

WEDNESDAY, OCTOBER 3, 2018

DAY OF GERMAN UNITY 2018



GERMANY

AND GHANA

PARTNERS FOR THE FUTURE



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Interview

with German Ambassador to Ghana,
Christoph Retzlaff

His Excellency Christoph Retzlaff spoke to the B&FT about this year's Day of German Unity and how Germany-Ghana relations are growing stronger.

Q. What is the significance of the German Unity Day Celebration?

It is our national day and the most important day in recent German history because it celebrates German reunification. It has a great importance for the people of Germany as it marks the reunification of a divided country and a divided people. So, it is a moment of immense joy and also gratefulness that we were able to achieve German unity in the international framework.

I should also add that this day has an importance not only for Germans but also for Europe and the world. The importance for Europe is that the division of the continent after the Second World War could be overcome as a consequence of the reunification of Germany.

We saw a united Germany and 15 years later a united Europe when most of the Eastern and Central European states were admitted into the European Union in 2004. This marked the end of the partition of Europe and that of course also in a way changed the world.

Q. What are you hoping to achieve in celebrating the German Unity Day in Ghana?

By celebrating the day of German Unity here in Accra, we hope to share our joy about the unification with our Ghanaian friends and with our international partners. We also want to express our gratitude to our international partners who made it possible for Germany to be reunited; and I am talking especially about Russia, the United States of America, the United Kingdom and France which were very helpful in this respect.

Q. How can both Germany and Ghana leverage on it?

The history of German reunification is a good example of what can happen if people take their destiny and history into their own hands and proceed peacefully to change the world positively, because that is how the German reunification and the tearing down of the Berlin wall actually started. People in East Germany peacefully demonstrated and showed the former East German regime that their time is over and that they want to be free and take their destinies into their own hands. Freedom prevailed- that is the message still for today.

Q. How do you intend to deepen



relations between these two countries?

German-Ghanaian relations are stronger than ever. Last year we celebrated 60 years of diplomatic relations between the two countries.

In December last year we had the German President Mr. Frank-Walter Steinmeier visiting Ghana.

We also had the German Chancellor Dr. Angela Merkel visiting Ghana a few weeks ago and it was the first visit by a

German Chancellor since 2004; this underlines the importance and the renewed strength and quality of our relations. And we are determined to continue on this path and to further deepen and strengthen our partnership.

Q. Which specific areas have Ghana and Germany cooperated in over the years?

We have basically cooperated on all major issues; we have a strong political dialogue,

we have very close and trusted relationship between the leaders of the two countries, President Akufo-Addo and Chancellor Merkel. They have already met four times since 2017; we also have quite a substantial cooperation in the field of business, investment and trade, in development cooperation and in culture and science.

Q. How useful has this cooperation been to each other?

I think both countries have profited. We want now to bring more investment to Ghana. That is the aim of the G20 Compact with Africa, initiated by the German G20 presidency in 2017 and of our bilateral Reform and Investment Partnership. We see encouraging signs for investment. The German car maker Volkswagen is planning to start an assembling plant here in Ghana, which will be a huge boost for Ghana and for our bilateral relations.

We have also signed a MoU regarding the setting up of a pharmaceutical company in Ghana which would produce vaccines for the Sub-Saharan Africa (SSA) market. This will be an important step because to the best of my knowledge, there is no company within the region producing vaccines. All the vaccines in SSA have to be bought for high prices on the international market, so having the factory here would bring about a positive impact in the sub-region.

There is so much potential for the two nations to explore in order to further strengthen their relations. Other areas we are working on include culture, where we have about 400 Ghanaian students going to German universities every year. We are determined to increase this number in the near future.

We also have about 100 German scientists and students coming to Ghana to study here. And we have a couple of schools where the German language is being taught in Ghana; a German Department was recently established at the University of Winneba.

In the area of development cooperation, Germany is active in three areas; first is sustainable development, second is agriculture and third is good governance. These are very important sectors for the development in Ghana and we are one of Ghana's most important partners in this respect.

Interview with German Ambassador to Ghana, Christoph Retzlaff



Continued from page 2

Q. What is the current volume of trade between Ghana and Germany?

We are doing about 500 million to 550 million. It is not as big as it should be, but I see a lot more potential in there. We are working hard to increase our trade volumes.

I would however say that trade is not the most important thing; the most important for Ghana and for our economic relations now is investment.

Investment is important because it creates jobs for the Ghanaian people, it gives them a perspective and we see very encouraging signs. As I mentioned earlier, a lot of German companies, especially global players like Volkswagen, the pharmaceutical company among others are looking at investment projects in Ghana and this gives me hope for the future.

Q. How have German companies been performing in Ghana?

From the information I have gathered, they are doing quite well and it is interesting to note that a couple of these German companies are not only coming to Ghana but they chose Ghana as the hub for their business in the whole of West Africa, which is very important. We have seen a couple of German global players, for instance in logistics like Hapag-Lloyd coming here, opening their regional offices, which is very important for Ghana because if Ghana is successful in positioning itself as a business hub in the ECOWAS region, there will be a lot of potential in the future and that is what we are trying to support. But there remain also challenges of course: local content, corruption and bureaucratic procedures.

Q. What is the contribution of German companies to the economy of Ghana?

Obviously, they are actively involved in the sectors that are important for the economy of Ghana and the industrialisation agenda. They of course create jobs but to repeat this very important point, the game changer will be if we bring in more German companies to invest in Ghana because this will create the needed jobs for the development of the country.

Q. In your estimation, where do you see Ghana and Germany relations in the next 5 years?

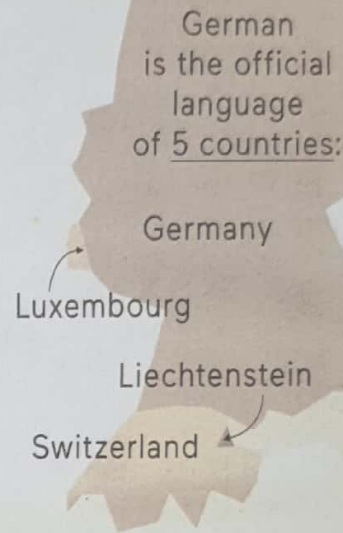
I think we have reached a very good level, a very good stage in our partnership and we are planning to even increase our partnership. One specific example was when Chancellor Merkel was accompanied by our Minister for Economic Cooperation and Development during her visit to Ghana and it was announced that there are plans to start a programme here to provide vocational training for about 25,000 young Ghanaians in the next two years.

About 9 months ago, we opened a new cooperation project between the University of Ghana, Legon and the German University of Freiburg that will create a new centre for Advanced African Studies. And this also shows that we are looking at the field of culture and university cooperation to strengthen our friendship and partnership.

German Unity Day (Tag der Deutschen Einheit) is annually held on October 3 to mark the anniversary of the nation's unification. It remembers when the Federal Republic of Germany and the Democratic Republic of Germany united to create one single, federal Germany on October 3, 1990.

most taxis in Germany are mercedes.

Germany is the eu's largest economy



Germany has 10,705 public and research libraries

German is spoken by over 100 million people worldwide

FActS About German

the first printed book was in German.

universities in Germany have very low or no tuition fees

the christmas tree (tannenbaum) tradition came from Germany

German is the third most commonly taught language worldwide

569
number of Ghanaians supported by scholarships of the German Academic exchange Service in 2017

ma

Best Congratulations to The Government and the people of Germany
as you celebrate 28 years of German Unity



Happy

UNITY DAY

3rd October

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Delegation of German Industry and Commerce in Ghana (AHK Ghana)



Delegation der Deutschen Wirtschaft in Ghana
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Fax: + 233-302631684
Website: www.ghana.ahk.de
Email: info@ghana.ahk.de

Part of the worldwide German Chamber Network (AHKs), the Delegation of German Industry and Commerce in Ghana (AHK Ghana) is one of 140 locations in 92 countries around the world. Our goal as AHK Ghana is to sustainably enhance the economic activities between Germany, Ghana and other West African countries (Mali, Benin, Ivory Coast, Togo, Senegal, Burkina Faso). We are your #PartnerBeyondGhana

We offer a vast range of services through our DEinternational Department and our Competence Centre for Energy & Environment.

• DEinternational Department

DEinternational is the umbrella for all service activities of the AHK offices worldwide. With our knowledge and strong influence extending far beyond national borders, we provide a high-quality product portfolio, efficient and effective market entry support to

promote bi-lateral trade between Ghana, other West African countries and Germany. Our services include providing up-to-date market information, organising trade shows and delegation trips to explore business opportunities.

• Competence Centre for Energy & Environment

We support you in scaling the impact of sustainable energy solutions and pioneering environmental technologies in the solar, wind, bioenergy, waste management, water and energy efficiency sectors. We are committed to building a more sustainable future and to achieve this, we offer advice and support services to German and West African companies looking to expand their business through market studies, trade information, private and public stakeholder consultation, facilitating fact-finding missions, seminars, workshops and B2B meetings.

