



GEXIM DEEPENS RELATIONSHIP AS CEO HOSTS NATIONAL AfCFTA COORDINATOR

Export Trade Products»



Receivable Discounting Facility »

Receivable Discounting Facility

- This is a Short-Term revolving facility for Ghanaians to discount their export receivables providing the needed cash flows for multiple transaction and meet export demands.
- This will enhance their export capacities.
- It is to fill gaps in exporters' working capital thereby providing the needed funds for seamless operations.

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- Must have a verifiable export order or export contract.
- A company with at least 30% Ghanaian shareholding.



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👤 0302 235027 / 0243 690 520

📞 HQ: GL-040-2630

✉ enquiry@eximbankghana.com

📱 @geximgh

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EDITORIAL BOARD

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WHAT WE STAND FOR

MISSION



"To facilitate the transformation of Ghana's economy into an export one by supporting and developing trade between Ghana and other countries, overseas investments by Ghanaian Companies and eliminate critical market failures in the Ghanaian economy thereby making Ghana competitive in the global marketplace".

VISION



"To become a strong financial institution that will be a key engine in the development of Ghana's export trade, facilitate cross border trade and make Ghana a pillar in regional and continental trade".

OUR CORE VALUES

P.R.I.M.E



PROFESSIONALISM

Professionalism is proficiency, reliability, time keeping and taking pride in our appearance and environment, which is necessary to facilitate the achievement of the Bank's objective.



RESPECT

Respect is treating all people with reverence, dignity and fairness, which is fundamental of our relationship with the public and ensures a safe, healthy and inclusive work environment that promotes engagement, openness and transparency. Valuing diversity and individual unique talents promotes innovation.



INTEGRITY

Integrity is doing what is right when no one is watching. By upholding this moral standard, we gain the trust of all stakeholders, since every individual is a direct projection of the organization.



MAXIMUM UTILIZATION OF RESOURCES AND ACCOUNTABILITY

Maximum utilization of resources is ensuring that the resources available to us in terms of funds, human resources, time, etc, are utilised efficiently and effectively for the benefit of our stakeholders. In doing this, we are mindful of being accountable in the use of Public Resources.



EXCELLENCE WITH TEAMWORK

Excellence is working as a team to achieve a high degree of performance, and go the extra mile to provide a superior customer experience at all times. Teamwork is seeing ourselves as one organization aspiring to build trust and support for each other and working towards a common goal to achieve a high degree of performance.

FROM THE DESK OF THE CHIEF EXECUTIVE OFFICER



Mr. Lawrence Agyinsam, Chief Executive Officer

It is that time of the year when we come your way with another edition of the GEXIM Stakeholder Newsletter. The fifth edition of the newsletter focuses on the Bank's strategic engagements with relevant institutions and organizations locally and internationally in line with its mandate to reposition the Ghanaian economy into an export-led one. In addition, this edition of the newsletter will highlight some key projects financed by GEXIM and other ground breaking initiatives being undertaken by the Bank.

As part of our efforts to support the Government's drive to reduce Ghana's import bill by financing and developing import substitute products, GEXIM has deepened its strategic partnership with the Ministry of Foreign Affairs and Regional Integration to use its extensive network to champion Ghana's industrialisation agenda.

In April 2021, the Management of GEXIM held an information session with the then newly appointed diplomats to represent Ghana at the various diplomatic missions around the world. The session gave the diplomats an insight into the Bank's agenda to transform the Ghanaian economy and highlighted the critical role of foreign missions in achieving this.

On the occasion of Ghana's 65th independence anniversary, GEXIM presented assorted Made-In-Ghana products to the Ministry of Foreign Affairs and Regional Integration to be sent to the various Ghanaian missions abroad. It is an opportunity to get foreign missions to promote Made-In-Ghana products globally and utilise their platforms to globalise our staples.

In April 2022, the Bank participated in Fruit Logistica 2022, the world's leading stage for new ideas and concepts for the entire fresh produce value chain in Berlin, Germany. Fruit Logistica 2022, an International Trade Fair for Fruit and Vegetable Marketing, witnessed over 40,000 trade visitors. There, the Bank held meetings with key stakeholders on creating market access for Ghanaian producers and technical support for Ghanaian farmers.

To discuss operationalising an existing agreement for a USD300 million guarantee to be provided by the United States Exim Bank, which was signed by the two banks in 2019, officials of GEXIM met with representatives of the Exim Bank of the United States of America in May 2022. This meeting took place on the sidelines of the 2022 Spring Meeting

of the International Union of Credit and Investment Insurers (Berne Union) held in Istanbul, Turkey. Reta Jo Lewis, the new President and Chair of the Board of Directors, led the US Exim team. In addition, the meeting afforded the two teams the opportunity to explore ways of deepening the existing relationship as well as identifying ways of building synergy and possible collaboration in areas of mutual interest and benefit.

Following the launch of the National AfCFTA Policy Framework and Action Plan in August 2022, a team from the AfCFTA Coordination Office led by the National Coordinator, Dr. Fareed Arthur paid a courtesy call on the Management of GEXIM. This was to discuss areas of building synergies towards the harmonization of existing laws, programmes, policies and regulations to boost Ghana's trade with Africa under the AfCFTA.

“
IT IS REFRESHING TO STATE THAT GEXIM IN AUGUST 2022 CREATED A HOME FOR MADE-IN-GHANA PRODUCTS AT ITS HEADQUARTERS, ON THE GROUND FLOOR OF THE AFRICA TRADE HOUSE.

Ending global hunger is one of the greatest challenges and opportunities of our time. The US Government as part of its Global Hunger and Food Security Initiative has introduced “Feed the Future”, to give families and communities in some of the world's poorest countries the freedom and opportunity to lift themselves out of food insecurity and malnutrition. GEXIM is collaborating with USAID for the Ghana Feed The Future Trade and Investment (GTI) Activity to integrate the principles of enterprise-driven development and market systems development that spurs enterprise -level productivity and growth by improving the systems in which firms operates.

It is refreshing to state that GEXIM in August 2022 created a home for Made-In-Ghana products at its headquarters, on the ground floor of the Africa Trade House. Dubbed GEXIM MiG Town, it is an outfit that stocks assorted, innovative and well - packaged Made-In-Ghana products ranging from food and ingredients, beverages, skin and beauty care products, textiles, apparel, garments, leather footwear and many others. Open to the general public from Mondays to Fridays between 9:00am and 6:00pm, it is designed to be a one-stop-shop for everything Made-In-Ghana at unbeatable prices and the highest quality.

The Bank participated in the maiden edition of Expo Ghana 2022. A business forum and special exhibition of Made-in-Ghana products was held in London, United Kingdom in July 2022. Whilst in London, the Deputy Chief Executive Officer responsible for Banking, Rosemary Beryl Archer, met with the management of Wanis International Foods, one of Europe's leading food and drink wholesalers with an unrivalled range of over 10,000 world food products from over 900 brands.

The Bank is therefore making strides in its efforts to deepen international relations with the state and none state actors.

Financing the private sector in key sectors such as the pharmaceutical industry has

been our focus. To this end, His Excellency, President Nana Addo Dankwa Akufo-Addo, in April 2022 commissioned Atlantic Life Science Limited, a pharmaceutical manufacturing plant at Larkpleku in Ningo Prampram in the Greater Accra Region as part of efforts to boost the local manufacture of serum and vaccines. Atlantic Lifesciences Ltd is a \$35 million plant with one of the highest production capacities in West Africa and expected to manufacture infusions and anesthetic medicines, serum, vaccines, ear, eye and nasal drops for the West African market. The Bank invested \$10million into the project. This underscores government's continues support to the private sector to take advantage of the economic opportunities in the country and Africa.

In August 2022, His Excellency, President Nana Addo Dankwa Akufo-Addo inspected the Global Amass Processing Limited, a yam and cassava processing company in Bimbilla, in the Northern Region. The company is one of footprints of GEXIM's intervention in Ghana's industrialisation drive. The company has taken advantage of the availability of local raw materials to process yam and cassava flour for both domestic and foreign markets. The company produces 1000 cartons of Yam Fufu Flour daily under the brand name Almas Yam Fufu Flour, requiring the purchasing of 10,000 tubers of yam daily.

Following Ghana's emergence as the highest Global exporter of yam in 2021 according to the Ghana Export Promotions Authority, GEXIM has committed to invest \$10 million into the yam value chain to boost productivity and increase export.

In 2023, the Bank will deepen engagement with Stakeholders within the export value space to boost Ghana's Export in particular and work closely with AfCFTA local Cordination Office to facilitate implementation of the National AfCFTA policy framework and Action plan. The Bank will also step up support to qualified businesses to export on AfCFTA platforms.

GEXIM INDEPENDENT SUB-BOARD AUDIT COMMITTEE INAUGURATED

by Emmanuel Essilfie - Conduah



(From left to right) Ms. Rosemary Beryl Archer, DCEO (Banking) GEXIM, Mrs. Philomena Max-Bobie, Member, Mr. Hayford Amoh, member, Mad. Catherine Quaidoo, Member, Mr. Kwadwo Boateng-Genfi, Chairman, GEXIM, Dr. Eric Osae, Director-General IAA, Mr. Yaw Nimo- Baffour the new chairman, (Audit Committee), Mr. Lawrence Agyinsam, Chief Executive Officer, GEXIM, and Nana Akyaa Obeng-Adiyiah, DCEO (F&A) GEXIM.

