as well as to financial service providers. She has successfully led

teams in the design and implementation of capacity building programs for the economic benefit of the food insecure regions in Ghana and has taught aspects of entrepreneurship to rural Tanzanian and Ghanaian youth.



Ms. Catherine Krobo Eduse

Ms. Catherine Krobo Edusei is a Ghanaian Entrepreneur, Founder and CEO of Eden Tree Ltd. Eden Tree is into distribution of fresh herbs, fruits, and vegetables to Supermarkets and Catering Firms in Ghana, and has been in food and agribusiness for the past 22 years. Catherine started her career as

a banker at the Saudi American Bank office in London where she worked for 10 years. She returned to Ghana in 1996 and started Eden Tree in 1997.



Dr. Seth Kofi Debrah

The experiences of the last four decades has nurtured Seth into an aspiring young Ghanaian who seeks to primarily advance Nuclear Science and Technology in Ghana and Africa at large. In 2014, he completed his Ph.D study in Nuclear Engineering after being was awarded an International Atomic

Energy Agency (IAEA) sandwich fellowship to study at the School of Nunclear & Allied Sciences-UG and the Universita di Pisa, Italy. His career path has seen him rise through the ranks to be a Principal research scientist with the Ghana Atomic Energy Commission (GAEC) where he was actively involved in the operation and utilization of the Ghana Research Reactor-1 (GHARR-1).



Mr. Maxwell Ampong

Mr. Maxwell Ampong is the Chief Executive
Officer of Maxwell Investments Group
(MIG). He is a Senior Partner at MIG's
investment arm headquartered in
Delaware USA, BlackMore Investments, a
trade and corporate finance boutique firm
established in 2005, committed to sustainable,

inclusive, long-term growth and transformation across the African continent. He has a Doctorate in Business Administration (h.c.) from the Maverick Business Academy London & Kingston Academy London. He attended Achimota School, University of Ghana, and London School of Business & Finance. His previous work have been as an Executive Consultant for Global Fiduciary Group in Dubai (UAE) and Taxify Ghana (now Bolt).



Mr. Felix Darko

Felix Darko is an experienced technology professional, product strategist, leader and entrepreneur passionate about leveraging technology to transform the industries and societies of Africa. Trained as an electrical and computer engineer, he founded his first tech company

in 2013; an e-commerce and logistics business focused on FMCGs and highend consumables. Since then, he has steadily transitioned from designing and building technology solutions to consulting for and advising over 100 technology businesses across Africa, helping them go to market, achieve product-market-fit and garner over \$2.5M in funding cumulatively.



Mr. Nana Yaw Owusu Banahene

Nana Yaw Owusu Banahene is currently the Ghana Country Manager for AZA Finance. Prior to that he was the Chief Operating Officer for Akaditi Ltd, a global Agile Services and Technology Company based in Accra, Ghana and London, UK. Nana Yaw has experience and key understanding in

strategy and business development, product management, sales, Finance and business operations. He has worked mostly in the banking and digital finance industry in Ghana and the UK. He has been a strategy and product consultant to several businesses in the financial services Industry in Ghana.



Ms. Nadia Zeine

Nadia Zeine is an agri-entrepreneur and an advocate for the promotion of agriculture in Africa. Nadia is educated in The Netherlands and The United Kingdom, starting in rural communities through agricultural projects, serving on revitalization projects, sustainable agriculture

training, and female empowerment interventions in Ghana. She is currently the co-founder and executive director of Volta Presentation Farms Co. Ltd, an agribusiness that combines sustainable agriculture with high-quality food processing standards exporting to Germany. She is also the founder of Unearthing Herbs, makers of Ghana's finest herbal teas and supplements, Guaman Infusions, distributed in over 130 outlets in Ghana and Nigeria.



Mr. Jeffrey Boakye Appiagyei

Jeffrey Boakye Appiagyei is an agricultural technology entrepreneur from Ghana witha passion for building sustainable agribusinesses in Africa and with a great positivedesire to make a positive impact in his society. Jeffrey holds a degree in Agricultural and Biosystems Engineering from

Kwame Nkrumah University of Science and Technology in Ghana. Jeffrey is the co-founder of SAYeTECH Company ltd. Where he currently is the Corporate Lead. Jeffrey is also the co-founder of two other companies TechSheltaand E-cooler ventures which he started with his other co-founders whiles in the the cooler ventures which he started with his other co-founders whiles in the university.



Ms. Regina Honu

Ms. Regina Honu is the CEO of Soronko Academy, a leading technology, coding and digital skills development center in Africa, pioneering the way for young people especially women and girls to realize their economic potential equipping them with the technical and soft skills they need

to attain dignified, fulfilling jobs and overcome the gender gap in technology.



Mrs. Maame Awinador-Kanvirige

Maame Awinador-Kanyirige is a consultant with Blackbridge Consulting Group.Ltd. Her areas of expertise are in International Trade Law, International Private Commercial Transactions Law, the Law of the Sea and International Relations. She received her bachelor's degree in Psychology

from the University of Pune, India and post graduate Honours degree in International Relations and Politics from the University of Cape Town. She went on to pursue an MPhil in International Law at the School of Advanced Legal Studies at the University of Cape Town.



Mrs. Dyann Heward-Mills

Dyann has over 20 years' experience working in the area of data protection and cybersecurity and has recently been appointed as an ethics expert for the European Commission in research and innovation She works extensively at C-suite level to build robust privacy and data protection

programmes and has embedded a culture of good governance, trust, and transparency within organisations. As well as advising on all areas of data protection law and compliance, Dyann is particularly known in the data protection arena for taking clients through the complexities and onerous process of Binding Corporate Rules (BCRs).