C. WOERMANN GHANA LIMITED



C. WOERMANN

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C. WOERMANN (GHANA) LIMITED is a technical trading and service company which was established in Ghana in the year 1954. Today our activities include Power Generating Sets, Heavy and Light Construction Equipment, Forklifts, Industrial Machinery, Power Tools, Truck and Trailer Components, Tyres as well as equipment for Transport, Agriculture and Forestry.

The company's head office is located in Accra, we operate a branch in Kumasi plus various tyre service centres in the country. As service is a vital part of our

activities we organize regular trainings for our staff in-and outside Ghana. This enables us to provide coaching and on-site demonstrations to our business partners. Today we keep 95 highly qualified and motivated people employed.

The close collaboration with the industry in Germany and Europe respectively allows us to offer high-end quality and value-for-money solutions.

We are proud to be part of the Ghanaian-German success story.

DHL GLOBAL FORWARDING



Africa has one of the highest growth potentialities and Ghana is one of the fastest growing economies in this continent. DHL Global Forwarding (DGF), Global leader of the freight forwarding industry believes in Ghana's bright future and still investing in its Ocean, Air, Road, Customs Clearance and Warehousing activities for several reasons: peaceful environment, politically stable, GDP growing over 7%, commodities and minerals

strong producer, myriad opportunities. Ghana is the second Africa's biggest Gold producer and second largest Cocoa producer, also rich in diamonds and Oil reserves.

DGF presence opens up its network of 220 Countries to the companies doing business in Ghana.

Ghana is leading the pack of top ten growing economies in Africa with an impressive over 7% GDP growth. Ghana is

also becoming a trans-shipment hub for West Africa supported by the expansion works being done in Tema and the proximity of Takoradi to the regional borders hence making it very well positioned for us.

On the downside DHL Global Forwarding has been actively providing services to the oil and mining industry which is now facing huge constraints imposed by the recently enforced local content policies.

CONTINENTAL TIRE WEST AFRICA



Continental Tire launched its West Africa division in 2016 with the focus on developing the regional market, expanding its footprint and offering an improved range of products and customer services. As part of its African Dawn initiative, the establishment of the Continental Tire West Africa legal entity in Accra, Ghana, recognised the growing importance of Africa within the global economy, and the anticipated expansion of West Africa markets.

As one of the world's top four tyre manufacturers, Continental has an important role to play in developing the industry across Africa by expanding our footprint, increasing the range of products available to our customers, as well as delivering improved customer service and support. The Sub-Saharan Africa region is covered by Continental Tyre South Africa, but West Africa

needed a dedicated approach due to the complex and highly competitive nature of these markets. CTWA enables us to achieve this by expanding our distribution channels, improving our range and availability of products, targeting new business opportunities in the fleet, rental, government, ports and mining sectors, and having a dedicated team based in Ghana to drive this process.

At Continental we understand that despite the globalized economy, each market has its own rules. This is why we develop the appropriate solution for each market and each vehicle on the basis of our high-quality standards, regardless of where it is produced. We are where our customers are. So, we are always nearby, worldwide and able to respond specifically to different demands and needs.

Ghana's 1st International Education Exhibition & Idea Factory

29 NOV - 01 DEC '18

La Palm Royal Beach Hotel | Accra, Ghana

Exhibition | Creative Corners | Trainings | Seminars | Lifestyle Events



As part of efforts to promote and enhance such economic activities between Ghana, Germany and other West African countries, The Delegation of German Industry and Commerce in Ghana (AHK Ghana), the Konrad Adenauer Stiftung (KAS) and the Finanzgruppe Sparkassenstiftung / Internationale Kooperation are organizing the maiden edition of educataGhana 2018 Exhibition and Idea Factory scheduled to take place from the 29th November to 1st December 2018 at the La Palm Royal Beach Hotel.

educataGhana is Ghana's first international education exhibition and idea factory which covers all the major areas of education; basic, higher, technical, vocational and professional education and training.

Who can attend?
Pupils, Students
Professionals
Private educational Organisations
Governmental educational Organisations
Stakeholders with an interest in education

What educataGhana 2018 has to offer
Exhibition
Creative Corners
Finance & entrepreneurial training, CV writing, etc
Job fair
Seminars

Admission to the event is free but participants are required to kindly pre-register online at www.educataghana.com/register

Don't miss this opportunity to learn more about developing trends and innovations in the education sector for Ghana, Africa and worldwide.

#educataghana #empower

Learning German in Ghana

German Swiss International School – Accra

The German Swiss International School is one of the 140 recognized German Schools Abroad which the Federal Republic of Germany founded, together with local school associations in order to promote the German language and culture.

As an "Accredited German School Abroad" which is part of the network of German schools abroad, we offer our pupils a wide range of educational offers from kindergarten to the equivalent of the O-Level school leaving certificate, as well as the Cambridge certificate. The school has a history of over 50 years. After a time characterized by changes, the school has currently developed into an international German school with pupils from various international backgrounds.

The history of the school dates back 50 years. The continual work on the further development of school, led to the school receiving the seal of "Excellent German School Abroad" in 2016 which was handed over by the president of the Federal Republic of Germany.

We are proud of our really nice, green school compound, the well-furnished classrooms and subject rooms, a wide range of extra-curricular activities in sports, music, theatre and science and a team of teachers who are competent and engaged.

Goethe-Institut Ghana

Goethe-Institut Ghana, one of the numerous German Cultural Centres all over the world, has since its establishment in 1961 been providing an enabling environment for intercultural dialogue, engagement with artists and knowledge of the German language.

The language department provides German language skills at various levels to students who want to further their education in Germany, people who want to join their families in Germany and those who wish to pursue a career with German companies and



Photo: Students at the DAAD Information Centre Accra

organizations in Ghana.

Over 4,000 Ghanaians have benefited from German language courses offered by the Institut over the past five years. Tuition times are quite flexible, which by and large enable all manner of students and workers to find suitable lessons.

It equally supports German clubs in selected senior high schools thereby taking the learning of German language directly to students. Indeed, a number of high schools have benefited from a Partner Schools for Future project, which supports the teaching of German", added Eva Asante, head of the language department.

The library is stocked with books on politics, history, literature, religion, applied sciences, architecture and other disciplines in English and German as well as audio visual facilities to aid in research and the learning of German language. It also has in stock movies, games, magazines and newspapers.

The DAAD – "Change by Exchange"

Since it was founded in 1925, the German Academic Exchange Service (DAAD) has funded around two million scholars in Germany and abroad. Its activities go far beyond simply awarding grants and scholarships. The DAAD supports the internationalisation of German universities, promotes German studies and the German language abroad, assists developing countries in establishing effective universities and advises decision makers on matters of cultural, education and development policy.

In 2016, more than 131,000 German and international scholars worldwide have received funding from the DAAD – making it the world's largest funding organisation of its kind. The funding offers range from a year abroad for undergraduates to doctoral

programmes, from internships to visiting lectureships, and from study visits to assisting with the establishment of new universities abroad. Independent selection committees made up of volunteer university staff decide on the funding.

The DAAD is represented in Ghana by the Information Centre Accra (IC) which was established in October 2000. Since its establishment the IC has offered advice and information on all matters related to studying and doing research in Germany to thousands of Ghanaians and other West-Africans. The IC offers information sessions every first Thursday of the month at 4pm which are open to everyone. Individual consultations can be booked on www.daad-ghana.org. All services are free of charge.

Learning German at Ghanaian institutions

University of Education Winneba (UEW)

The UEW offers B.A. courses in German Language Education as major or second area subject on two campuses in Winneba and Ajumako. Students can learn German and study to become teachers with state-of-the-art teaching methods and an international team of highly qualified lecturers.

Further information: 054 7243520 or german.winneba@gmail.com

Ghana Institute of Languages (GIL)

The GIL, with its campuses in Accra and Kumasi, is a tertiary institution that offers proficiency courses in German. Students acquiring a Bachelor's Degree in Translation can also study German as a second language.

Further information: www.gil.edu.gh

University of Cape Coast (UCC)

The German Club of UCC is very active and offers a German proficiency course to interested students.

Further information: 054 9892794

Testimonial by Mrs. Christine Bonsu, DAAD alumna in the EPOS scholarship scheme



Photo: Christine Bonsu (c) Scania

My passion and keen interest in my research area began during my Bachelor's Degree at Kwame Nkrumah University of Science and Technology (KNUST) in the field of Development Planning in 2011. After a successful completion I was awarded a scholarship by the Deutscher Akademischer Austauschdienst (DAAD) to pursue an International Joint Master of Science in Regional Development Planning and Management (SPRING) with the Technical University Dortmund in Germany and its partner universities in Africa, Latin America and Asia.

Even though I had mixed feelings about it before my stay in Germany turned out to be a great experience. I arrived in Germany in winter 2013 and first joined a German Language course for six weeks before I commenced my Master programme.