The Independent Board Audit Committee of the Ghana Export-Import Bank (GEXIM) has been inaugurated with a call on committee members to work together with the Board and Management of the Bank and its stakeholders to ensure efficient management of public funds.

Director-General of the Internal Audit Agency, Dr. Eric Oduro Osae who swore into office the five-member committee pointed out that public financial management systems were key to transparent and accountable governance.

He stated that “a country without an effective public financial management system risks underdevelopment due to loss of public funds.”

According to Dr Osae, one of the reasons for the enactment of the Public Financial Management (PFM) Act, 2016 (Act 921) was to address the risks of

underdevelopment and mitigate their impact on the development of the country.

“Among the interventions of the PFM Act is the establishment of an Audit Committee,” he stated.

He stressed that the Audit Committee was very important in the governance of GEXIM and required the support of Management and all key stakeholders to ensure the efficient execution of their mandate.

Under the advisory role, the Director-General said, as experts in their own rights, they are to put their expertise at the disposal of

Management. He tasked them to support Management by being present at entrance and exit meetings of External Auditors as they are better placed to respond to and resolve issues with them. Dr. Osei said, risk management is critical and as an important national institution, development in the country rests on them and urged members to help implement good risk management systems.

He added that Audit Committees do not take over the running of organizations neither do they override the Board but work with Management to ensure the organization delivers on its core mandate”.

The Director-General charged the committee to develop an Annual Risk-Based-Plan and conduct quarterly Internal Audit reports under the public financial management Act. He further encouraged members to support the Internal Audit to comply with this requirement.

On his part, Mr, Lawrence Agyinsam, Chief Executive Officer of Ghana Exim Bank also urged the new members to collaborate with management to achieve the vision of the Bank and the expectations of all stakeholders.

"The Bank you are all joining today, seeks to facilitate the transformation of Ghana's economy into an export-led one by supporting and developing trade between Ghana and other countries. Since 2016, the Bank has supported various sectors of the economy such as Agriculture, Manufacturing, and Export Trade. He called the

committee to bring on board their expertise and play their mandatory and advisory roles to ensure adequate governance, risk, and compliance structures to achieve organizational goals and objectives."

Mr. Kwadwo Boateng Genfi, Board Chairman of Ghana Exim Bank and chair of the occasion, thanked the Director-General for his insightful address and indicated that he has a lot of confidence in the new members. He also expressed his gratitude to the outgoing committee for their immense contribution to the growth of the Bank.

Mr. Yaw Nimo Baffour representing the Institute of Chartered Accountants Ghana (ICAG) chairs the newly inaugurated Audit Committee. Other members include Mrs . Philomena Max-Bobie Internal Audit Agency (IAA Rep), Mr. Hayford Amoah Internal Audit Agency (IAA), and Madam Catherine Quaidoo (GEXIM Board Member and Rep), and Hon. Micheal Okyere Baafi (GEXIM Board Member and Rep from Ministry of Trade and Industry).



Board Chairman, Kwadwo Boateng Genfi (Head of Table), addressing the meeting



Swearing-In of new members

PRESIDENT NANA ADDO DANKWA AKUFO-ADDO COMMISSIONS ATLANTIC LIFESCIENCES PHARMACEUTICALS IN NINGO-PRAMPARAM

by Emmanuel Essilfie - Conduah

His Excellency, President Nana Addo Dankwa Akufo-Addo on Friday, 22nd April, 2022, commissioned the GEXIM-financed Atlantic Life Sciences Limited operating under Government's 1-District, 1-Factory initiative located at Ningo - Prampram, in the Greater Accra Region.

The company was established with the support of the government to manufacture vaccines, anti-snake serums, eye drops, inhalation anesthesia products, syrups, tablets, and capsules.

The President indicated at the commissioning that it is the one hundred and seventh (107th) factory operating under the 1D1F initiative, out of the two hundred and seventy-eight (278) enterprises being established and rehabilitated across the country.

"Out of the total investment for the project, which is estimated at thirty-five million dollars (USD\$35 million), Ghana Exim Bank provided a credit facility to the tune of ten million dollars (\$10 million) for the procurement of plant, equipment, and machinery. This underscores the kind of support given by the Government to the private sector to enable them take advantage of economic opportunities in their country and Africa", he added.

President Nana Akufo-Addo further expressed the government's commitment to supporting the company and urged the company to take advantage of market integration frameworks such as the African Continental Free Trade (AfCFTA), whose Secretariat



has been established and commissioned in Accra.

The loan facility to the company by GEXIM exhibits the Bank's commitment to driving the agenda of transforming Ghana's economy into an export-led one leading to creation of industries in Ghana.

Apart from its capacity to supply vaccines for the West African sub region, Atlantic LifeSciences Limited is creating jobs for Ghanaians and helping to solve the issue of unemployment in the country.

Additional 400 personnel will be recruited when the company starts full operations and the entire project is completed.



Front view of the factory



Mr. Lawrence Agyinsam (2nd from left) interacting with some officials of the company and Ministry of Trade and Industry during the commissioning

Accompanying the President to commission the newly built State-of-the-Art Pharmaceutical factory was Lawrence Agyinsam, CEO of the Ghana Export-Import Bank

In his speech, he expressed his delight at the occasion and stated that since the coming into the office of the Board in August 2017, the pharmaceutical sector has received significant support from the Bank.

Mr. Lawrence Agyinsam further revealed that in all, about USD 60 million was invested in the industry and this is to make Ghana become self-sufficient in

the production of essential drugs and target the export market.

The key focus according to the CEO of GEXIM Bank, was to assist the private sector to champion the import substitution agenda to create jobs, improve the rural economy, and rally in foreign exchange for the socio-economic development of the country.

The CEO said GEXIM's strategic interventions in the sector are to help minimize the unbridled importation of pharmaceutical products into Ghana as well as challenges being faced by the industry in Ghana.

Mr. Lawrence Agyinsam, reiterated the importance the Bank attaches to the Pharmaceutical Sector thus justifies the huge investment in the Sector.

He, therefore, applauded the Government for providing the enabling environment for the partnership with the Public-Private sector to thrive.

He further added that GEXIM is committed to supporting the vision of President Nana Addo Dankwa Akufo-Addo to change the nature of Ghana's economy to focus on manufacturing, value addition, and export of processed goods.



Mr. Lawrence Agyinsam, CEO, GEXIM (R), touring the factory with CEO of Food & Drugs Authority, Mrs. Delese Mimi Darko and Nana Akyaa Obeng-Adiyiah, DCEO (F&A) GEXIM.

Present at the commissioning were Hon. Alan Kyeremanten, the then Minister of Trade and Industry, Mr. Sam Okudzeto, member of the Council of State, Ministers of State, Members of Parliament, Traditional Rulers, amongst other dignitaries.



Hon. Alan Kyerematen, Minister of Trade and Industry, and Mr. Sam Okudzeto, a member of the Council of State toured the factory after the commissioning.

GEXIM-NACO DEEPENS RELATIONSHIP AS GEXIM CEO HOSTS NATIONAL AfCFTA COORDINATOR

by Chris Koney

On Wednesday 3rd August 2022, a Team from the National Africa Continental Free Trade Agreement (AfCFTA) Coordination Office led by the National Coordinator, Dr. Fareed Kwesi Arthur, paid a courtesy call on the Chief Executive Officer of the Ghana Exim Bank (GEXIM), Mr. Lawrence Agyinsam.

This follows the launch of the National AfCFTA Policy Framework and Action Plan on Tuesday 2nd August 2022 at the Kempinski Gold Coast City Hotel, Accra, which outlines interventions, geared towards the harmonisation of existing laws, programmes, policies, and regulations to boost Ghana's trade with Africa under the AfCFTA.

Mr. Lawrence Agyinsam reiterated the Bank's commitment to supporting the Government of Ghana's quest to reposition the Ghanaian economy to become an export led one and continue to serve as a catalyst in the development of Ghana's export trade, facilitate cross border trade and make Ghana a pillar in regional and continental trade.

He stated that, in the discharge of its mandate "To facilitate the transformation

of Ghana's economy into an export one by supporting and developing trade between Ghana and other countries, The Bank has over the years introduced several interventions across various sectors. The Bank provided funds for several companies with the intention to export to other African countries. It is important for us to work closely to assist Ghanaian businesses to export significantly into the African continent".

He further proposed a strategic partnership between the Bank and National AfCFTA Coordination Office to see an increase in Ghanaian exports into the African continent.

Dr. Fareed Kwesi Arthur on his part highlighted the mandate of the National AfCFTA Coordination Office, established in March 2020 under the Ministry of Trade and Industry as a central point for coordinating the Government of Ghana's policy and strategic

response to the Africa Continental Free Trade Area (AfCFTA) Agreement.