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Arthur Energy Advisors

Creating Value for the West Africa Energy Marketplace



wenty years ago, Arthur Energy Advisors (AEA) was established to provide services that optimized outcomes for the West Africa Subregion. It achieved this by contextualizing solutions to make interventions and investments more relevant and impactful specifically for the West Africa Energy Market.

The AEA team, a group comprising experienced, professionals covering critical fields including engineering, financial, legal, and regulatory specializations, were convinced that our combined technical expertise as well as knowledge of the Sub-region's history and cultures placed us in a unique position to offer high-impact solutions. Through our contribution to-date, we have demonstrated the capacity to better diagnose issues and provide solutions prioritizing the indigenous point of view for improved stakeholder buy-in and outcomes.

Twenty (20) years on, working and partnering with several sub-regional and international organizations, AEA has successfully delivered over fifty (50) projects across the West Africa Sub-region.

AEA's contributions to the energy sector includes:

- Loss Reduction for Distribution Utilities;
- Power Project & Investment Assessments for Private, Public, and Regional Clients;
- Electrification Planning & Execution for local and cross border power distribution;
- Facilitating Access to Funding for Electricity Access & Expansion Projects:
- Development of Energy Sector Regulations, Standards and Codes for national and regional actors;
- Technical, Commercial and Financial Appraisal of country/regional power generation and transmission infrastructure projects.

The AEA team wishes to thank our **partners**, **clients**, **suppliers** and **collaborators** for their trust and belief in our ability to continue to deliver excellent services to West Africa's Energy Sector.



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In the next 10yrs, AEA will focus more on using energy and technology as critical levers to promote national/regional economic growth and environmental sustainability in a manner that would expedite significant improvements in the lives of the people of West Africa... Join us!!!

Anything Energy at Any Stage, We Can Work with You

- Project Management & Execution
 Energy Strategy & Resource Planning
 Energy Regulation & Policy Development
 Investment Facilitation.

AEA Service Lines

(B) Project Definition & Develo

We provide customized solutions that situate the client, concepts, strategies and planning of projects within the local context to facilitate acceptability and effectiveness as well as expedite the project development process and realization of goals.

nt & Execu

We facilitate and manage projects for effective implementation using our professional / expertise and sector familiarity with local and sub-regional procedures, preferences and requirements to provide guidance to every project.

From the beginning of each project process, we work with our clients to understand their needs and represent their vision with suited accuracy and direction to best assure success.

(A) Energy Regulation & Policy Dev

We advise policy makers and private organizations on regulatory and policy development matters and contribute our input to their effort.

nent Facilitation

We work with clients from inception to finish, utilizing our expertise/knowledge and long standing relationships in diagnosing constraints. providing insight and strategic advice to guide energy sector investment.





Recognized Indigenous Energy Consulting Leader

The Right Experts & Expertise Exactly Where You Need The

Our experts have between them, more than 100 years of collective energy sector utility experience from working in several operational and senior technical level positions as well as executive and management positions in energy utilities and institutions in the West African Sub-region and globally. We have the breadth of expertise to address a range of technical, financial, institutional, and legal/policy issues. Our history and on-going work in the energy sector across the region ensure that our communication lines and collaboration with key stakeholders remain active.

We at AEA pride ourselves in designing for our Clients effective ways of accomplishing their goals that include the identification and adaptation of new approaches, processes, technologies, policies, and tools that efficiently address their needs.

Over its 20 years of existence. AEA has completed projects in 14 of 16 West African Nations, AEA's consulting experts are resident, active, and providing services in several West African Nations

more on using energy and technology as critical levers to promote nuttional/regional economic growth and environmental sustainability in a manner that would expedit significant improvements in the lives of the people of West Africa... Join us?!



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As well as exporting cocoa and cashew grown by more than 300,000 farmers, Olam also imports grains and rice, and has invested significantly in processing and food products for consumers including biscuits and tomato mix.

The company is comprised of a dedicated team of 1,392 employees and is committed to skills development and career opportunity.

ghana@olamnet.com

🏏 @olam

@ olamgroup.com





Unlocking mutual value in Ghana

Over the past 25 years, Olam Ghana has built a valuable portfolio as a leading agri-commodity and food company in the country.

Olam's success in Ghana has been based on delivering value to farmers, customers and consumers through best in class operational capabilities and a long-term commitment to develop Ghana's agricultural supply chains.

From procuring cashew in 1994 from just 16 Licensed Buying Agents – today the network extends to buying directly from more than 300,000 cocoa and cashew farmers and supporting many of them in sustainability programmes to improve quality, yields and income.

Olam Ghana owns and operates four manufacturing facilities and has launched dozens of consumer brands, including many market leaders in the country. Olam's presence is experienced in thousands of homes across Ghana through its foods products including tomato mix, biscuits, wheat flour and rice

Today, we cater to the region and provide direct employment to more than 1,500 people and have been named Best Company Employer by Association of Ghana Industries (AGI).



Diversifying our Generation Portfolio for Sustainable Power Supply

The Volta River Authority has, since 1961, harnessed the resources of the Volta River to provide electrical energy for industrial, commercial and domestic use in Ghana, as well as transportation, fishery and recreation.

Starting with a generation capacity of 588MW, VRA now operates close to

2,600MW from its hydro, thermal and solar plants.

VRA continues to diversify its generation portfolio by exploring cleaner, cheaper and renewable sources of power generation such as wind and solar energy to sustain power supply.