Studying in Germany was a great milestone in my academic life and has really impacted my life positively. My stay in Germany offered me an international exposure to build on my existing

knowledge in a holistic manner. Experiencing the effective & efficient transport system in Germany whetted my appetite to do extensive research on sustainable transportation to help improve the transportation sector in Ghana and other developing and emerging economies in Africa.

Amidst all the serious academic work I also enjoyed the 'fun part' of travelling around Germany and other European countries for relaxation and site seeing and the parties with other SPRING students and their families & friends together with the lecturers in TU Dortmund.

Back in Ghana, I am putting the skills I acquired to use in my position as the Sustainable Transport Solutions Manager for Scania West Africa Ltd. in Accra. My main responsibility is to implement the best practice low carbon bus and truck sales way of working in West Africa.

Recently I was selected for another scholarship to deepen and broaden my expertise: In October 2018 I will start my PhD studies at the DLR Institute of Transport Research in Berlin, Germany.



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**HAPPY
GERMAN
UNITY DAY.**

ALLIANZ GHANA WISHES THE GERMAN
REPUBLIC A HAPPY 28TH ANNIVERSARY OF
GERMAN UNITY.

Goethe-Institut Ghana – Over Sixty years of cultural dialogue



Photo: Mrs. Anne Eberhard, Director of Goethe-Institut Accra

Goethe-Institut Ghana, one of the numerous German Cultural Centres all over the world, has since its establishment in 1961 been providing an enabling environment for inter cultural dialogue, engagement with artists and knowledge of the German language.

This has been largely achieved through a comprehensive provision of information on the cultural, social, political life in Germany through films, books, magazines, exchange programmes and academic discourses.

Located in the leafy environs of Cantonments, a suburb of Accra, the Institut boasts of an outdoor multi purpose space, library, café, comfortable classrooms and a cozy balcony, which hosts small scale events while serving as a studies point for German language students.

"In collaboration with local partners, we have over the past few years initiated and executed diverse cultural programmes that reflect the contemporary situation in Ghana while creating a facilitating atmosphere for dialogue, discussion and intellectual exchange" said Anne Eberhard, director of the Institut.

These include Goethe-Abansuro (night of solo / duet acoustic music sessions), screening of German / African film series, poetry performances, book readings, literature festivals, film conferences, art exhibitions, diverse arts projects and empowerment workshops.

The language department has provided German language skills at various levels to students who want to further their education in Germany, people who want to join their families in Germany and those who wish to pursue a career with German companies and organizations in Ghana.

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The library is stocked with books on politics, history, literature, religion, applied

sciences, architecture and other disciplines in English and German as well as audio visual facilities to aid in research and the learning of German language. It also has in stock movies, games, magazines and newspapers.

A number of local and international projects that encompass various persuasions have been organized this year. These include a "Stretched Terrains", a mobile museum project that involved a number of West African artists traveling from the Nigerian capital Lagos to Dakar (Senegal) for the 2018 edition of Dak Art Biennial.

Others are "PaGya," a literary festival, which featured writers from many parts of the world, an exhibition titled "African Modernism

– Architecture of Independence" and "Enter Africa", a project on gaming and gamification, which is being held in several other African countries.

"I have the future of Accra at heart and it was insightful to learn about gamification and game design thinking. The Ghana Enter Africa team is using this concept to create awareness about sanitation in the city" said Prince Andrew Ardayio, who is scheduled to take part in a related project in the Ethiopian capital Addis Ababa.

"The festival managed to bring local and international writers together for interaction and possible collaboration while establishing a framework for future literary

events throughout the African continent", continued Dr. Martin Eglewogbe, director of the PaGya Literary Festival.

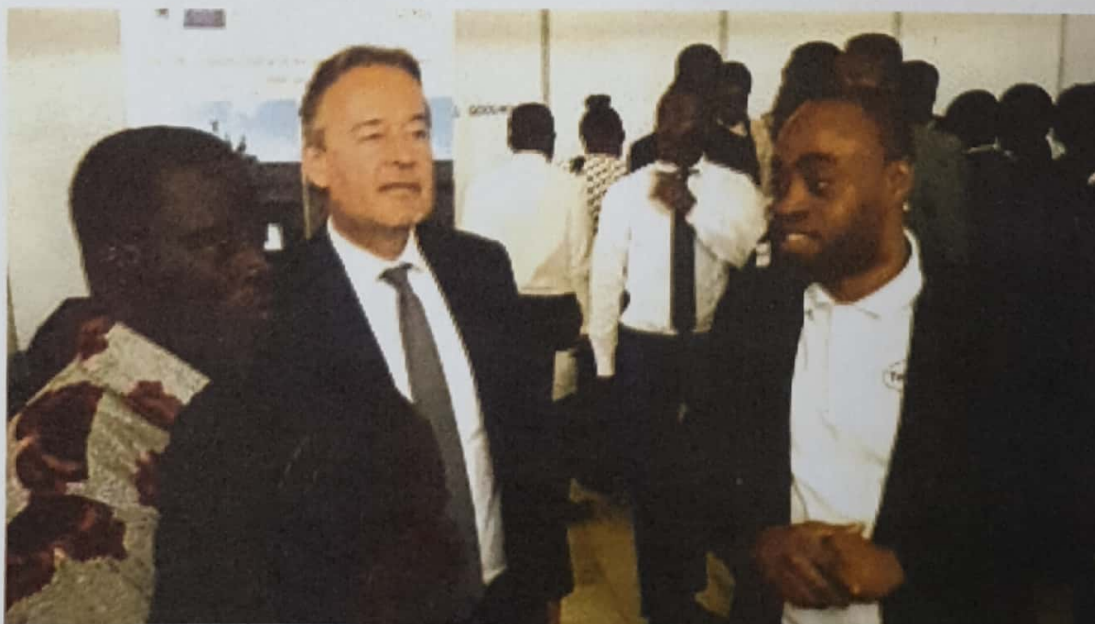
"Various challenges and problems encountered in crossing borders during the long trip to Dakar have brought fresh ideas and inspiration for my work as an artist. These experiences will continue to show up in my work" added Ray Agbo, a Ghanaian sculptor who participated in the Mobile Museum expedition to Senegal.



Photo: Emeka Udemba, curator of Stretched Terrains during a lecture at the Goethe-Institut in Accra

Mobile Museum expedition to Senegal.

Ghanaian-German Job Fair hosted in Accra



The Ghanaian-German Centre for Jobs, Migration and Reintegration in partnership with the Ghanaian Ministry for Employment and Labour Relations organized its first job fair in Accra from 3 to 4 September 2018.

In view of the prevailing mismatch between academia and labour market demands in Ghana, job seekers are often not well groomed – even when opportunities avail themselves. As a result of this, many young people see themselves compelled to look for

opportunities beyond the shells of the country, many of them falling prey to illegal migrant networks who promise them non-existing opportunities in Europe. Consequent to this lack of information and awareness Ghana has lost many of its youthful brains

which is affecting the human resource base for national development.

To provide a response to this problem, the Ghanaian-German Centre for Jobs, Migration and Reintegration, a component of the global Programme Migration for Development – commissioned by the German Federal Ministry for Economic Cooperation and Development and implemented under the auspices of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) in collaboration with the Ghanaian Ministry of Employment and Labour Relations – organized its first job fair in Accra on 3-4 September.

The goals of the job fair were to give job seekers insights on the job market and guidance, for instance regarding application documents or job interviews. During the opening ceremony, the Minister for Employment and Labour Relations, Mr Ignatius Baffour-Awuah, encouraged all young people: "Let us stay in our country, build our country and take advantage of opportunities here".

The job fair was about to contribute to the objective of tackling unemployment, especially among the youth in Ghana, complementing government efforts of reducing youth unemployment.

The first edition was supported by 30 companies and visited by 300 participants. The next job fair is supposed to take place in the beginning of 2019.

For more information, please visit www.giz.de or contact us at giz-ghana@giz.de.