According to him, "the NACO is the liaison office between the Ministry of Trade and Industry and other stakeholders in Ghana and the AfCFTA Secretariat to ensure Ghanaian businesses harness the full benefit of AfCFTA. For this reason, we welcome the call for building a strategic partnership between Ghana Exim Bank and the National AfCFTA Coordination Office".

Other members of the GEXIM team at the meeting were Nana Akyaa Obeng-Adiyiah, Deputy Chief Executive Officer responsible for Finance and Administration, Michael Tetteh-Voetagbe, General Manager, Human Resources and Administration, Bright Evans Darko, Head, SME Banking, Frank Obeng, Head, Advisory Services, Judith Aikins, Head, Export Trade, Jonathan Christopher Koney, Assistant Manager, Corporate Affairs and International Cooperation and Grace Anderson, Executive Assistant to the CEO.

Hon. Catherine Afeku, Head of Strategic Communications and Dr Jacob Gyamfi, Senior Advisor, Capacity Building, National AfCFTA Coordination Office accompanied Dr. Fareed Kwesi Arthur to the meeting.



Mr. Lawrence Agyinsam (Head of table) addressing the National Coordinating Office, AfCFTA Team.

GEXIM CEO MEETS CHAIR OF US EXIM BOARD IN TURKEY

by Chris Koney



L - R; Rosemary Beryl Archer, DCEO Banking, Mr. Lawrence Agyinsam, CEO, GEXIM Reta Jo Lewis, President & Chair of the Board of Directors, US EXIM and Sammy Nana Osei Bonsu, Board Member

In the spirit of collaboration and the bid to explore opportunities for synergies between Ghana and foreign businesses, a team from Ghana Exim Bank (GEXIM), led by its Chief Executive Officer, Lawrence Agyinsam, has met with representatives of the Exim Bank of the United States of America led by its new President and Chair of the Board of Directors, Reta Jo Lewis.

The meeting took place on Wednesday, May 11, 2022, on the sidelines of the 2022 Spring Meetings of the International Union of Credit and Investment Insurers (Berne Union) held in Istanbul, Turkey, from May 8 to 12, 2022.

The meeting afforded the two teams the opportunity to explore ways of deepening their existing relationship as well as identifying

ways of building synergies and possible collaboration in areas of mutual interest and benefit.

At the meeting, the two teams committed to drawing a framework to operationalize an existing agreement for a USD300 million guarantee to be provided by the United States Exim Bank after reviewing the existing memorandum of understanding signed by the two banks in 2019.

The President and Chair of the Board of Directors of the US Exim also expressed their preparedness and willingness to collaborate with GEXIM on projects aimed at ensuring the healthy lives and well-being of people.

After the meeting, the CEO of GEXIM, Lawrence Agyinsam, expressed his appreciation to the President and Chair of the Board of Directors of the US Exim Bank for prioritizing the meeting with his team and their commitment to deepening their relationship with GEXIM.

"It has been a very important and insightful meeting with the team from the US Exim Bank led by the President and Chair of the Board of Directors, Reta Jo Lewis. It indicates the importance the US team attached to this meeting and I am very confident of more engagements between us going forward to ensure most of the things we have discussed today will be implemented. This will also help us in our drive-in championing the development of Ghana's export trade and also facilitate cross border trade", he added.

The President and Chair of the Board of Directors, Reta Jo Lewis congratulated the management of GEXIM for its bold initiatives to facilitate the transformation of Ghana's economy into an export-led one. She further commended GEXIM for supporting the elimination of critical market failures in the Ghanaian economy to make Ghana competitive in the global marketplace.

Other members of the GEXIM team at the meeting were Sammy Nana Osei Bonsu, a Board Member, Rosemary Beryl Archer, Deputy Chief Executive Officer responsible for Banking and Anthony Kofi Dwumah, Head of Guarantee Department.

GHANA EXIM BANK CEO HOSTS US EMBASSY TEAM

By Editorial team



L-R; Jonathan Christopher Koney, Laurie Kelleher, Dean Matlack, Rosemary Beryl Archer, Mr. Lawrence Agyinsam, Hon. Michael Okyere Baafi, Victoria Afua Agbai and Paa Ekow Quansah.

The Chief Executive Officer of the Ghana Export - Import Bank (GEXIM), Mr. Lawrence Agyinsam, on Thursday, 18th August 2022, hosted a team from the United States of America Embassy in Ghana, led by the Commercial Counsellor, Dean Matlack.

The meeting was held at the head office of GEXIM in Accra and afforded the Bank the opportunity to discuss areas of mutual interest for collaboration and building synergy with the United States of America Embassy.

In addition, it was a follow-up to a meeting held between GEXIM and the United States of America Exim Bank (US Exim Bank) in May 2022 on the sidelines of the 2022 Spring Meeting of the International Union of Credit and Investment Insurers (Berne Union) held in Istanbul, Turkey.

Mr. Lawrence Agyinsam reiterated the Bank's commitment to drawing

a framework to operationalise an existing agreement for a USD300 million guarantee to be provided by the US Exim Bank after reviewing the existing memorandum of understanding signed by the two banks in 2019.

"In our quest to assist the Government of Ghana's agenda to reposition the Ghanaian economy to become an export-led one and spearhead the industrialization drive, we need strategic partnerships such as the collaboration with the US Exim Bank. This is very important in helping us to carry out our mandate to help in realising the agenda to make Ghana a pillar in regional and continental trade. Currently, our

team is working with officials of US Exim to finalise this and we are certain of great prospects from this partnership", he added.

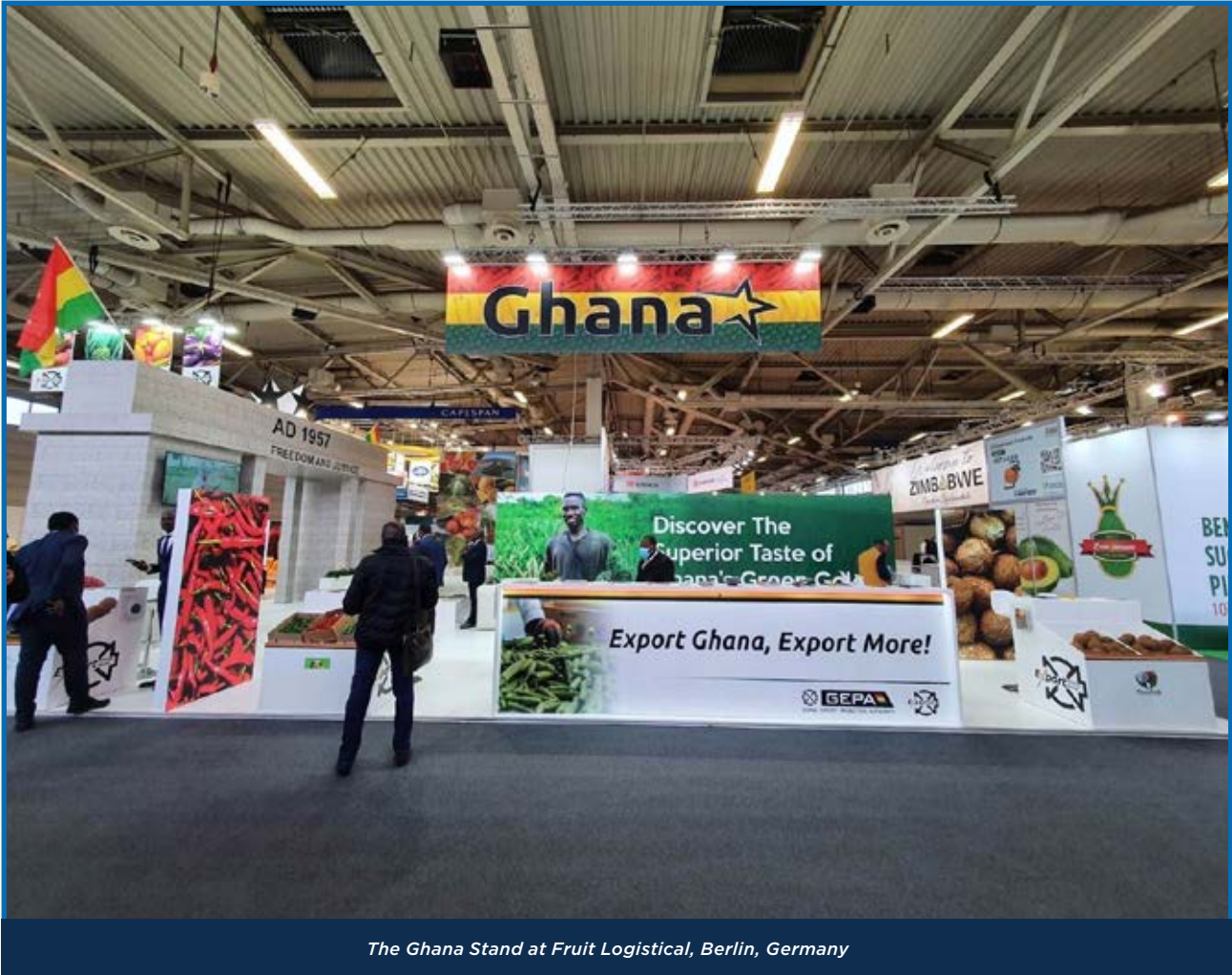
On his part, Dean Matlack expressed his appreciation for the warm reception accorded him and his team by GEXIM and said the US Embassy in Ghana is prepared to assist at all levels to ensure the success of the collaboration between the US Exim Bank and GEXIM. He further indicated the Embassy's willingness to collaborate with GEXIM on projects aimed at ensuring healthy lives and wellbeing of people.