For further information, please contact The Chief Executive

Volta River Authority Electro-Volta House 28th February Road P. O. Box MB 77 Accra, Ghana

Tel: +233-30-2664841-9 Fax: +233-30-2662610 Email: ohiefx@vra.com оогрестт@уга.сот Website: www.vra.com



VOLTA RIVER AUTHORITY

The Volta River Authority (VRA) was established on April 26, 1961, with the mandate to generate, transmit and distribute electricity under the Volta River Development Act, Act 46 of the Republic of Ghana.

However, following the promulgation of a major amendment to the VRA Act, in the context of the Ghana Government Power Sector Reforms, in 2005, the VRA's mandate was largely restricted to generation of electricity. This amendment has created an enabling environment to attract Independent Power Producers (IPPs) into the Ghana Energy market.

The amendment also hived-off the VRA's transmission function into an entity, designated the Ghana Grid Company (GRIDCo), while the VRA's distribution agency, the Northern Electricity Department (NED), established in April 1987, has also evolved into the Northern Electricity Distribution Company (NEDCo), a wholly owned, stand-alone, subsidiary of VRA.

As a strategic player in the energy sector, the VRA has diversified its generation source from hydro generation and taken advantage of available and sustainable resources of energy; mainly natural gas, renewable energy sources (solar and wind) and liquefied petroleum products.

Currently, the VRA operates a total installed generation capacity of about 2436.5MW. The two hydroelectric plants at Akosombo and Kpong, have 1020MW and 160MW installed capacities respectively. This is complemented by a 1254MW thermal capacity at Aboadze, Tema and Kpone as well as a recently commissioned 6.5 MW and a 2.5MW Solar PV plants at Lawra and Navrongo respectively.

Through its subsidiary, the Northern Electricity Distribution Company (NEDCo), VRA also distributes electricity to the Upper East, Upper West, North East, Savannah, Northern, Bono, Ahafo, Bono East, parts of Oti, Ashanti and Western North regions.

In addition, as a power generator, the VRA, has over the years consistently demonstrated its social responsiveness through various interventions designed to enhance the socio-economic and physical wellbeing of the lakeside and downstream communities impacted by the operation of its two dams.

With the vision to becoming a "Model of Excellence for Power Utilities in Africa," the VRA through its diversification strategy is well positioned to deliver reliable and affordable power to electricity consumers in a sustainable manner.



THE REGION'S RELIABLE PARTNER IN INNOVATIVE FINANCING SOLUTIONS FOR AFRICA'S SUSTAINABLE DEVELOPMENT

SITTING AT THE HEART OF AFRICA'S FASTEST GROWING REGION, THE TRADE & DEVELOPMENT BANK HAS BEEN CATALYZING BILLIONS IN TRADE AND TRANSFORMATIVE PROJECTS IN EASTERN & SOUTHERN AFRICA AND BEYOND FOR OVER 35 YEARS.

INTEGRATING & ADVANCING THE REGION
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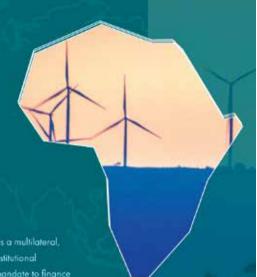








TRUSTED, INNOVATIVE FINANCIERS OF IMPACT IN EASTERN & SOUTHERN AFRICA



FACTSHEET

Established in 1985, the Eastern and Southern African Trade & Development Bank (TDB) is a multilateral, treaty-based, investment-grade development finance institution, with 40 savereign and institutional shareholders and assets of USD 6.7 bn. TDB serves 22 economies in its region, with the mandate to finance and foster trade, regional economic integration and sustainable development.

The consistent delivery of high levels of development impact alongside attractive financial returns have enabled TDB to position itself as a trusted and innovative partner to intermediate global and regional capital into the region it serves.

TDB PRODUCTS & SERVICES

TDB launched CERP in the wake of the Covid-19 crisis, with the objective to support its member states' efforts to combat and prevent the spread of the pandemic, and mitigate some of its more urgent socio-economic effects. More specifically, via CERP, TDB donates to its member states emergency supplies such as testing kits and PPE which are sourced locally, in the Bank's region.

Trade Finance

The range of products affered includes import and export financing, structured commodity finance, pre- and post-shipment finance, issuance of LCs, guarantees and bonds, invoice discounting, and supplier-focused working capital solutions including receivables purchase financing and other supplier finance-based solutions.

Project and Infrastructure Finance

The range of financing solutions offered includes project finance, corporate finance and leasing, and guarantees among others.

Other TDB Initiatives and Operations

- Syndications
- Export Credit Agency
- SME Programme
- The Eastern and Southern
 African Trade Fund ESATF
- Advisory Services
- The Trade and Development Fund (TDF) & TDB Academy
- Asset and Fund Management
- Agency Services

SHAREHOLDING

The Bank's membership comprises 22 Member States from across COMESA, EAC, SADC, and IGAD, 2 non-regional members, China and Belarus, as well as 17 institutional shareholders.

Among others, these include the African Development Bank [AfDB], African Economic Research Consortium [AERC], African Reinsurance Corporation (Africa-Re), Arab Bank for Economic Development in Africa (BADEA), Banco Nacional de Investimento (BNI, Mazambique), Investment Fund for Developing Countries (IFU, Denmark), Eagle Insurance (Mauritius), National Pensions Fund (NPF, Mauritius), National Social Security Fund (NSSF, Uganda), OPEC Fund for International Development [OPEC Fund), PTA Reinsurance Company (ZEP-RE), Rwanda Social Security Board (RSSB), Sacos Group (Seychelles) and Seychelles Pension Fund (SPF).