On the Occasion of the 28th Anniversary of German Unification, the Ghanaian-German Economic Association (GGEA) extends our best wishes to the President and the people of the Federal Republic of Germany

GHANAIAN-GERMAN ECONOMIC ASSOCIATION



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GGEA
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In partnership with Village of Hope since 2017.

siemens.com



Day of German Unity 2018



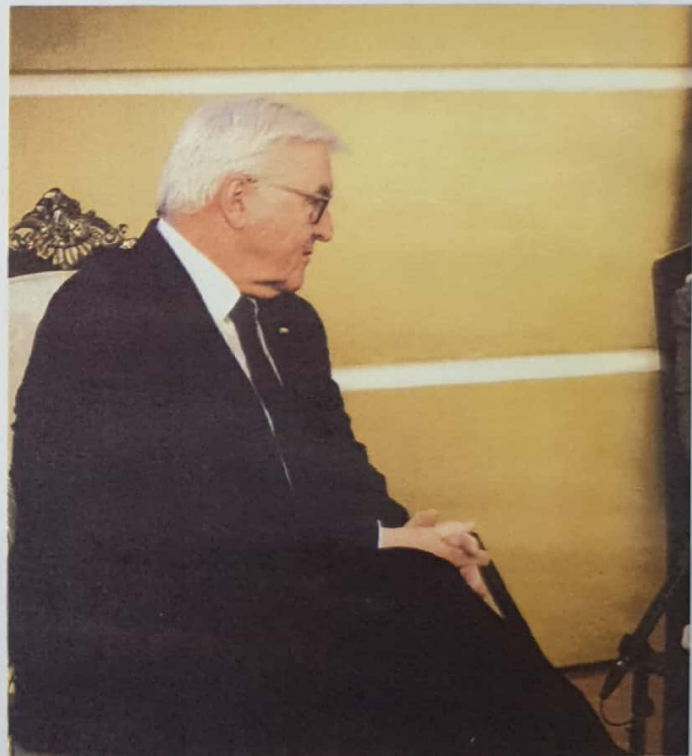
Ambassador Christoph Retzlaff - Day of German Unity Celebration 2017



Head of cultural section Mr Helge Sander with university Students at Winneba Univ



Ms. Felgenhauer of the German Chamber of commerce (AHK) at the German Day in Winneba



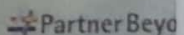
Bilateral talks between German President Steinmeier and President Akufo Addo



Signing of the Reform Partnership by Hon. Ken Ofori-Atta and the German Deputy Min. for Economic Cooperation and Development, Friedrich Kiitschelt

GERMANY - GHANA

FACILITATED BY THE DELEGATION OF GERMAN INDUSTRY AND COMMERCE | ACCRA, AUGUST 30, 2018



Ambassador Retzlaff and Ambassador Francois Pujolas during an interview on the occasion of the 55th anniversary of the treaty on Franco-German friendship, the Elysée Treaty.



Chancellor Merkel and Vice President Dr. Bawumia at the business round table discussions in Kempinski Hotel

Germany - Ghana Growing together



German Chancellor Angela Merkel visited the start-up incubator -Impact Hub- in Osu



Inauguration of the Accra Migration Centre by German President Steinmeier. On his left is the German Deputy Min. for Economic Cooperation and Development, Friedrich Kitschelt and on his right is the Minister for Labour and Employment Relations, Hon. Ignatious Baffour-Awuah



ber 2017



Students of the German Swiss International School



German Minister of Economic Cooperation and Development, Gerd Müller and Minister for Environment, Science and Innovation Hon. Kwabena Frimpong-Boateng and Mr. Boachie at the Agbogbloshie scrap yard.



Ambassador Christoph Retzlaff and Former President of Germany, Prof. Dr. Horst Koehler



Head of DAAD, Ms. Lena Leumer, introducing the team of the German Academic Exchange Service to students in Winneba



Signing of MoU between the German company Voith Hydro and Tabcon Energy Ltd. from Ghana



President Akufo Addo at the German African Business Forum in North Rhine Westphalia, Germany in February 2018



H.E. Vice President Dr. Mahamudu Bawumia, Ambassador Christoph Retzlaff and Hon. Minister for Environment, Science, Technology and Innovation Prof. Kwabena Frimpong-Boateng at the Day of German Unity Celebration in 2017



3rd October
Celebrating
28 years
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GTAI – informing German companies about Ghana's business potential

GTAI GERMANY TRADE & INVEST

For German companies Ghana has a lot of opportunities for doing business. Trade and investment stimulates an economy and creates jobs. But companies want to get informed about foreign markets before they become active there. Germany Trade & Invest (GTAI) makes sure that German businesses are well informed about Ghana's economic potential.

Accra. This shows that GTAI believes in Ghana's economic future.

A Ghana business guide "Neue Märkte – neue Chancen" will be published soon by GTAI and its partners GIZ and AHK. It is the first Ghana business guide in German language. The publication will provide information about the investment climate in Ghana and will present several industries like the energy and environmental sectors, agro-business as well as the oil, gas and mining industry. It will be available free of charge in a print version and online. With "Neue Märkte – neue Chancen" GTAI and its partners want to further increase the interest of German companies in Ghana as a business location.

GTAI is the economic development agency of the Federal Republic of Germany. The organization is supported by the Federal Ministry for Economic Affairs and Energy. In the year 2014 its regional office for West and Central Africa was established in

thyssenkrupp committed to delivering projects to support industrialization

thyssenkrupp is a diversified industrial group with a growing share of capital goods and service businesses and traditional strengths in materials. Over 158,000 employees in 79 countries work with passion and technological know-how to develop high-quality products and intelligent industrial processes and services for sustainable progress. Their skills and commitment are the basis of our success. In fiscal year 2016/2017 thyssenkrupp generated sales of €41.5 billion. Together with our customers

we develop competitive solutions to the challenges of the future in their individual sectors.

In our capital goods businesses for example we develop and manufacture high-quality components for the automotive, machinery, and energy sectors.

We also produce innovative technological goods and service solutions for our customers such as modern elevator systems and electric power assisted steering systems.

Our plant engineering portfolio extends from the

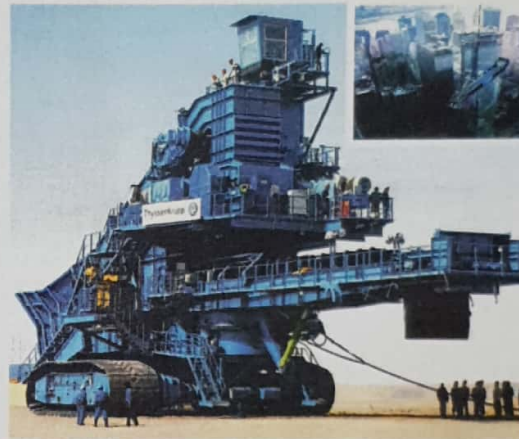
engineering and construction of complete industrial facilities and maintenance through our global service network to advanced naval technology.

Our materials businesses offer custom material solutions, efficient materials manufacturing and processing, and materials services.

With the opening of our regional office in Ghana, thyssenkrupp is committed to delivering projects that support industrialization as well as developing technical skills of local workforce across relevant industries such as Mining, Cement, Petrochemical, Construction; Power and Energy.

Our current and future infrastructure investment plans revolve around partnerships with both Government and private in our areas of expertise.

We call it: engineering. tomorrow. together.



Universal motors limited



PORSCHE Volkswagen

company offers over 15 different Volkswagen models for sale supported with world class After Sales Service. We currently have four mobile workshops scheduling regular visits for servicing of vehicles nationwide on continuous basis.

Universal Motors replicated this success with Porsche vehicles, having obtained the sole distributorship in Ghana for this prestigious brand in 2009. In February 2010, Universal Motors launched Porsche Centre Accra, a facility fully compliant with Porsche's high international corporate standards.

Universal Motors Ltd has its head office and service centre located in North Industrial area and its showroom at South Industrial area (Graphic Rd) in Accra, Ghana.

Porsche Centre Accra is situated in North Industrial area. Our mission is to promote the

Universal Motors Ltd., is part of an auto dealership conglomerate in Ghana called the Accad Group. The company is the sole authorized distributor of Volkswagen and Porsche cars in Ghana. Universal Motors Ltd was incorporated in 2005, started the dealership for Volkswagen in the same year and has been behind the huge popularity that the German brand has gained in Ghana.

Universal Motors has launched several Volkswagen models in Ghana since 2006 which has won significant market share. The



Porsche brand in Ghana, providing all our customers with a world-class service and an excellent ownership experience.

The brand's facility is spread over 770 square metres and is fully compliant with international Porsche Corporate standards, including state-of-the-art equipment.

Porsche Centre Accra has a modern car showroom with a display area that can accommodate up to five display cars at a time, giving visitors the opportunity to view the complete Porsche model range.

The Showroom and After Sales Service centre is also located on the Klan Street, Off Dadeban Road, North Industrial Area, Accra.

The Porsche Centre team currently consists of 10 experienced professionals.

All sales consultants and service technicians have gained valuable experience during official Porsche training courses prior to the dealership's opening.

Since 2010, Porsche Centre Accra has launched quite a number of Porsche models in Ghana.

VISION & MISSION

We acknowledge that permanent and high level satisfaction of our customers is our ultimate motivator for continuous improvement and progress. We strive to win their trust and contentment by customizing our services to suit each client and by offering them a level of assistance that surpasses their highest expectations.

To achieve our objectives, we recognize that Universal Motors Team is the source of our strength and we treat them with the highest regard. We promote knowledge sharing, efficiency and vitality by encouraging involvement, teamwork and the development of our staff in a challenging, dynamic and rewarding environment.