Other members of the GEXIM team at the meeting were Hon. Michael Okyere Baafi, the Deputy Minister of Trade and Industry, who is a Board Member of GEXIM, Rosemary Beryl Archer, Deputy Chief Executive Officer, (Banking) and Jonathan Christopher Koney, Assistant Manager, Corporate Affairs & International Cooperation.

Dean Matlack was accompanied by Laurie Kelleher, Commercial Officer, Victoria Afua Agbai, Commercial Specialist and Paa Ekow Quansah, Commercial Specialist.

GEXIM PARTICIPATES IN INTERNATIONAL FAIRS & EXHIBITIONS

By Judith Aikins



The Ghana Stand at Fruit Logistica, Berlin, Germany

A Team from the Ghana Exim Bank (GEXIM) led by the Chief Executive Officer, Lawrence Agyinsam, participated in Fruit Logistica 2022, the leading trade fair for the global fruit trade, held as a physical event in Berlin, Germany, from 5th to 7th April, 2022.

The Ghana pavilion, which was situated in the African section, hosted GEXIM and other Ghanaian state agencies including Ghana Export Promotion Authority (GEPA), Ghana Tourism Authority (GTA) alongside selected Ghanaian exporters.

The GEXIM team had meetings with MSC Fabricole, a global leader in the production of vegetables through the

designing, manufacturing and installation of greenhouse projects located in Spain. The Team also held a meeting with the Tree Crop Authority at the Fair to explore partnership with the Bank in growing tree crops such as Coconut, Rubber and others.

Fruit Logistica covers every single sector of the fresh produce business and provides a complete picture of the latest innovations, products and services at every link in the international supply chain. It thus offers superb networking and contact opportunities to the key decision-makers in every sector of the industry.

Along with the three-pronged approach of fresh inspiration, the best information, and new business opportunity, Fruit Logistica 2022 gave the industry a look to the future and provided answers to questions about how the fruit trade will grow in the medium and long term.

Other members of the team were Judith Aikins, Manager, Export Trade Department, Bright Evans Darko, Head, SME and Frank Obeng, Head, Business Advisory Service Department.

PICTURE GALLERY - FRUIT LOGISTICA FAIR, BERLIN - GERMANY



GEXIM team at the Exhibition in Germany

GEXIM PROMOTES MADE-IN-GHANA PRODUCTS GLOBALLY WITH THE MINISTRY OF FOREIGN AFFAIRS AND REGIONAL INTEGRATION (MFARI)

by Chris Koney



GEXIM & MFARI showcasing Made-In-Ghana Products

As part of its mandate to finance and develop strategic import substitute products to support the reduction of Ghana's import bill, Ghana Exim Bank (GEXIM) is collaborating with the Ministry of Foreign Affairs and Regional Integration to champion the Country's industrialization agenda.

Management of Ghana Exim Bank on Tuesday 2nd March 2022 presented assorted Made-In-Ghana products to the Ministry of Foreign Affairs and Regional Integration at its corporate headquarters in Accra.

The presentation was a follow-up to a strategic session the bank held in April 2021 with the then newly appointed diplomats to represent Ghana at the various diplomatic missions around the world. The session gave the diplomats a deeper insight into the bank's agenda to transform Ghana into an export-led economy and highlighted the critical role of the foreign missions in achieving it.

The products on offer to the foreign missions included packaged jollof rice, waakye, gravy mix, groundnut soup, food spices, gari mix, shea butter, peanut and peanut butter, charcoal, koobi powder, and salted fish paste. In addition were Ghanaian snacks; nkatie cake, roasted cashew, peanuts, and granola bars.

The GEXIM Deputy Chief Executive Officer (Banking), Rosemary Beryl Archer indicated the importance

of the strategic partnership with the ministry and foreign missions to promote Ghanaian-made products.

"On the occasion of our 65th independence anniversary, we want to utilize the platforms of our foreign missions to globalize our staples through value addition and improved packaging. We expect the heads of mission to explore avenues for improved packaging and state-of-the-art equipment to support our industrialization agenda", she stated.

She further added that "it is important to work closely with the Ministry and Ghanaian missions abroad to find new markets for these products. The support from our missions will enable our SMEs to meet the requirements for the international market and by so doing scale-up their operations. I am convinced this is the first step, which will be of great benefit for other key initiatives and projects we plan to roll out in our drive towards enhancing the capacity of Ghanaian exporters",

Head of SME Banking at Exim Bank, Bright Darko, emphasized

the importance of sending Ghanaian products to the foreign missions to showcase them to the rest of the world which he believes has the potential to ultimately create market access for them.

He added that "at Ghana Exim Bank, we go beyond just providing funding for our SMEs but also take interest in their growth and success by helping to build their capacities and make key market penetration. When we are able to help them to succeed, they can pay back their loans for us to be able to help more businesses. Beyond promotion and marketing, we expect the foreign missions to look at the value chain and explore opportunities for partnerships and building synergies with foreign companies to help our SMEs".

The Director of Economic, Trade and Investment Bureau at the Ministry of Foreign Affairs and Regional Integration, Bonaventure Adjavor, represented the Minister, Hon. Shirley Ayorkor Botchwey. On his part, he expressed his delight in the innovation employed by the businesses in packaging their products to meet international standards.

"It feels good to see these products and more importantly, knowing these are produced in Ghana, it brings me a lot of joy. It is such an important time to be sending these products to missions around the world. During independence anniversary celebrations and other occasions, the missions host various guests including business owners and investors who get first-hand experience of our rich Ghanaian culture and heritage. It will certainly be a great opportunity to showcase these wonderful Made-in-Ghana products to the rest of the world", he added.

Ghana Exim Bank has a mandate to improve the country's export competitiveness, foreign exchange earnings, and, the balance of trade. The bank is strategically positioned to provide cutting-edge financial support, and advisory and capacity-building programs aimed at eliminating barriers to springboard the nation's economy into an export-driven one.

GEXIM RE-LAUNCHED ITS POPULAR 'TUESDAY MARKET', AN INITIATIVE AIMED AT CREATING AWARENESS FOR MADE-IN-GHANA PRODUCTS AND HARNESSING THEIR POTENTIAL FOR EXPORTS

by Chris Koney



Minister of Information, Hon. Kojo Opong Nkrumah and Mr. Lawrence Agyinsam, CEO with some Senior Management Staff inspecting some Stands at the Event



Kofi Kinaata Interacting with "Tuesday Market" vendors



Some Made-in-Ghana Products on display at the "Tuesday Market".

GEXIM relaunch its popular SME "Tuesday Market" on Tuesday, April 26, 2022, at the World Trade Centre in Accra. The Event witnessed an exhibition of Made-In-Ghana products from 10 am. to 6 pm.

"Tuesday Market" is a platform created by GEXIM for its clients and producers of Made-In-Ghana products not only to showcase their products but to serve as a one-stop-shop for the general public to purchase anything locally manufactured, from nicely packaged food items, cosmetic products, garments, and textiles, leather products and many more.

The Chief Executive Officer of GEXIM, Lawrence Agyinsam, highlighted the importance of "Tuesday Market" and the motive for re-launching it.

"As a development bank championing the transformation of Ghana's economy into an export-driven one, it is important to explore innovative ways to showcase Ghanaian businesses and create avenues for revenue generation for these businesses. "Tuesday Market" is a way to promote and sell the products of the SMEs we are financing to be patronized by the general public," he stated.

The Deputy Chief Executive Officer responsible for Banking & Business, Rosemary Beryl Archer also weighed in on the initiative saying, "in preparing our SMEs for export, it is important to build their capacities and also add value to their products. With "Tuesday Market", we are providing the platform to help them with the right packaging, appropriate branding, the requisite marketing, as well as receive financial and advisory support in order to scale up and also meet international standards".

Ms. Archer assured the general public of high-quality products at affordable prices to be on offer at the Exhibition.

According to her, the products to be exhibited will include packaged jollof rice, waakye, gravy mix, groundnut soup, food spices, gari mix, shea butter, peanut and peanut butter, charcoal, koobi powder, salted fish paste, nkate cake, roasted cashew, peanuts, and granola bars.

She further encouraged the general public to support the initiative and buy locally made items to create more jobs for Ghanaians.