ORGANIZATIONAL STRUCTURE

The Bank is governed by a Board of Governors (BoG) comprised of shareholders' representatives and the Board of Directors (BoD). The BoD is responsible for the conduct and general operations of the Bank. The President is the Chief Executive Officer of the Bank and is responsible for the conduct and management of the Bank's day-to-day business.

Senior Management comprises the Chief Executive Officer, Chief Operating Officer, Chief Risk Officer, and General Counsel, and the Executives of departments including Lending Operations, Coverage, Treasury, Syndication, Portfolio Management, Credit Risk, Compliance Risk Management, Asset Management, Corporate Affairs & Investor Relations, Financial Management, Human Resources & Administration, and Legal Services.

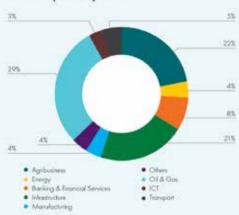
FINANCIAL HIGHLIGHTS (AS AT 31ST DECEMBER 2019)

In the past 5 years, thanks to the bold reforms undertaken in the Bank's governance and organizational structure, the establishment of centers of excellence in risk management, treasury, investor relations and human capital management, net profits, assets, equity, operating income, and partfolio size have all doubled.

Net Profit and Total Assets



Portfolio Exposure by Sector



- . Solid net profit growth with a 5-year CAGR of 14.5%
- ROE: 11.03%, ROA: 2.55% & NAV: USD 12,213
- Consistent improvement in asset quality, with an NPL of 2.33%
- Investment grade ratings: TDB's rating was upgraded to investment grade by Moody's and Global Credit Ratings (GCR) in 2017. In 2018, Fitch raised TDB's rating from BB positive to BB+ stable.

RECENT AWARDS

2020

- · African Bankers Awards: African Bank of the Year
- · GTR: Best Trade Finance Bank in Kenya
- · GTR: Best Trade Finance Bank in Ethiopia
- · TFG: Best Trade Financier in Africa

2019

- · EMEA Finance: Best Foreign Investment Bank, Kenya
- Africa investor (Ai): Regional Infrastructure Investment Initiative of the Year Award
- African Bankers Awards: African Banker of the Year 2019: TDB President and Chief Executive
- · African Bankers Awards: Infrastructure Deal of the Year

IMPACT

As at the end of 2019, with its robust ESG, adherence to IFC's Performance Standards and Equator Principles, and alignment with the African Union's 2063 Agenda and the Paris Agreement, half of TDB's portfolio directly and indirectly contributes to SDGs 1, 2, 4, 7, 8, 9, 10, 12 and 17, namely Napoverty, Zero hunger; Quality education; Affordable and clean energy, Good jobs and economic growth; Industry, innovation and infrastructure; Reduced inequalities; Responsible consumption and production; and Partnerships for the goods.





















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ABOUT GOIL

GOIL Company Limited (GOIL) is a Public listed Company. The company is ISO 9001:2015 as well as ISO 14001:2015 Certified. GOIL has as its subsidiaries, GO Energy, a Bulk Distribution Company Limited and GOIL Offshore Limited to cater for its upstream business.

GOIL's vision is to be a world-class provider of goods and services in the petroleum and other areas of the energy industry. The company's mission is to market quality petroleum and other energy products and services in an ethical, healthy, safe, environmentally friendly and socially responsible manner.

PRODUCTS AND SERVICES

GOIL is a market leader in additivated premium quality fuel (Super XP and Diesel XP) and has the largest and growing retail network in Ghana with over 400 stations. GOIL also supplies Mining Diesel to mining firms in the country

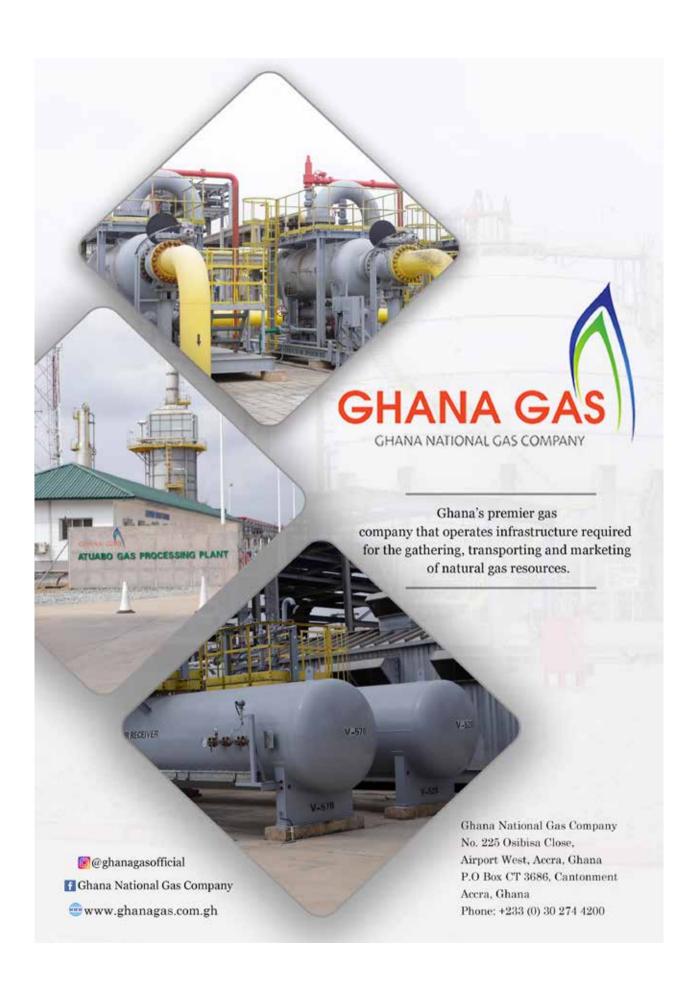
GOIL presently supplies MGO ex-pipe and RTW from three main ports, Tema and Takoradi Ports as well as the Sekondi Naval Base.