OPERATIONS

New Car Sales – VW

- Universal Motors Ltd is the sole dealership for VW cars in Ghana.
- These include the sale of new VW Passenger and Commercial vehicles.
- Passenger cars sold are mainly Saloon cars and Sports Utility Vehicles (SUVs). They include, Polo Sedan, Jetta, Passat, CC, Tiguan and Touareg.
- Commercial vehicles sold include pickups and vans namely; Amarok, Caddy, Transporter and Multivan.

New Car Sales – PORSCHE

- Universal Motors Ltd is the sole dealership for Porsche cars in Ghana.
- These include the complete sale of new Porsche model range vehicles.
- They include, Cayman, Boxster, Panamera, 911 Carrera, Macan and Cayenne.

A memorandum of understanding has just been signed between the government of Ghana and Volkswagen (VW) to pave way for the establishment of an assembling plant in Ghana. This move is in the right direction as it shares the ideology and vision of Ghana's government in establishing the one district one factory project and also creating job opportunities for the unemployed.

Contact VW Showroom and Sales office via the following:
Phone: +233 (0) 544 338 808 / 0800 VWCARS (892277)
Head Office and Service Centre:
Phone: +233 (0) 243 666 661 / 0245 359 250 (WhatsApp)
Email: sales@volkswagenghana.com, info@volkswagenghana.com
Website: www.volkswagenghana.com

Contact Porsche Showroom and Service Centre,
Showroom Phone: +233 (0) 553 911 911
Service Centre: +233 (0) 544 336 611
Email: info@porscheghana.com
Website: www.porscheghana.com

German Swiss International School – The bilingual advantage



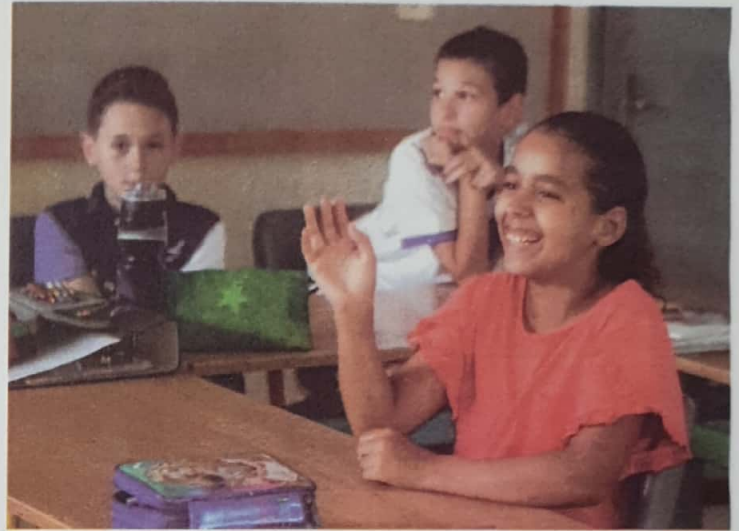
The German Swiss International School is one of the 140 recognized German Schools Abroad which the Federal Republic of Germany founded, together with local school associations in order to promote the German language and culture.

As an "Accredited German School Abroad" which is part of the network of German schools abroad, the school offers its

pupils a wide range of educational offers from kindergarten to the equivalent of the O-Level school leaving certificate, as well as the Cambridge certificate. The school has a history of over 50 years. After a time characterized by changes, the school has currently developed into an international German school with pupils from various international backgrounds. The history of the school dates back 50 years. The continual work on the further development of the school led to the school receiving the seal of "Excellent German School Abroad" in 2016 which was handed over by the president of the Federal Republic of Germany.

The school is proud of its nice and green school compound, the well-furnished classrooms and subject rooms, a wide range of extra-curricular activities in sports, music, theatre and science and a team of teachers who are competent and engaged.

The school invites you to browse its website (www.gsis-accra.org) and discover the variety in school life as well as find all the relevant information concerning the registration of students.



Ghanaian-German Development Cooperation

The Outgrower and Value Chain Fund

Personal insights of stakeholders in the Rubber Scheme

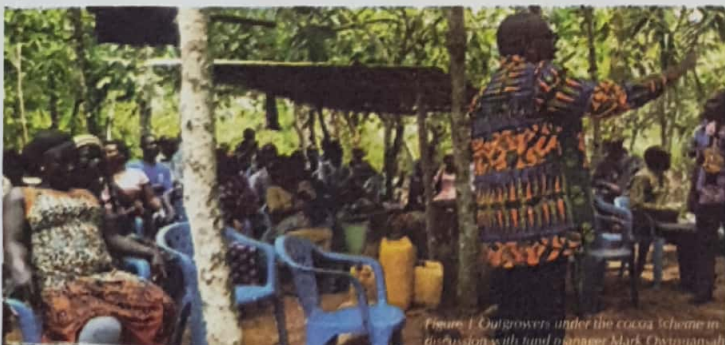


Figure 1 Outgrowers under the cocoa scheme in discussion with fund manager Mark Owusuansah

Small-scale farmers in Ghana face a severe lack in long-term financing products for investments that would increase their productivity and the quality of their agricultural products. KfW - on behalf of the German Government - in close cooperation with its partners, the Ministry of Food and Agriculture, Ministry of Finance, and Bank of Ghana tackles this issue with a financing vessel called the Outgrower and Value Chain Fund (OVCF). The objective is to bring stakeholders together and motivate financial institutions to fill the demand gap in agricultural financing, particularly by providing long term loans with favourable conditions. Testimonials of stakeholders recently collected during a field visit seem to support that the OVCF meets its purpose.

The OVCF integrates small-scale farmers into value chains and allows them to invest in their businesses and increases productivity. Germany committed a total amount of EUR 35 million for this fully demand driven programme currently approaching its third phase. Implementing body is the Ministry of Food and Agriculture, which contracted the fund manager for the OVCF, a position currently held by Mr Mark Owusuansah.

Eight different agricultural schemes

have been financed by the OVCF so far. However, one scheme that clearly sticks out is the rubber scheme, which operates in more than 10 districts. It consists of 1,216 farmers and 2,200 hectares of rubber plantation. The total loan amount committed by KfW for this scheme is GHS 12.3 million.

The concept basically includes a tripartite agreement with three major stakeholders for each scheme. The Financial Operator under the rubber scheme is the National Investment Bank (NIB) and the Technical Operator is Rubber Plantations Ghana Ltd. (RPGL). As third party the farmers are represented by the Association of Eastern Region Rubber Outgrowers (AERRO). The rubber scheme started in 2012 and first harvesting took place in June 2017. About a quarter of the commitment is assigned to RPGL, while about three quarters are assigned to the outgrowers via AERRO.

Why does this scheme stand out? The answer to this lies in different aspects. On the one hand RPGL is a very experienced technical operator that provides the needed inputs for the farmers and gained experience with exporting. Furthermore, the scheme has huge potential for job creation with RPGL representing the biggest employer in the Asamankese Municipality and RPGL is

providing free training to the farmers from the very beginning of land preparation to a three weeks tapping course just before harvesting, as Mr Jimmy Khubchandani of RPGL explains during a visit to his plant in Asamankese.

Mr Khubchandani underlines the very trustful and close relationship between all three partners of the tripartite agreement and runs an open door policy for farmers, who can easily approach him whenever they wish to do so. There is high confidence in the scheme on all sides and the increase in productivity leads to healthy competition among farmers, he elaborates further. Asked about his main motivation to work with the OVCF Mr Khubchandani named his will to support the community where his plant is located and that he sees the fund as a source of sustainable corporate social responsibility.

From a different perspective Fund Manager Mr Owusuansah outlines the uniqueness and importance of the OVCF in supporting value chain principles on sustainable basis, which have been missing before. When being asked about the main issues in the agricultural sector to legitimize the OVCF, Mr Owusuansah listed four major aspects: i) low productivity of outgrowers; ii) shortage of medium to long-term loans; iii) Weak farmer associations; iv) very few strong manufacturers. All these issues are tackled with the OVCF and this is what motivated him most to take the position as fund manager, a position that clearly is not easy, as he further elaborated, since he has to include all the different stakeholders on many levels.

Despite the advantages outlined above the OVCF faces some major challenges. According to Mr Owusuansah these are non-contractual side-selling of agricultural products and the lack of appetite by banks for agricultural finance. But how is it possible to convince more banks of the advantages of agricultural lending? Mr Owusuansah sees the key in the mitigation of risks for the banks, providing them with reasonable margins over their competitive costs, and to provide them with mobilization funds as initial liquidity to kick start disbursements and re-finance tranche disbursements thereafter.