The Bank has hosted subsequent editions of "Tuesday Market" after the re-launch on the dates listed below at the carpark of the World Trade Centre:

- ▼ Tuesday, 30th August, 2022
- ▼ Tuesday, 20th September, 2022
- ▼ Thursday, 1st December, 2022

GEXIM MEETS REGIONAL COORDINATING COUNCILS THROUGH STAKEHOLDERS ENGAGEMENT SESSIONS

by Emmanuel Essilfie-Conduah



Group photo of participants at the Stakeholders' meeting held at Dambai (1st from left - Nana Akyaa Obeng-Adiyiah, Deputy CEO, Finance & Administration, GEXIM, Hon. Joshua Gmayenaam Makubu, (2nd from left) Oti Regional Minister

The Bank has begun a strategic Roadshow to interact with Stakeholders at the district levels in the country to share its success story since its establishment in 2017. The first Roadshow begun in the Oti and Volta Regions.

The Bank to date has financed 123 projects (both greenfields and brownfields) to the tune of GHc1.5 billion. The projects are sited in almost all the sixteen (16) Regions of Ghana. Thirty (30) of them have been completed and the rest are at various stages of completion.

Nana Akyaa Obeng-Adiyiah, the Deputy Chief Executive in charge of Finance and Administration, led a team from the Bank's Head Office in Accra and the Ho Zonal Office to embark on a four-day community sensitization campaign and stakeholders engagement in the two Regions.

According to the Deputy Chief Executive Officer, the sensitization and engagement exercise was a unique platform to inform the communities of the establishment of GEXIM-funded 1D1F projects and seek their support for the operation of the projects by producing and supplying the needed raw materials to ensure the sustainability of the projects.

At Dambai in the Oti region, Mrs. Obeng-Adiyiah and her Team met some key stakeholders to obtain adequate information on the Non-traditional Export products and raw materials endowed in their communities to enable the Bank partner with them to add value to these resources, generate employment, attract

global patronage and rope in export earnings for the country.

Additionally, she reaffirmed the Bank's commitment to collaborate with promoters of businesses to establish more projects similar to the CH Foods factory, producers of yam and cassava chips at Addo Nkwanta in the Krachi East District.

The Ghana EXIM Bank (GEXIM), in support of the President's agenda to transform the economy of Ghana into an export-led one, has played a major role in the rolling out of the Government's IDIF Initiative.

The Oti Regional Minister, Hon. Joshua Gmayenaam

Makubu, on his part, stated that the Region is strategically located to benefit from some positive externalities from both Northern and Southern Ghana in terms of weather conditions, which provide them the opportunity to cultivate seasonal crops all year round.

The Regional Minister, therefore, appealed to the Bank to adopt the Oti Region as its 'baby' and provide the needed support to accelerate development.

At Ho, the Volta Regional Minister, Hon Dr. Archibald Yao Letsa, thanked the Bank for supporting quite a number of

businesses in the Region. He, therefore, applauded the Bank for the engagement initiative and asked the management of the Bank to sustain it.

He also advised the participants to take advantage of the numerous opportunities the Bank enumerated and identify potential businesses in their communities that can benefit from the Bank's facilities and encourage them to apply.

The same exercise is intended for other Regions where the Bank has supported similar businesses.



Group photo of participants at the Stakeholders' meeting held at Ho (seated, 4th from left - Nana Akyaa Obeng-Adiyiah, Deputy CEO, Finance & Administration, GEXIM 4th from right - Dr. Archibald Y. Letsa, Ho Regional Minister)

"INVEST BACK HOME", EXIM BANK DEPUTY CEO URGES GHANAIS ABROAD

by Chris Koney



Rosemary Beryl Archer, Deputy Chief Executive Officer (Banking)

The Deputy Chief Executive Officer of Ghana Exim Bank (GEXIM) responsible for (Banking), Rosemary Beryl Archer, has urged Ghanaians living abroad to invest back home in line with the Government of Ghana's industrialization agenda which paves way for the diaspora community to partner Ghanaian entrepreneurs through various initiatives supported by GEXIM.

Ms. Archer made this call at the maiden edition of Expo Ghana 2022, a business forum and special exhibition of Made-In-Ghana products organized by London-based Ghanaian Marketing Communications Company, Akwaaba UK, on Thursday 14th July 2022 at the Canary Riverside Plaza Hotel in London, United Kingdom.

She encouraged Ghanaians resident abroad to effectively participate in national development in a structured way

through the channeling of their remittances into entrepreneurship activities as well as supporting innovation and development of the government of Ghana's identified priority sectors of the economy.

"On the back of the Government's SME Development Agenda, Ghana Exim Bank has created platforms like the "Tuesday Market" to get SMEs export ready to meet the demands of global buyers. It is obvious that the Diaspora can advance our developmental agenda through the use of knowledge and skills to fill

resources and knowledge gaps, as partners, and also as members and leaders of scientific and technical networks in Ghana. Ghana Exim Bank is positioned to provide the necessary support to make this possible through various products and services", she emphasized.

Ms. Archer further urged global importers and distributors including Wanis International Foods, one of Europe's leading wholesalers for worldwide foods to explore market access opportunities with manufacturers of Made-In-Ghana products for export to the United Kingdom. She indicated GEXIM's preparedness to facilitate such an arrangement to see Made-In-Ghana products on the shelves of major supermarkets across the United Kingdom.

She expressed her appreciation to Akwaaba UK for initiating Expo Ghana to promote Made-In-Ghana products and creating an opportunity for Ghanaian manufacturers to engage with their counterparts in the United Kingdom to explore avenues to build synergy and their capacities.

Other speakers at Expo Ghana 2020 were His Excellency Papa Owusu-Ankomah, Ghana's High Commissioner to the United Kingdom, Hon. Mark Okraku Mantey, Deputy Minister for Tourism, Arts & Culture, Yofi Grant, CEO of Ghana Investment Promotion Centre, Alex Dadey, Executive Chairman of KGL and Board Chairman of GIPC, Fuad Mohammed Abubakar, Head of Ghana Cocoa Marketing Company Limited, Adjoba Kyiamah, Executive Director, UK - Ghana Chamber of Commerce, Andrew Takyi-Appiah, CEO of Zeepay Ghana, George Philips, Commercial Director of Wanis International Foods and Izzy Obeng, CEO & Founder of Founder Vine.

GEXIM'S CEO IS ONE OF GHANA'S 100 MOST INFLUENTIAL BUSINESS LEADERS

by Richard Osei Anane



Richard Osei Anane, Head, Corporate Affairs, (2nd Left) receiving the Award on behalf of the CEO and flanked by other GEXIM Team Members

The Chief Executive Officer of the Ghana Exim Bank (GEXIM), Mr. Lawrence Agyinsam, was on Friday, 5th August, 2022, named as one of the 100 Most Influential Business Leadership Personalities in Ghana at the second edition of the National Governance and Business Leadership Awards 2022 which took place at the Labadi Beach Hotel.

According to the Organizers of the awards, the recognition follows his remarkable strides and noteworthy success as a business leader and corporate governance personality in addition to his tremendous contribution in strategic leadership and strategy to achieve business success at Ghana Exim Bank.

A Team from the Bank led by Richard Osei Anane, Head of Corporate Affairs, Solomon Dsane, Head, Risk Management, Emma Mullen - Essien, Senior Manager, Company Secretary, Patience Senaya, Senior Manager, Human Resources, Noah Aguh, Assistant Manager, Research and Advisory, Grace Anderson, Senior Officer, CEO's Secretariat and Joyce Konu Agyemang, Senior Officer, Procurement, received the Award on behalf of Mr. Agyinsam

The National Governance & Business Leadership Awards is a high-impact, economic empowerment and leadership awards programme developed by RAD Communications, to champion good governance, economic empowerment and job creation in Ghana. The Event celebrates and rewards outstanding companies across Ghana as well as entrepreneurs and individuals making a difference in the lives of others through social and charitable causes.

In addition, the Event provides a unique platform for Governments to deepen their strategic relationships with the business community for national development. The awards cover several sectors of the Ghanaian economy including Energy, Finance, Manufacturing, Trade, Transport, Education, Agri-business, Logistics, and Telecommunications amongst others.

Dubbed as Ghana's biggest gathering of the Governance & Business Leadership Community, the former CEO of the Ghana Chamber of Mines, Rev. Dr. Joyce Aryee was the Special Guest of Honor at the Event.

"ADOPT TRADE POLICIES THAT REDUCE DISCRIMINATION AGAINST WOMEN" – GEXIM DEPUTY CEO, (BANKING) URGES AFRICAN LEADERS

by Chris Koney



The Deputy Chief Executive Officer of Ghana Exim Bank (GEXIM) responsible for (Banking), Rosemary Beryl Archer, has urged African leaders to adopt reforms in trade policies that reduce discrimination against women while building the significant human capital as part of their developmental agenda.

She made the call in commemoration of this year's Africa Day celebrated on Wednesday, 25th May, 2022, whilst reflecting on the achievements of women across the African Continent and the challenges they face daily.

This year's theme of Africa Day focuses on the importance of addressing malnutrition and food insecurity, as the continent faces stark development challenges, including food insecurity and increasing malnutrition.

Trade has been identified as an important tool for economic development and a significant force for reducing global poverty by spurring economic growth, creating jobs, reducing prices, increasing the variety of goods for consumers, and helping countries acquire new technologies.