GOIL markets premium lubricants. Some of the lubes are blended locally based on ENI SpA (formerly Agip Petroli) formulation at the Tema Lube Oil Company Limited. The rest are imported.

GOIL supplies aviation fuel to major airlines (local and international). Strategic alliance has also been formed with ENI SPA on safety, training and other related issues.

GOIL is the leading LPG marketer in Ghana and aims at moving beyond the frontiers of Ghana to market and distribute energy products in West Africa. GOIL has begun the construction of a modern Bitumen plant that is likely to bring the cost of road construction down.

GOIL through its subsidiary, GOIL Offshore Limited, is partnering international Oil giant, EXXONMOBIL as a local partner in Oil Exploration and subsequent production of the Deep-water Cape Three Points.







Dr. Ben K.D. Asante CEO, Ghana Gas

CEO's VISION

Business Development

Proactive Infrastructure expansion and effective maintenance.

In order to remain in business, it is mandatory to invest in the facilities to ensure a safe, cost effective and reliable operation. this serves as a catalyst in our drive towards greater productivity and would have a rippling effect on partner agencies in other sectors, which would accumulate in greater economic output.

Human Capacity

Human capacity is one of the key elements of our work culture.

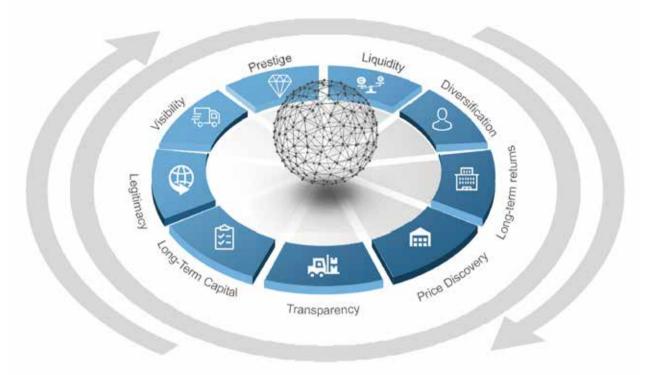
In view of this, education and training of employees is encouraged since it enhances their knowledge base, subsequently increasing productivity and giving competitive edge over similar companies in the market.

Community Engagement

The project-affected communities are important to the company; hence a strategic approach has been aligned to serve these areas.

Part of the engagement would be comprehensive effort on sharing skills and knowledge to maximize the potential of individual communities which may include: donations, partnership, employee volunteering and other social causes that will impact positively in these communities.

BENEFITS OF LISTING ON THE GHANA STOCK EXCHANGE



Secure long term capital to expand your business

GSE can facilitate the raising of long-term capital to help your business grow through the issuance of shares and bonds. Talk to us at the Ghana Stock Exchange, we bring companies and investors together.

Listing on the Ghana Stock Exchange provides a great source of long term capital for expansion and growth.

Companies enjoy improved credibility with both investors and potential creditors because of the high standards that must be met and maintained by listed companies;

Over GHS 5.4 billion have been raised by listed companies through issuance of shares and over GHS 12 billion raised through issuance of corporate bonds.



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EFFECTS OF ILLEGAL CONNECTION





- LOSS OF REVENUE
- DAMAGE TO ECG EQUIPMENT
- LOW VOLTAGE / POOR POWER SUPPLY QUALITY
- FIRE OUTBREAKS DUE TO USE OF SUB-STANDARD CABLES
- DAMAGE TO PERSONAL PROPERTY
- THREAT TO HUMAN LIFE

HELP FIGHT ILLEGAL CONNECTION!!

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RENEWABLE ENERGY LEADERS Floating Solar PV System installed on the Bui Reservoir Aerial view of the **Bui Generating Station** Initial 50MWp of the 250MWp Bui Power Authority Solar Farm connected to the National Interconnecte **Transmission System**

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 Bui Power Authority





The Bui Power Authority (BPA) was established by an Act of Parliament, BPA Act 740, 2007 with a mandate to plan, execute and manage the Bui Hydroelectric Project, now the Bui Generating Station (BGS).

This mandate was expanded in 2017 to explore renewable energy projects in line with the Government of Ghana's target of increasing renewable energy in the country's energy mix by 10% by 2030. To this effect, the BPA Act was amended in 2020 (Bui Power Authority (Amendment) Act, 2020) Act 1046 to enable BPA to develop its renewable energy and other clean energy alternatives in the country.

Our mission is to support socio-economic development through the utilization of natural resources for energy generation in a safe, reliable, and cost-efficient manner.

Our vision is to be the leader in the renewable energy industry in the sub-region. Our core values are defined by Safety, Commitment, Integrity, Innovation, Trust and Teamwork.

HIGHLIGHTS OF BPA'S RENEWABLE ENERGY ACHIEVEMENTS

As part of BPA's Renewable Energy drive, BPA explored opportunities that exists for technical complementation between the hydro-generation at BGS and solar PV production, to promote the development of a 250MWp hydro-solar-hybrid plant at the Bui Enclave including a 5MW Floating solar system; and also the opportunities in constructing micro and mini hydro generating plants on the many rivers within the country.