Mr Emmanuel Foe, coordinator

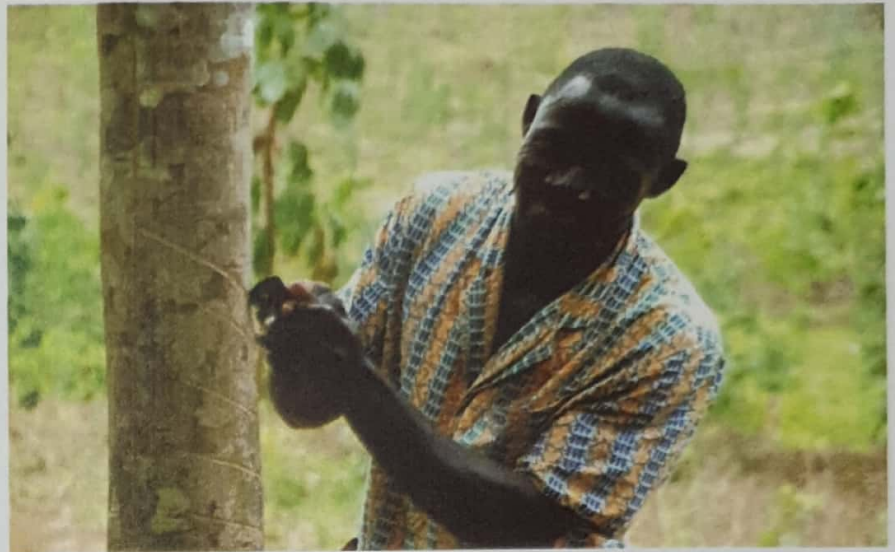
for donor funded projects at NIB, shares these ideas. He made clear that the willingness to further invest exists, as long as there are risk-sharing instruments applied among different stakeholders so as to banks not having to bear the whole risk. This has been taken up and steps are underway to tackle the uneven risk bearing by the project bank and will come into force in the coming months. With this positive experience it is needless to say that NIB does not only invest in two rubber schemes, but also in the oil palm scheme.

And how do farmers represented by AERRO see the OVCF? Do they perceive the contracts as fair? According to Mr Charles Arkoh, Secretary of AERRO, and Mr Fred Koranteng, Chairman, the answer is simply yes. However, it is important to outline the importance of a strong farmer's voice in the process of contract negotiation. All stakeholders attested AERRO a great and strong role in representing the farmer's side in these. AERRO also sees a huge potential in the OVCF to alleviate the small-scale farmers from poverty by increasing their income. According to them there is no need to motivate further farmers to join the tripartite agreement, as there are enough interested farmers and the association's task is rather to prioritize than finding suitable candidates.

Although the rubber scheme has been particularly successful so far, it is up to all stakeholders in the agriculture sector of Ghana to take advantage of the OVCF to replicate the good results for other schemes. The OVCF is only the vessel, it is therefore up to the stakeholders to use it as a multiplier in both value creation and productivity growth on all levels to develop the agricultural sector in Ghana in a sustainable and demand driven way.



Figure 2 Rubber lump production plant (RPGL)



” Promoting Development in Ghana since 1961

” Responsible Banking

KFW

KfW is one of the world's leading and most experienced promotional banks. As an integral part of the KfW Group, KfW Development Bank carries out Germany's Financial Cooperation with developing and emerging countries on behalf of the Federal Government. The staff at its head office in Germany and in about 70 local offices cooperates with partners all over the world. Its goal is to combat poverty, secure the peace, protect the environment and the climate and make globalization fair.

Alongside KfW Development Bank, the two subsidiaries KfW IPEX-Bank and DEG also have commitments abroad: while KfW IPEX-Bank is active in international project and export finance, DEG provides financing and consulting to companies investing in developing and emerging countries.

Since 1961, KfW has actively supported the Government of Ghana on behalf of the German government. With commitments amounting to approximately EUR 1 billion for grants, loans and accompanying measures from the German government, KfW has financed a substantial number of different development projects.

KfW uses its funds mainly to engage in the focal areas of Germany's Financial Cooperation, namely Agriculture, Sustainable Economic Development and Governance. In addition, KfW finances the promotion of renewable energy and contributes to the establishment of recycling and disposal systems of electronic waste.

In the implementation of its whole portfolio, KfW follows two principles: Promoting Ghana's ownership in development projects and aligning with Ghana's national development plan and financial and procurement system. Along with these principles, its broad array of financing instruments and technical capacities and expertise make KfW a unique development partner for Ghana.

giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH

Working together worldwide:

As a provider of international cooperation services for sustainable development and international education work, we are dedicated to building a future worth living around the world. GIZ has over 50 years of experience in a wide variety of areas, including economic development and employment, good governance, agriculture and renewable energy. The diverse expertise of our federal enterprise is in demand around the globe, with the German Government, European Union institutions, the private sector and governments of other countries all benefiting from our services. We work with businesses, civil society

actors and research institutions, fostering successful interaction between development policy and other policy fields and areas of activity.

The German Federal Ministry for Economic Cooperation and Development is our main commissioning party. All our commissioning parties and cooperation partners place their trust in GIZ by working together with us to generate ideas for political, social and economic change, develop these into concrete plans and implement the envisaged change processes. Since we are a public-benefit federal enterprise, German and European values are central to our work. Together with our partners in national governments and cooperation partners from the private sector, academia and civil society we work to deliver flexible and effective solutions that offer people better prospects and sustainably improve their living conditions.

For more information, please
visit www.giz.de or contact us at giz-ghana@giz.de.

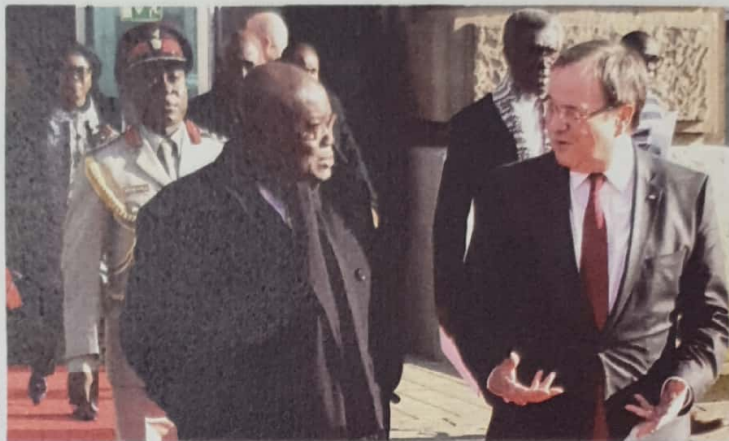
Ghana and Germany – partners for the 21st century!

The Ghanaian-German partnership is stronger than ever. Ghana is a key partner for Germany in Africa, a model for democracy, human rights and economic development for the whole continent. And we are working hard to further realize the great potential of this unique partnership for the benefit of all people in Ghana and Germany. 2018 has seen new highlights such as the visit of Chancellor Merkel. More German companies are willing to invest in Ghana and we will substantially strengthen our vocational training activities. And in February 2019, the "German African Business Summit" will take place in Accra.

The German G20 presidency launched the G20 – Compact with Africa (CwA), a multilateral agreement aimed at reforming the business environment in African partner nations while enhancing private investments from G20 nations in Africa. A string of positive developments has ensued since the kick-off of the Compact in June 2017.

To substantiate the Compact with Africa, the German Federal Ministry for Economic Cooperation and Development (BMZ) and the Ghanaian Ministry of Finance signed the bilateral Reform and Investment Partnership, bringing EUR 100 Mill. additional development funds to Ghana. Those funds will be spent to foster private sector investments in the economically crucial sector of Renewable Energy and Energy Efficiency by improving the framework conditions, for modernizing and upgrading the electricity grid, and for Vocational Training within the sector to offer employment opportunities for the people in Ghana.

In December 2017 the German Federal President Frank-Walter Steinmeier paid a two and a half days state visit to Ghana. He brought with him a business delegation of high-ranking executives from Germany. President Steinmeier held a business forum with German and Ghanaian companies in the course of which companies signed MoUs to the tune of around US-\$ 700 Mill. of private investments in the fields of energy and



President Akufo-Addo after meeting Prime Minister of North Rhine-Westphalia, Mr. Armin Laschet, in Düsseldorf

vaccines production, representing a first delivery of Germany's G20 commitment to enhance private investment in Ghana. At the premises of Scania Bus and Truck Company in Tema, he visited the technical training workshop of the West African Transport Academy (WATA), a model training facility for Technical and Vocational Education and Training (TVET) in accordance with German educational standards. Scania has teamed up with a Ghanaian training school, GTTC, and ZF, WABCO and BOSCH to form the West African Transport Academy and sought cooperation with German development cooperation in the form of a public-private partnership. At the University of Ghana, President Steinmeier inaugurated the Merian International Institute for Advanced Studies in Africa (MIASA), a post-doctoral research institute focusing on good governance in Africa, funded with about EUR 12 Mill. by Germany's Federal Ministry of Education and Research (BMBF).

President Akufo-Addo traveled to Germany in February 2018, where he

attended a German-African Business Forum in Dortmund and met the Prime Minister of the federal state of North Rhine-Westphalia. Ghana and North Rhine-Westphalia have enjoyed more than ten years of a joint cooperation agreement in the fields of technical and vocational education, renewable energy and capacity building which was renewed in the course of the visit. President Akufo-Addo travelled on to Berlin to meet with German Chancellor Angela Merkel. He invited the Chancellor to Ghana.