"New trends in global trade, especially the rise in services, global value chains, and the digital economy are opening up important economic opportunities for women. Trade has the potential to expand women's access to skills and education. I will therefore call on the African leaders and heads of agencies for trade and investment across the continent to adopt trade policies that reduce discrimination against women while building the significant capital that women represent", she emphasized.

According to Ms. Archer, Africa has great potential, both human and technical resources to secure a brighter future for all its inhabitants, and African women are an integral part of the solution, especially as glass ceilings are shattered and gender barriers are broken.

"African women are poised to play a greater role in driving sustainable growth and development and in achieving the African Union's vision of an integrated, prosperous, and peaceful Africa, driven by its citizens and representing a dynamic force globally. I can confidently say that qualified African women have a crucial role to play in driving innovation and preparing for tomorrow's challenges while taking part in decision-making today", she highlighted.

Ms. Archer further charged African women to develop themselves and build their capacities to enable them to occupy major leadership roles and be involved in the transformation agenda of the African continent in all areas.

As part of its mandate, GEXIM is supporting the Government of Ghana's quest for a feasible and sustainable export-led economy and eliminating critical market failures in the Ghanaian economy. In addition, GEXIM has initiated projects that focus on empowering women for financial sustenance.

"In 2017, GEXIM as part of its five-year strategic objectives focused on diversifying the non-traditional export sector towards an increased export revenue, employment creation, and value addition. The Shea Empowerment Initiative to build the capacity of processors, empower aggregators, mostly women, and also finance the entire value chain was initiated", she added.

The Deputy Chief Executive Officer further stated that GEXIM has over the years organized several training programs and workshops across the country, some targeted at women, to educate and engage prospective entrepreneurs in their various endeavors.

GEXIM'S "TUESDAY MARKET" IS THE BEST SME MARKET INITIATIVE IN AFRICA

by Chris Koney

As a testament to its determination to support Small and Medium Scale Enterprises (SMEs) to scale up and run profitable ventures, the Management of Ghana Exim Bank, GEXIM, on Tuesday 5th July, 2022, received the African Union Small and Medium Scale Enterprise (AU SME) award for "The Best Market Initiative" in Africa category for its "Tuesday Market" Initiative.



From left to right; **Rosemary Beryl Archer**, GEXIM Deputy CEO -Banking, **Lawrence Agyinsam** GEXIM CEO & **Nana Akyaa Obeng-Adiyiah**, GEXIM Deputy CEO, Finance and Administration

The Award was announced at the first-ever AU SME Annual Forum held in Cairo, Egypt, from June 27th to July 1st, 2022, which was organized by the African Union in collaboration with the All Africa Association for Small and Medium Enterprises (AAASME).

The Award was presented to the Management of GEXIM led by the Chief Executive Officer, Lawrence Agyinsam at the Bank's Head office in Accra by the Secretary General of the AAASME, Dr. Ebiekure Jasper Eradiri, and Legal Advisor of AAASME, Barrister Warmate Jones Idikio.

Receiving the AAASME team, the Chief Executive Officer of GEXIM, Lawrence Agyinsam congratulated the African Union and AAASME for introducing the AU SME Annual Forum, a platform that seeks to promote and strategize for a better, more inclusive African SME sector, to

realize Africa's industrialization in the context of the integrated market. He expressed the Bank's appreciation to the organisers for the recognition of its "Tuesday Market" initiative.

"As a Development Bank of the state, Ghana Exim Bank is committed to supporting the Government of Ghana's agenda to reposition the Ghanaian economy into an export led one. In addition, the Bank has a vision to become a strong financial institution that will be a key driver in the development of Ghana's export trade, facilitate cross border trade and make Ghana a pillar in regional and continental trade", he added.

On her part, the Deputy Chief Executive Office of GEXIM, Banking, Rosemary Beryl Archer highlighted the importance and dominance of the SME sector in the business environment and its critical role in the national development agenda as well as economic transformation of several countries globally.

She further stated that *"the significant role the SME sector plays cannot be underestimated, accounting for over 50% of private output. With the "Tuesday Market initiative, we are promoting Ghanaian products and preparing our SMEs for export through building their capacities and adding value to their products".*

Dr. Eradiri on his part indicated that the award is intended to spur GEXIM to do more within its mandate to impact more individual SMEs and the entire ecosystem. He further expressed AAASME's intention to collaborate with GEXIM to replicate its award winning

initiatives and successes in other countries across Africa, for the benefit of Africa's teeming SMEs.

Other members of the GEXIM team present at the presentation were Nana Akyaa Obeng-Adiyiah, Deputy Chief Executive Officer responsible for Finance and Administration, Michael Tetteh-Voetagbe, General Manager, Human Resources and Administration, Bright Evans Darko, Head, SME Baking, Solomon Dsane, Head, Risk Management, Isaac Amisah-Aidoo, General Manager, Finance and Strategy, Rachel Nettey, Senior Manager, Administration and Jonathan Christopher Koney, Assistant Manager, Corporate Affairs and International Cooperation.



The Secretary General of the AAASME, Dr. Ebiekure Jasper Eradiri (left) presenting an Award to Rosemary Beryl Archer, GEXIM Deputy CEO (Banking) with her is Mr. Lawrence Agyinsam, CEO, GEXIM



Management Team of GEXIM with the Award after the Presentation

“GHANA IS THE WORLD BIGGEST EXPORTER OF YAM” ...says GEPA

Exports of yam tubers reached a record-high of US\$48million last year, according to data from the Ghana Export Promotion Authority (GEPA), making the country the world's largest exporter of yam.

The country now controls 24 percent of the US\$200million global export market, growing its export value from US\$38.5million in 2018 to US\$48.2million in 2021. According to the data, exports grew at an annual rate 14 percent in 2020-2021 and an average of 9 percent from 2017 and 2021.

The United States of America alone imported US\$87million worth of yam from the world in 2021. Among its top suppliers were Jamaica, 37.4 percent; Ghana, 21.9 percent; Costa Rica, 10.8 percent; Colombia, 8.7 percent; and Brazil, 8.2 percent, according to GEPA's yam industry report.

The United States of America's imports of yam from Ghana representing 39.6 percent of the total global value of yam exported by Ghana.

Meanwhile, globally, Jamaica is Ghana's closest competitor, ranking second in export of yam. Its total exports were valued at US\$39million in 2021.

Nigeria is the world biggest producer of Yam with a production estimated around 50,052,977 tonnes per year. However, careful observation has shown that the problem with Nigeria leading the export trade of yam has more to do with the country's lack of structure, process and storage.

One of the factors to be enumerated is Nigeria's poor packaging and branding.

In Ghana, yams are well packed like beverages, a complete shift of what happens in Nigeria.

Source: Ghana Export Promotion Authority (GEPA) and Ripples Nigeria.com



Harvested Yam

ANALYSIS OF RICE PRODUCTION AND IMPORTATION IN GHANA

By GEXIM Research Department



Nana rice, a locally produced rice

Global Outlook

Rice is the most common cereal serving as staple food for about half the people in the world. It is also known as *oryza sativa* from a grass plant family called poaceae. Although, rice is one of the most essential food crop grown and consumed worldwide, ninety (90) percent of the world's rice are produced and consumed in Asia-Pacific Region (FAO, 200). The top five rice producing countries in the world are China, India, Indonesia, Bangladesh and Vietnam. The world's production of rice tends to fluctuate from year to year. The total rice produced in the world increased from 730.8 million tonnes in 2014 to 759 million tonnes in 2018 and then declined to 756.7 million tonnes in 2020. In 2020, Asia region was the highest rice producing region in the world and **the region** produced 676.6 million tonnes of rice representing 89.4% of the global output.

Africa, Americas, Europe and Oceania regions produced 37.9 million tonnes, 38.1 million tonnes, 4.1 million tonnes and 0.06 million tonnes respectively. According to FAO (2022), there is consistent increase in rice production in Africa. The production of rice in Africa increased from 29.8 million tonnes in 2015 to 37.9 million tonnes in 2020. In 2020, Western Africa produced the highest rice in Africa (20.95 million tonnes), followed by Eastern Africa (9.9 million tonnes) and Northern Africa (4.97 million tonnes). Nigeria was the highest rice producing country in Western Africa in 2020 followed by Mali and Guinea and Ghana was ranked 7th (FAO, 2022).

Rice Production in Ghana

Rice is cultivated in Ghana as a food and cash crop. Amankwatia, Jasmine85, Legon 1 and AGRA are the main varieties grown in Ghana. The rice subsector contributes

significantly to the growth of the Ghanaian economy and has created employment for many smallholder farmers. The annual production of rice has been on an upward trend since 2014. And production volumes were 604,000 metric tonnes and 973,000 metric tonnes for 2014 and 2020 respectively. The increase in production of rice in Ghana since 2014 can be attributed to increase in yield and acreage cultivated. The area harvested increased from 224,000 hectares in 2014 to 331,471 hectares in 2020. The yield also, increased from 26,964 hg/ha in 2014 to 29,354 hg/ha in 2020.