1. Tsatsadu Micro Generating Station

BPA in collaboration with Ministry of Energy, Energy Commission, United Nations Development Programme and the International Network on Small Hydro Power of China, designed and constructed the 45kW Tsatsadu Generating Station (TGS) at Alavanyo in the Volta Region. Experience from the construction of the Bui Hydroelectric Project was instrumental in the design and implementation of the first micro hydro plant in Ghana.

The TGS is a run-of-river scheme and did not require the formation of a reservoir to operate. It consists of a concrete diversion weir, an intake structure, diversion channel, a forebay, steel penstock, a powerhouse, and a transmission line to tie the electricity generated into the distribution grid. The weir diverts part of the river flow through an intake channel into the diversion channel. The diverted water goes through a 300mm diameter penstock to the base of the hill where the powerhouse (which houses the turbines and the generator) is located. The water drives the turbines and flows out through the tailrace channel and into the downstream of the waterfall.

The project, which was initially designed as a 30kW stand-alone system was upgraded to a 45kW grid-connection system with the procurement of a new 45kW capacity Asynchronous generator and new load controller to replace the existing 30kW generator and load controller.

The construction of the TGS was undertaken with local expertise. Young engineers of the BPA having obtained the required skills during the development of the 404MW Bui Generation Station undertook the construction of the 45kW TGS. This created the enabling environment for the transfer of acquired knowledge in the areas of design, development, and operation of Small-Scale Hydro Power Plants with the objective of transferring this knowledge to tertiary students, and industry players, in the quest to develop the other potential sites across Ghana. BPA intends to utilize the TGS as a practical tutorial plant for Engineering students across the country and the West African sub-region.

The micro-hydro plant, among other things, will draw tourists, students, and people from all walks of life to the plant. The Hohoe Municipal Assembly is also expected to benefit from the TGS as an addition to its tourists' products within the enclave.

2. 250MWp Solar Project

The first phase of the 250MWp commenced with a 50MWp solar plant, which was commissioned in November 2020 and connected to the national grid, the first solar to grid connection in the country. When completed, the 250MWp will be the first Hydro-Solar Hybrid (HSH) scheme in the subregion. The objective of the BPA HSH is to develop renewable energy that can operate during the day from the solar and from the hydro during the night. In this regard our Switchyard had been expanded to evacuate the 250MWp of Solar-generated power.

BPA's Solar project is made up of a control room with the capacity to accommodate and transmit 100MWp power generated from the plant, a 400-acre solar farm with the relevant electrical installation (ie. transformers, inverters, etc.), a 34.5kV double circuit transmission line from the solar control building to the BGS switchyard and an 8.7km road network within the farm.

3.5MWp Floating Solar PV

Also, the BPA has completed an initial IMWp of a 5MWp Floating Solar PV System on the Bui Reservoir. It is also the first of its kind in the West African subregion.

4. University of Ghana Solar Project

BPA is collaborating with the University of Ghana to develop a 2.5MW Solar farm at Legon. An MOU has been signed and feasibility studies are ongoing. The agreement grants BPA access to the project site, covering about 10 acres, to conduct feasibility studies on the project. The MoU covers the scope of work, design, and implementation plan. Apart from generating electricity, which will also be tied to the national grid, the project will also serve as a research centre for the University.

The feasibility studies are currently underway.

5.31kW Rooftop Solar PV and 1kW Wind at BPA Heights

BPA is in talks with prospective wind power developers for a collaboration to set up a pilot wind park with turbine capacity below 1MW. This will establish the technical feasibility and economic viability of wind power development in Ghana. The successful demonstration of the pilot phase will lead to scaling it up and further investment in wind power parks.

BPA, thus far, has in operation a wind turbine as its first pilot at its Accra office, BPA Heights, located at #11 Dodi Link, Airport Residential Area where it is hybridized with the existing solar plant to augment the power generation for the building. The power generated from the wind turbine is used to offset some of the power consumed at the premises.

Awards

Our awards include:

2021 – HESS Best Company in Employee Health & Wellbeing Initiative

2021 - HESS Team of the Year

2021 – HESS Manager of the Year- Mr. Chrisentus B. Kuunifaa

2021 – HESS Company of the Year

2021 - HESS CEO of the Year - Mr. Fred Oware

2021 – Outstanding Energy and Power Company of the Year – awarded by the Ghana -West Africa Business Excellence Awards

2020 - Energy Personality Award of the Year (Fred Oware)

2020 - Clean Energy Initiative of the Year

2020 – The Energy Company of the Year (Renewable)

2019 - Energy Company of the Year-Power - awarded by the Ghana Energy Awards

2018 – Industry Leadership Award – awarded by the Ghana Energy Awards

2017 – Emerging Energy Company of the Year – awarded by the Ghana Energy Awards

2015 – Implementation of Engineering Solutions – awarded by Ghana Institute of Engineers

2014 – Public Sector (State-Owned Enterprises) Organization of the Year – awarded by Ghana Institute of Engineers

2013 - Power Project of the Year - awarded by The Oil and Gas Year

PHYSICAL ADDRESS:

Tel: +233-302-522444/5

BPA Heights

Email: info@buipower.com

#11 Dodi Link, Airport Residential Area, Accra

POSTAL ADDRESS:

Bui Power Authority,

P. O. Box KD PMB 62

Kanda, Accra, Ghana

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OUR VALUES

INTEGRITY INDEPENDENCE TECHNICAL EXCELLENCE DIVERSITY & RESPECT

RESPONSIBILITY

OUR SERVICES

AUDIT | TAX | ADVISORY SERVICES BUT NOT LIMITED TO



GOVERNANCE, RISK, INTERNAL CONTROL REGULATORY, COMPLIANCE & CONSULTING

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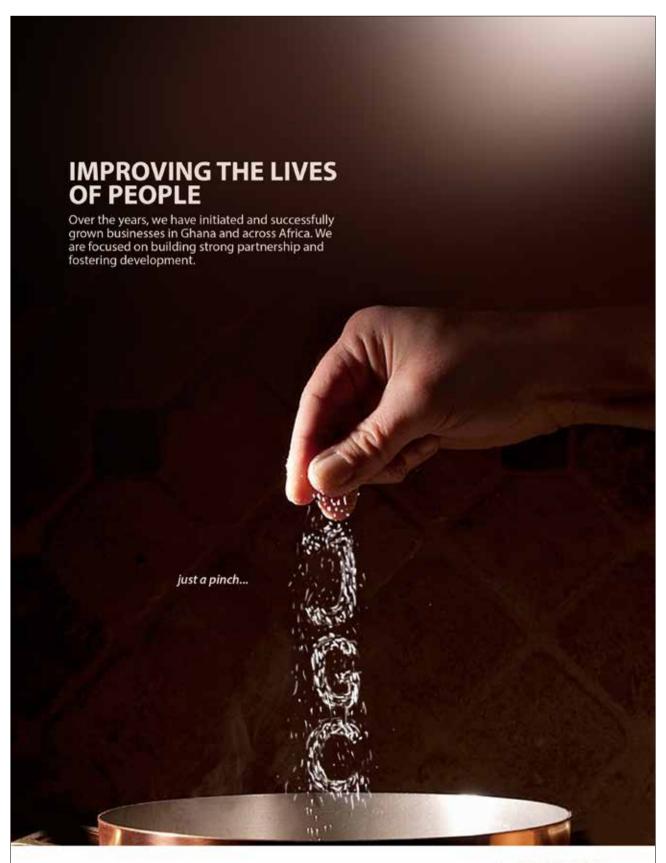


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The Future Flows Through Us

The West African Gas Pipeline Company Limited (WAPCo)

is a private company with both public and private shareholders. WAPCo owns and operates the West African Gas Pipeline (WAGP) developed to contribute to the accelerated economic growth of the West African sub-region. The WAGP provides a vital infrastructure linking four countries Nigeria, Benin, Togo and Ghana to natural gas supply sources for much needed power generation.

With a decade's experience of commercial operations, WAPCo is in a much-improved position to deliver needed natural gas supplies to customers in a safe and reliable manner into the next decade, thanks to the dedication of the OneWAPCo workforce and the support of key stakeholders.

A bright future of opportunities



West African Gas Pipeline Company Limited

Pioneering a cleaner energy region



WAPCo, a reliable partner in meeting Ghana's energy needs



This year marks 10 years of the West African Gas Pipeline Company Limited's (WAPCo) start of commercial operations and WAPCo's Managing Director, Mr. Greg Germani, reflects on a decade of safe operations and looks forward to the future with great optimism.

The West African Gas Pipeline Company Limited (WAPCo) owns and operates the West African Gas Pipeline (WAGP), a regional infrastructure linking natural gas resources to customers with a growing demand for cleaner and more efficient energy in the West Africa sub-region especially in Ghana

WAPCo's Managing Director, Greg Germani, highlights some recent achievements, that have placed WAPCo in an excellent position to fulfill the company's mission to transport natural gas from producers in Nigeria and Ghana to consumers in Benin, Togo, and Ghana in a safe, responsible, and reliable manner.

Completion of Takoradi to Tema Interconnection Project added Ghana gas supply to the network of gas sources

In collaboration with the government of Ghana and other partners, the Takoradi to Tema Interconnection Project (TTIP) was successfully completed in July 2020. Following the completion of TTIP, WAPCo averaged in the second half of 2020 over 83,000 MMBtu/day of natural gas transportation from the Western Region of Ghana to the Tema enclave to feed power plants to generate power.

With the successful completion of the interconnection project, WAPCo now has reverse flow capability and transports gas from the Western Region of Ghana from Ghanaian sources while maintaining its original transportation of gas from sources in Nigeria, thereby increasing the volume available for its gas off takers.

As part of the interconnection project, WAPCo's Tema Regulating and Metering Station (R&MS) expanded its delivery capacity in 2020 to 235 MMscfd from a previous capacity of 140MMscfd. In addition, WAPCo's Takoradi R&MS had a new process area added in 2019 with 225 MMscfd gas receipt capacity. In January 2021, WAPCo's Tema R&MS set a new monthly average gas delivery record of over 159 MMscfd and a new record one day peak of over 176 MMscfd with gas supplies from both Ghana and Nigeria.

"The strong collaborative support we get from governments across the four countries and our customers is setting us on a path to achieve success on the first phase of the ECOWAS vision for cleaner and more efficient energy across the West Africa region," says Mr. Germani.

WAPCo has a diverse national workforce across four countries of motivated workers and inspirational leaders providing safe, reliable, and efficient gas transportation services delivering a cleaner and more efficient energy source to customers in Ghana, Togo and Benin from regional gas supply sources in Nigeria and Ghana.