German Chancellor Merkel visited Ghana at the end of August 2018, accompanied by another high-level business delegation. It was the first visit of a German chancellor since 2004. Accompanying companies signed MoUs worth more than EUR 100 mill, among others bringing an assembly plant of Volkswagen to the country. Germany keeps working hard on delivering on its G20 pledge to bring private investors to Ghana.

President Akufo-Addo is slated to travel

to Berlin by the end of October to participate in a Heads of States of Africa Conference taking stock of the G20 Compact results so far.

Germany is ready to invest more in Ghana and to further support Ghana's industrialization. In the course of the upcoming government-to-government negotiations on development cooperation Germany is ready to pledge additional funds to foster sustainable economic development and TVET, agricultural value chains, good governance and renewable energy expansion in Ghana.

Later this year, the German Chamber of Commerce in Ghana, together with the Konrad-Adenauer-Foundation will host the first Education Fair and Conference in Ghana, focusing on German offers for education and training in Ghana. Before the year 2018 draws to a close, the world's largest technology and digitalization fair, the re:publica, will open its gates in Accra, bringing innovators, digital natives, and technology leaders to Ghana and providing Ghana the stage for showing its huge potential in the technology field.

And just as 2019 dawns, the German-African Business Summit (GABS), Germany's biggest company event focusing exclusively on Africa, will be hosted in Accra. Some 600 to 700 business leaders, politicians, entrepreneurs and decision makers are expected to spend two days in Accra in February 2019 to find business partners, sign agreements and map out more investment in Ghana, providing jobs and education for Ghanaians.

We see a strong and positive development in Ghanaian-German relations on different levels. With German investment picking up, academic exchange being taken to whole new level, and political contacts closer than ever, Ghana and Germany are well on track for a successful partnership in the 21st century.



Signing of MoU between German company Volkswagen and the Ministry of Trade and Industry, represented by Hon. Minister Alan Kyerematen

Financial Literacy for Ghana is their profession: *Sparkassenstiftung für internationale Kooperation*

Trainings for beginners and professionals: potential migrants and returnees are trained to make the first step to entrepreneurship. MFI Staff and Management-Members of Micro Finance Institutions (MFIs) can attend qualification courses soon.

Basic Business Know-how and financial literacy for returnees and potential migrants is one pillar of the Sparkassenstiftung für internationale Kooperation (Savings Bank Foundation for International Cooperation) work in Ghana. Through a business simulation, participants learn how to run their own business. Furthermore, they receive further coaching to develop a sound business plan and some qualified participants may be selected to get access to credit loans for their business start-ups to build their future in Ghana.

Noah, 40 years, is a returnee from Germany who spent several years in Italy and Germany and reports about illegality, homelessness and unemployment abroad and shares his experience about his participation in the business simulation "Micro Business Game".

"I participated in a training because I am looking for every available opportunity to



Photo: Participants of the training course

improve my business so that I can resettle here back home. The program gave me knowledge into how to handle finances and prepare budgets. This is very helpful." Noah continues "My biggest lesson was how to handle workers, my finances, my customers and how to save. These lessons hinge on the success of a business."

These kinds of business simulation are also available for professionals: The

Microfinance Management Simulation or the Bank Management Simulation are "Games" for professionals. The requirements are much higher. The trainee has to manage an MFI company or a bank. It's a sophisticated and a playful approach to learn the business.

Sparkassenstiftung für internationale Kooperation organizes these trainings and many more in cooperation with the Microfinance-Sector. The youngest subproject

is the development of a dual education program for Management and Board of Directors of the Microfinance industry. This new approach combines the classic theoretical lessons with practical lessons, an approach Germany is famous for. In this way the participants must apply what they learnt during the theoretical lesson to the practice immediately.

Yaw Gyamfi, general manager of GHAMFIN, is proud of the cooperation with SBFIC: "During the time of cooperation, SBFIC has been supporting different projects for GHAMFIN. We started in 2016 with some ideas which have developed now into a unique program for the Microfinance sector. With the Management Certification and the BoD Training we have the chance to enhance the quality in the whole sector".

Already since 2010 Sparkassenstiftung has supported the academy of the Credit Unions (CUTraC) in terms of managing the academy, training needs analysis, development of trainings. SBFIC financially supports Credit Unions which can't afford their transportation to the academy.

Every single support is a step in an independent sector which will be able to accomplish its own vision of facilitating financial inclusion.

All on board



"ALL ON BOARD" is a media development project that started mid-march 2018 in Accra, Ghana. It brings together filmmakers, filmmaking trainers and aspiring filmmakers from Ghana, Sierra Leone and Liberia to develop and produce short films on crucial social issues in their respective countries.

"ALL ON BOARD" is a project by WELTFILME.org, Ghana YMCA, SLADEA (Sierra Leone), NAEAL (Liberia) and Xchange Perspective e.V. (Germany) that gets financial support from the German Federal Ministry for Economic Cooperation and Development (BMZ) and Bread for the World, Germany.

The German NGO WELTFILME.org's goal is to empower media competence of young people. The creation of own movies activates medial participation and develops the ability to understand media and their use. In addition, they are also emphasizing on public awareness, since films support intra-societal discussion, transparency and democratic participation.

In March 2018 the project was launched with a workshop in Accra at Ghana YMCA. 12 filmmakers, directors, directors of

photography and editors were trained to become trainers for the second phase of the project - OB2 that came off from 23rd July to 17th August, 2018 in the Eastern Region in Koforidua at the community centre of Ghana YMCA.

The project brought on board 12 trainers and 21 trainees from Ghana, Liberia and Sierra Leone to develop and produce short films on marginalized groups in their countries.

In the 10 days' workshop in Koforidua, the trainers who had been trained during the first phase in Accra trained the 21 aspiring filmmakers in how to make films and how to educate other interested young people in directing, editing, producing fictional and documentary films. At the same time, the trainers were trained in Media for Peace by a facilitator from the NGO Xchange Perspectives to expand their understanding of media.

After the 10 days' workshop, participants were put into six groups according to their field of profession to produce three short fictional and three documentary films in Accra. They had two weeks to do the shooting and create a rough cut of the films. To do so,

YMCA GHANA IN COLLABORATION WITH WELTFILME.ORG, SLADEA, NAEAL AND XCHANGE PERSPECTIVES E.V. PRESENTS

ALL ON BOARD

A FILM PRODUCTION WORKSHOP

Films for Development

Areas of Training
WRITING | EDITING | DIRECTING |
PRODUCTION OF FICTIONAL & DOCUMENTARY FILMS

PARTICIPANTS FROM: GHANA, SIERRA LEONE, LIBERIA

DATE: VENUE:

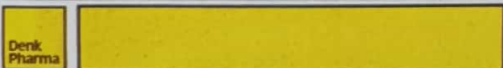
Partners: WELTFILME.ORG, YMCA, SLADEA, NAEAL, Xchange

With Financial Support from: Brot für die Welt, Federal Ministry for Economic Cooperation and Development

they were supported by filmmakers and editors during the time and for the finishing of their productions at the computer lab at the YMCA Technical Training Centre in Accra.

After four weeks, one of the groups came up with a documentary 'This Ability' about people with disabilities living in Ghana, and another group has produced the movie "Xoese" telling the story of an ex-convict who

tries to find her way back into normal life after her release. "Carrying Dreams", a movie about teenage pregnancy and "Up in Alms", a documentary telling stories of people living in the streets are two more movies that have been produced within the project. All these movies are bringing to the fore, the untold stories of young people in Ghana.



DENK PHARMA is a global company founded in Munich, Germany in 1948 with core competence in healthcare. DENK PHARMA has a strong focus on export markets and presently supplies premium medicines and food supplements to over 70 countries around the world.

For 70 years, we have delivered quality that is "Made in Germany" - we manufacture, quality control and register our products in Germany. This enables us to ensure that all patients worldwide receive the same high-quality medicines as are available in Germany. Quality is the guiding principle of all our processes; starting with the production process of our products until the product reaches the end consumer. Every finished product from DENK PHARMA is

manufactured and tested for compliance with relevant legal requirements (EU-GMP guidelines, Marketing Authorizations).

We strongly believe that, through our work and our products, we contribute towards the improvement of the quality of our customers' lives because health is a precious commodity for every human, regardless of who they are and where they live.

In Ghana, DENK PHARMA has been providing quality medicines to the Ghanaian populace since 1995. Our high-quality medicines and food supplements can be found in all leading pharmacies, hospitals and clinics across the country.

Ask your pharmacist or Doctor for DENK PHARMA

SIEMENS

Ingenuity for life

"Ghana has the potential to compete against some of the world's best economies and through cooperation between government institutions and private organisations, it is possible. Siemens will continue to support Ghana, its communities and its people to help the country reach its full potential."