Rice is cultivated in all the regions in Ghana but the regions that cultivate in large quantities are Volta, Upper East, Oti, Northern and Ashanti. The Volta region is the leading rice producing region in Ghana and on average produces 38 percent of the total rice produced in Ghana annually. The Northern region is the second largest rice producing region in Ghana followed by Oti and Upper East regions (MoFA SRID, 2020). The top two (Volta and Northern) regions produce about 60 percent of the total rice produced in Ghana. The average yield of rice production by region ranges from 1.98mt/ha to 5.78mt/ha. Volta region has the highest average yield (5.78mt/ha), followed by Oti region (5.63mt/ha) and Greater Accra regions (5.22mt/ha). Volta, Oti, Greater Accra, Ashanti, Eastern and Central have average yield above the national yield of 2.96 mt/ha.

There are three categories of rice producers in Ghana namely; small scale subsistence farmers, small scale-commercial farmers and large scale commercial farmers. The small scale subsistence farmers normally depend solely

on rain for production and also produce to feed their family and usually sell the surplus to members of their communities. Small scale commercial farmers usually use low level technology for harvesting and processing of the rice is done manually, or pay for harvesting, threshing, and milling (GIRSAL, 2022). Majority of the rice farmers in Ghana are into small scale-commercial farming. The last category of rice farming has few farmers. Large scale –commercial farmers employ mechanisation and technology in planting, harvesting and processing of the rice.

Rice is cultivated once per year and twice per year under rain-fed and irrigation respectively. In the Volta, Ashanti and Eastern regions, planting season is April/May and harvesting season is July/August. For Northern and Upper East regions, planting is done in July/August and harvesting on October/November.

Importation of rice in Ghana

Demand of rice in Ghana exceeds total output of rice produced in Ghana yearly and therefore, Ghana imports rice every year to make up for the deficit in domestic rice supply. The rise in consumption of rice can be attributed to population growth, urbanization and change in consumer habits. The consumption profile in Ghana indicates that urban markets in Ghana represent 76% of total rice consumption. Rice deficit continue to increase even though there is an increase in production of rice. Rice deficit in Ghana increased from 354,762 tonnes in 2011 to 608,602 tonnes in 2015, declined to 577,977 tonnes in 2016 and increased again to 580,000 tonnes in 2017.

In 2020, rice was the third most imported product in Ghana. Ghana imported rice worth \$391 million and was ranked the 20th largest

importer of rice in the world in 2020. The data available at Ministry of Trade and Industry shows that Ghana imported rice worth about GH¢6.874 billion from 2017 to 2020 (Arko, 2021) and between 2007 and 2015 Ghana expenditure on imported rice rose from \$151million to \$1.2billion .

The quantities of milled rice imported was 672,135 tonnes in 2020 and rice paddy (rice milled equivalent) imported was 624,184 tonnes. The country also, imported 7,512 tonnes of husked rice. The importation of milled rice increased from 179,455 tonnes in 2013 to 550,997 tonnes in 2014, declined to 76,811 in 2016 and increased to 443,119 in 2019 and 672,135 tonnes in 2020. The value of rice Ghana exports shows great fluctuation. Ghana's export of rice

increased from 143.6 tonnes in 2013 to 1,428.3 tonnes in 2015, declined to 247.8 tonnes in 2017 and increased again to 7,946.09 tonnes in 2018. Rice export declined after peaking in 2018 to 333.8 tonnes in 2020.

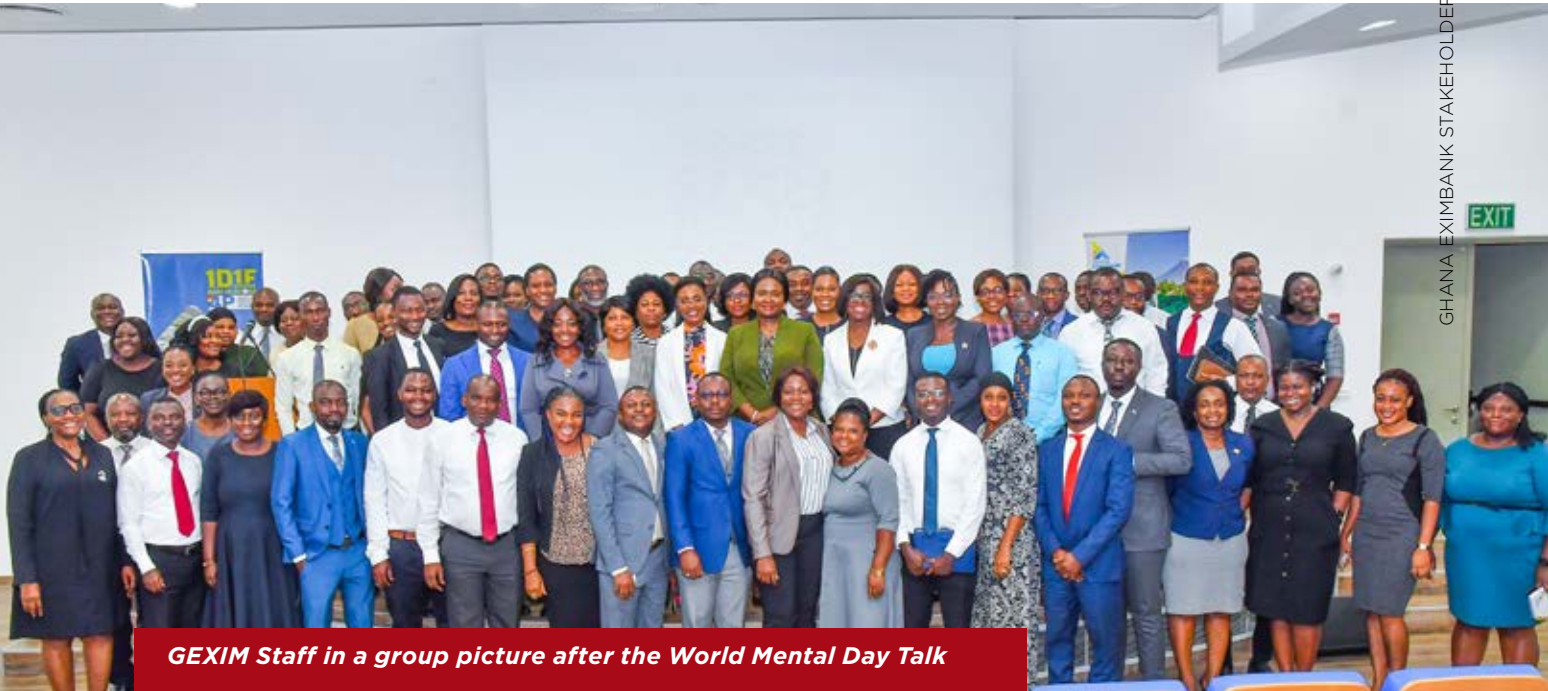
Conclusion

Ghana has to increase production of rice to reduce importation of rice yearly. To reduce rice deficit, the Government of Ghana through the Ministries and institutions have to provide funds at a low interest rate to farmers who are willing to start large scale commercial farming and also rehabilitate and expand irrigation schemes in rice-growing areas.



GEXIM HOLDS MENTAL HEALTH TALK FOR STAFF

By Corporate Affairs Team



GEXIM Staff in a group picture after the World Mental Day Talk

As part of activities to mark this year's World Mental Health Day, the Management of Ghana Export - Import Bank (GEXIM) on Monday October 10, 2022, held a Mental Health Talk for staff at its Headquarters, Africa Trade House, in Accra.

The Forum was organised in partnership with Green Creek Consult, a team of professionals driven to ensure their clients reap the benefits of prioritizing the Mental Health of their workforce. The facilitator of the session was Dr. Nana Akua Dansoah Nuamah.

In her welcome address, the Deputy Chief Executive Officer responsible for Finance And Administration, Mrs. Nana Akyaa Obeng-Adiyiah tasked all organizations to ensure that, the mental health state of their workforce is given utmost attention and all the necessary

Policies and Interventions are put in place to ensure that, staff health state are maintained at all times.

"It is said that, the good health of the staff of an organization epitomises the health status of the organization. In view of this, priority must be given to the Mental Health of the staff at their homes or offices, especially during challenging times. This is required of management not because it is the right thing to do and it equates to better business, but because it is Management's duty of care and legal responsibility", she added.

The theme for this year's World Mental Health Day is "Make Mental Health & Well-Being for All a Global Priority". Around the world, the day is set aside for global mental health education, awareness and advocacy against stigma. The overall objective of World Mental Health Day is to raise awareness of mental health issues around the world including the work place and to mobilize efforts in support of mental health.

Dr. Nana Akua Dansoah Nuamah, in her presentation took the staff through tips for improving mental wellbeing, which includes getting adequate rest, exercising and staying active, attitude of gratitude, healthy diet, good social support, healthy coping mechanisms for stress and seeking professional help when needed.

SUPPORTING THE VULNERABLE

GEXIM SUPPORTS OSU CHILDREN'S HOME

by Emmanuel Essilfie - Conduah



Emmanuel Essilfie-Conduah (4th from left), presenting the items to Madam Yvonne Norman (Manager, Osu Children's Home) whilst GEXIM staff and the Home staff looks on

Ghana Export-Import Bank (GEXIM) on Tuesday, 28th June, 2022, donated items to the Osu Children's Home to support their upkeep.