WAPCo successfully completed cleaning and inspecting its 569 km offshore pipeline stretching from Nigeria to Takoradi in Ghana. This periodic internal inspection of the pipeline, a regulatory requirement and in compliance with WAPCo's Pipeline Integrity Management System, provides critical information to verify the integrity of our system for continuing safe and reliable service. A collaborative effort of key stakeholders across Nigeria, Ghana, Togo and Benin allowed this effort to be completed safely and ahead of schedule.

Significant improvement in reliable gas supply from Nigeria to the WAGP

WAPCo's key business partner, the Nigerian Gas Company Limited (NGC), was able to mitigate issues on their Escravos to Lagos Pipeline System (ELPS) allowing them to lift on 1st November 2020 the prolonged force majeure on the ELPS, which had been affecting gas supply to the WAGP from the east. Due to the lifting of the force majeure, WAGP is in a better position to transport record volumes of gas to customers.

With the improvement in gas supply from Nigeria, the completion of TTIP in Ghana and the growing demand for use of gas in power supply in Ghana, Togo and Benin, the WAGP was able to set a new record on monthly average gas deliveries to customers across the pipeline of over 178 MMscfd in January 2021.

"WAPCo will be the first to admit as we celebrate 10 years of commercial operations that the first decade was not easy. Thanks to the determination of our talented workforce and collaborative efforts of our key stakeholders, we see marked improvement in the new decade and a clear path to being a world-class pipeline company in a unique region of the world."

"Additionally, our shareholders from Chevron, Shell, the Nigerian National Petroleum Company (NNPC), and Volt River Authority (VRA, a Ghana power company) provide us a diverse and wide ranging background of Subject Matter Experts (SME) support in sharing best practices and guidance on achieving in our vision with regular contact throughout the years," says WAPCo MD.

Partnering host communities for social development

 $\hbox{WAPCo believes in fostering mutually beneficiary relationships with all key stakeholders. In line}\\$

with its commitment to deliver long-term benefits for all stakeholders, the company in partnership with its host communities, since 2006, has undertaken some significant social investment programmes aimed at developing these communities.

By 2009, WAPCo had commissioned a number of projects in Nigeria, Benin, Togo and Ghana, which were not imposed but well researched and discussed with beneficiary communities in these countries.

WAPCo's social investments in its 54 host communities across Ghana, Togo, Benin and Nigeria, focus on Health, Education, Water and Sanitation, and Training (capacity building).

One of the earlier projects commissioned in Ghana in 2009 was at Kpone, near Tema. To ensure that education did not suffer due to the lack of accommodation for skilled tutors transferred to the area, WAPCo constructed and handed over to that community, residential accommodation to serve as transit quarters for newly posted teachers to the Kpone Community.

Some other investments, include the construction of a maternity ward at the Tema Manhean Health Center, which has been very beneficial to the women within the community. Prior to the construction of the ward, expectant mothers sometimes had to share facilities with males on admission.

The company also organizes regular health check and screening for host communities.

WAPCo's livelihood programme

A decade down the line, WAPCo is still keen on investing in host communities in sustainable ways that ensure that it covers brilliant but needy young people in its host communities. Its livelihood programme has two legs; a scholarship scheme and the Community Youth Enterprise Scheme (CYES). The programme provides young persons in the company's host communities, who have completed basic education but cannot pursue further studies due to financial constraints, the opportunity to pursue their dreams of further education or training.

Under the CYES, these young persons have the chance to learn a trade of their choice in recognized vocational and technical institutions in the country that has the capacity to impact the skills.

The scholarship scheme, which previously supported brilliant but needy students to obtain secondary education become redundant following the introduction of government's Free Senior High School policy. Still committed to the development of education in the host communities, WAPCo reviewed and re-packaged the scheme and now supports brilliant but needy students within its host communities to pursue education at the tertiary level.

Fact sheet

- The Total beneficiaries of the Livelihood Support Program for Ghana is 447 (250 Males and 197 Females) as of July 31st 2021.
- 108 are beneficiaries under Community Youth Enterprise Scheme
- 73 of CYES beneficiaries have graduated and been provided with start-up tools
- Total number of students under scholarship scheme is 339 (174 males and 165 females).
- WAPCo has spent GH¢4,156,785 on the Community Livelihood Programme in Ghana.

Operational Excellence and Safety: Achieved nine million workforce hours without a recordable incident

WAPCo's continued focus on Operational Excellence and a strong safety culture allowed it to achieve zero recordable incidents for the past 7 years and over 9 million workforce hours without a recordable incident, helping to protect our workforce and the communities we operate in.

WAPCo is engaged in continuous improvement to ensure reliability and safe operations and is embarking on a number of reliability, efficiency and improvement programs to further position the WAGP to remain relevant to the needs of its customers.

WAGP Background

The WAGP (West African Gas Pipeline) was developed to contribute to the accelerated economic growth of the West African sub-region and currently provides vital infrastructure linking four cities, in Togo (Lome), Benin (Cotonou) and Ghana (Tema & Takoradi), to natural gas supply sources that provide natural gas for the needed power generation required to complement other energy generation sources.

This year, 2021, marks ten years' of WAPCo commencing commercial operations. While it has not been without challenges, these were to be expected of a project as complex as the WAGP. WAPCo has been flexible over these 10 years and together with its shareholders have adapted the pipeline to the growing and changing needs of its stakeholder countries.

With a decade of commercial operations and a strong start in 2021, WAPCo is in a much-improved position to deliver needed energy supplies to customers into the next decade thanks to the dedication of the OneWAPCo workforce and the support of key stakeholders on the WAGP project.



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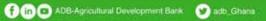
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