-Edmund Acheampong, MD, Siemens Ghana

Siemens congratulates the government and people of the Federal Republic of Germany, the German Ambassador to Ghana, Mr. Christoph Retzlaff and all German nationals in Ghana on the occasion of the 28th Anniversary of the German Unity Day.

Siemens in Ghana

Siemens is a proud Ghanaian company with German roots. An integral part of Ghana's corporate community, Siemens is resolute in playing its role and contributing towards creating jobs and developing skills.

Over the past two years, Ghana has experienced the ingenuity of Siemens' solutions across various sectors of the Ghanaian economy including Oil and Gas, Transportation, Manufacturing and Energy industries.

SIEMENS, in Ghana for Ghana

For Siemens, powering Ghana is imperative as Energy is a crucial part of economic production. Without it, communities and businesses cannot function effectively.

With a heart to make a meaningful impact and to empower citizens in communities that the business operates, Siemens' contribution to the Ghanaian economy goes beyond its business investments.

An avid supporter of Science, Technology, Engineering and Mathematics (STEM) Education, Siemens has joined forces with various institutions of higher learning to empower young, upcoming engineers and technology enthusiasts and build the capacity of these institutions to deliver quality, world class education to its students.

The Kwame Nkrumah University of Science and Technology has received Automation and Training Equipment worth €25,000.00. The Takoradi Technical University is next in line to receive another set of Automation and Training Equipment. In October 2018, Siemens will hand over the refurbished ICT laboratory, fitted with 25 new computers to the Secondi College. The equipment presented to these universities will afford students an opportunity to gain practical experience, and equip them

in getting industry-ready.

In offering assistance and hope to persons from challenging social backgrounds and supporting institutions that lack essential resources needed for skills development and learning, Siemens donated food, clothing and personal hygiene products to the children at the Village of Hope Orphanage in Gomoa Fete. Additionally, Siemens has also renovated one of the houses in the same orphanage, the PrestonCrest House which accommodates 32 girls between the ages of five to 16 years.

As Ghana continues to make strides towards a better future, Siemens will be here to provide the needed cutting edge technology and solutions.

Our proud Parentage

A technology giant with over 165 years of excellence, innovation, quality, reliability and with hands on experience in more than 200 countries worldwide, Siemens offers products, systems and solutions across the Electrification, Automation and Digitalization value chain. The company has been in Africa for over 158 years igniting a history of innovation and social development. As an integrated technology company, Siemens aims to play a constructive role in Africa's success story.

For further details or enquiries contact Denk Pharma Ghana on 0303970020

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ALLIANZ - THE GLOBAL FINANCIAL GIANT

About Allianz Group

The Allianz Group is a global financial services provider with services predominantly in the Insurance and Asset Management business. Allianz SE, the parent company, is headquartered in Munich, Germany. We have about 88 million retail and corporate clients in more than 70 countries that rely on our knowledge, global presence, financial strength and solidity. In the 2017 fiscal year, over 140,000 employees worldwide achieved total revenues of €126.1 billion and an operating profit of €11.1 billion.

Allianz is the leading Property and Casualty Insurer globally. We rank among the top 5 Life/Health businesses globally and also among the world's top 5 Asset Managers. We are the global leader in Credit Insurance and a worldwide leader in Travel Insurance and Assistance Services. Allianz is one of the world's leading Corporate Insurers.

Our strategy as a global company comprises several broad initiatives. At Allianz, we are customer centric so superior customer experience is the top priority for all our customers. We achieve this in a number of ways including being digital by default, ensuring technical excellence by creating superior margins, innovation and growth through our best talents and state-of-the-art skills. We also reinforce a culture where both people and performance matter and where we systematically tap into new sources for profitable growth.

About Allianz Africa

In Africa, Allianz is currently present in 17 countries. The member countries benefit from the expertise of dedicated teams based in Casablanca, Nairobi, Abidjan, Johannesburg and also support from Allianz Group and Allianz Re. Allianz Africa also supports International Insurance programs in more than 30 countries.

In the 2017 fiscal year, our 1,500 employees achieved regional revenues of €630 million. Allianz also provides Micro-Insurance for 500,000 low-income families and individuals across Africa. We offer the most comprehensive range of insurance solutions and financial services in Africa: Property, Life, Health and Micro-Insurance for individuals and companies through Allianz Africa companies.

Allianz also offers support solutions through Allianz Global Assistance, Credit Insurance for companies of all sizes through Euler Hermes. Also included in our product offering are, Industrial Insurance for Multinational Enterprises via Allianz Global Corporate & Specialty (AGCS) and Reinsurance through Allianz Re.

Historically established in Africa for four generations, Allianz Africa combines the advantages of proximity with strength and solidity of an international leader in insurance and financial services.

Allianz Ghana - Life & Non-Life Insurance

Allianz's operations in Ghana started in the non-life segment in 2009. Allianz Insurance Ghana provides a wide range of products and services such as Motor, Home, Travel, Injury and Disability Insurance. Allianz Insurance also underwrites SME Insurance, Public Liability Insurance, Asset, Construction as well as Transport Insurance. We currently have footprints in 6 Regions in Ghana; Greater Accra (3 branches), Ashanti, Western, Northern, Volta and Brong Ahafo Regions.

In December 2017, Allianz started its life insurance operations in Ghana with an official launch on 24th May, 2018. The company has 3 products that it currently offers to individuals: The Allianz Wealth Planner, Allianz Term Life Plan and the Allianz Farewell Plan. We also have Allianz Group Risk products for corporate entities or groups. Allianz Life has 8 branches located in Airport residential area, Dansoman, Osu, Tema, Kumasi, Takoradi, Koforidua and Sunyani.

Both Allianz Insurance Ghana and Allianz Life Ghana have their corporate offices in Dzorwulu, Accra.

We bring to Ghanaians, the best-in-class products, services and expertise of the Allianz Group, tailor-made to cover all your insurance needs.

DHL global forwarding Ghana

DHL Global Forwarding Ghana (certified ISO 14001:2015 & ISO 9001:2015) is the DPDHL's Airfreight, Ocean (Full Loads and Groupage), Warehousing (Open, Bonded and Secured), Inland Haulage and Cross Border specialist. We offer standardized transport as well as highly specialized end-to-end solutions whilst maintaining full visibility with our state of the art tool nicknamed DHLi (DHL Interactive) to customers in a wide range of industries in Ghana.

DHL Global Forwarding Ghana currently employs over 100 employees in both our Airport, Tema Port, and Takoradi offices and we cover have specialist for all sectors ranging from Life Science & Healthcare, Chemicals, Technology, Consumer, Retail, Engineering and Manufacturing, Automotive, Energy, Wine and Spirits and the Public Sector. We also offer full value Cargo Insurance with no excess or deductibles for all our product offerings. All these are made possible by ensuring maintaining Compliance, Health and Safety for each and every assigned task with a Zero Tolerance and maintaining SAFETY FIRST.

DHL Global Forwarding works with more companies, in more countries, than any other logistics specialist. We have a truly

global presence, and skilled employees local to you. We handle each and every shipment meticulously, all within our complex yet seamless network. Wherever your goods need to be, you can be sure we already have the expertise and capability in place. The key word is simplification. The simpler we make solving our customers' complex logistics problems, the more satisfied they will be.

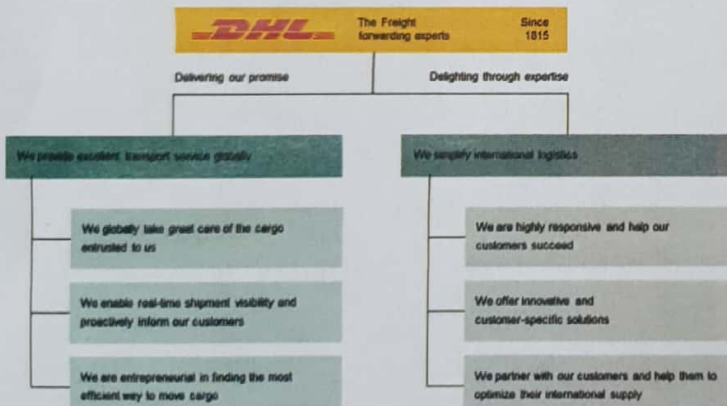
Our business model is asset-light, as it is based on the brokerage of transport services between customers and freight carriers. We consolidate shipments to achieve higher volumes, purchase cargo space at better conditions and optimize network utilization. Our global presence means we can offer a variety of routing options and meet our customers' increasing demand for multimodal shipments.

Our Vision

We are proud of our history and what we have created, a global logistics market leader with passionate local employees. Our aspiration is to become the undisputed leader in our industry, when people think of forwarding; we want them to think DHL Global Forwarding, Ghana, because we have always kept our Value Proposition in mind when dealing with customers;



Our Value Proposition



Corporate Social Responsibility

For us as a company it is equally important that we give back to the community and this is captured under our Living Responsibility where DHL Global Forwarding has been actively involved with Operation Smile, International SOS and multiple other projects to deliver value and change back to our local communities.

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