The items donated included a bookshelf, baby cot, carpet, activity tables, table, chairs, train set, doll house, jig saw puzzles, toys, baby mat interlocking, baby walker, hola hoops, variety of nursery books, and crayons.

Presenting the items on behalf of the Management of GEXIM to the home at a brief ceremony, the Senior

Manager, Communications and External Relations, Emmanuel Essilfie-Conduah said the donation was to support the education, health and general upkeep of the children.

He added that the donation was part of the Bank's Corporate Social Responsibility (CSR) to support the operation of the home and improve the well-being of the underprivileged.

Expressing her delight with the donation, the Manager of the Home, Madam Yvonne Norman thanked Ghana EXIM Bank for the kind gesture.

She further appealed to other institutions and the general public to always feel free to visit the home and offer any little support at any time of the year.

GHANA EXIM BANK DONATES TO APPIATSE DISASTER SUPPORT FUND

by Richard Osei Anane

GHANA EXIM BANK (GEXIM) on Wednesday, 13th April, 2022, presented an amount of Fifty Thousand Ghana Cedis (GH¢50,000) to the APPIATSE DISASTER SUPPORT FUND to support the disaster victims and help in rebuilding the APPIATSE community. The donation was made at the Conference Room of the Ministry of Lands and Natural Resources, Ministries, in Accra.



Mrs. Nana Akyaa Obeng-Adiyah, DCEO (F&A 4th from left) presenting the Dummy cheque to Reverend Dr. Joyce Aryee, Chairperson of the Fund (5th from Right).

Leading a six-member delegation from the Bank, Mrs. Nana Akyaa Obeng-Adiyah, DCEO, (F & A), in a brief remark said, *the donation was in line with the Bank's Corporate Social Responsibility Policy and in the spirit of solidarity and patriotism.*

"As a good corporate citizen, we believe that this donation will go a long way to assist the Government and all Stakeholders to rebuild the APPIATSE Community and put smiles on the faces of the unfortunate victims", she said.

Receiving the cheque, Reverend Dr. Joyce Aryee, Chairperson of the APPIATSE DISASTER SUPPORT FUND, on behalf of the Committee, expressed her appreciation to the Board and Management of GEXIM for demonstrating love to the affected people and entire Appeatse community.

"Indeed, we are extremely grateful to GEXIM for this timely donation and we will ensure that, when the good story about the rebuilding of APPIATSE Community is told, GEXIM Bank will be remembered", Reverend Dr. Joyce Aryee, assured the GEXIM delegation.

The GEXIM delegation included Michael Tetteh-Voetagbe, General Manager, Human Resources & Administration, Richard Osei Anane, Head, Corporate Affairs, Jonathan Christopher Koney, Assistant Manager, Corporate Affairs/ International Cooperation, Fiifi Essuman, Assistant Manager, Finance and Suh-Poutim Moses Tindana, Senior Officer, Communications.



Nana Akyaa Obeng-Adiyiah, Deputy Chief Executive Officer (Finance & Admin) addressing the Committee before the donation



Dr. Joyce Aryee, chairperson, addressing the GEXIM delegation

"SUPPORT THE DEVELOPMENT OF BUSINESSES IN THE CENTRAL REGION" - GEXIM URGES METROPOLITAN, MUNICIPAL AND DISTRICT ASSEMBLIES

by Emmanuel Essilfie - Conduah

Management of the Ghana Export-Import Bank (GEXIM) has taken steps to reach out to the Metropolitan, Municipal, and Districts to hold fruitful discussions with them, with the aim of unearthing natural resources and its subsequent financing of the private sector operators to manufacture local goods for the local and International market.

This was the outcome of its second stakeholder sensitization forum organized in Cape Coast alongside the Central EXPO. 2022 from 23rd to 31st July 2022.

The planned fora are being organized to enable the Bank highlight its achievements in the industrialization drive since its inception in 2017.

The Bank has to date financed about 123 Green and Brown projects all over nine regions in Ghana.

The Head of SME Department, Ghana EXIM Bank, Bright Evans Darko, in his address said that the stakeholders' engagement exercise was a unique platform to elicit from the 22 MDCEs and their Agriculture Directors the potential resources that can be explored to drive industrialization and transform the local economy.

It is a fact that the Bank has been properly aligned with President Akufo-Addo's industrialization program over the last five years. Indeed, Ghana Exim Bank has created a special niche for itself as the primary financing institution for the 1D1F program with an estimated amount of over GH¢ 1.2 billion in loan

facilities for the establishment of 122 factories under 1D1F between March 2017 and December 2021.

Under the government's 1 District 1 Factory (1D1F) Flagship program, about 122 factories have been financed by GEXIM out of which 12 are in the Central Region alone with a total investment of over GH¢100 million.

One of the 1D1F projects in the Region is Casa De Ropa, a sweet potato processing factory situated near Winneba. The company is engaging out-growers to grow orange-fleshed sweet potatoes to feed the processing factory and feed the export market. This is expected to create large-scale employment, generate foreign exchange, and alleviate poverty" Mr. Darko submitted.

Ekumfi fruit and juice processing factory located in Ekumfi has about 600 out growers mostly women growing pineapples. Ekumfi now needs out-growers to produce passion fruits, ginger, coconut, and more pineapple to feed the factory and allow it to produce at full capacity.

These laudable initiatives un-



Bright Evans Darko, Head, SME Dept. addressing the Forum in Cape Coast

doubtedly create opportunities for the people in the districts around the factory to share in the prosperity of the factory.

Petersfield & Ray is another 1D1F factory situated in Elimina partly financed by the Bank to produce fruit juice for the local market and export. They are in serious need of fruits to process all year round.

Central Oil mill situated in Jukwa and Nfuom was set up to produce edible palm oil for export and the local market.

Mr. Darko lamented that in the same Region where Central Oil Mills is in need of nuts to process, farmers were cutting down their oil palm trees to produce local drinks and some were selling reportedly, oil palm trees for as low as GHC10 per tree.

Aglow farms is a poultry processing facility that produces poultry products for KFC. The farm received support from GEXIM so Ghana could reduce the over USD300million the country spends on the importation of poultry products.

In her opening remarks, the

Central Regional Minister, Mrs. Justina Marigold Assan, stated that the Regional Coordinating Council would intensify efforts to improve the enabling environment in order to increase the socioeconomic gains of the Region.

She expressed her gratitude to GEXIM Bank for creating such a platform to engage with the various Stakeholders in the Region. She urged the entire 22 Metropolitan, Municipal, and

District Assemblies (MMDAs) and other Stakeholders to support the Bank in its operations to get the Region out of poverty.

She asked for the Bank's full cooperation and active engagement as the leading government agency that facilitates export and import activities, to aid the Central Region in realizing its objective of becoming a commercial and investment hub in the country.

The week-long Fair dubbed:

"Central Expo 2022", had some 300 exhibitors from the 22 Metropolitan, Municipal, and District Assemblies in the Region.

Hinged on wooing investment to the Region, the Expo on the theme: "Promoting Trade, Tourism, and Investments in the Central region: Challenges, Prospects, and Solutions," sought to showcase the investment potential of the region.



The GEXIM Staff at the Fair



A Group picture of the Participants after the Forum

MY MUSINGS: PROTECTING THE ILLITERATE IN BUSINESS AGREEMENTS

by Erik Bamfo Asiedu

INTRODUCTION

In 1844, the British, led by Commander Hill, signed a peace agreement with the people of Southern Ghana (formerly the Gold Coast), led mainly by eight (8) Fante Chiefs from Assin, Denkyira, Abora, Anomabo and Cape Coast. The agreement detailed the relationship between the British and the chiefs.

Whilst the Chiefs saw the agreement only as a military and defense contract, the British viewed it as an understanding to take part in the administration of justice in the colony. The pact eventually led to the usurpation of judicial authority from African courts and thus, commenced the colonization of the African continent by foreigners.

Did Joe Aggrey (the Chief of Cape Coast at the time) and the other seven (7) Fante chiefs understand the document they were signing?

Would they have signed the agreement considering the ramifications? It is apparent, that the ambit of the agreement the eight (8) **illiterate** chiefs thought they had with the colonial masters was different. The colonialist couldn't care more because, they probably were aware of the principle of law which states that **a party of full age and understanding is normally bound by his signature to a document, whether he read the document or not.**

How applicable is this principle of law to an illiterate person? Would an illiterate person be legally responsible for the content of an agreement they signed or thumb printed, knowing that they could neither read nor write? Could the interest of these Fante chiefs have been protected with the knowledge that they signed a different document to what they believed they were signing?

LEGAL AGREEMENTS

A contract is an essential part of society today. It is what binds the parties together and congeals the terms the parties have agreed between them to be governed by.

Daily, in Ghana, persons enter into contractual relations either by their conduct or on express terms, and these parties to a contract may differ in personality and in character. Therefore, a contractual relationship could subsist between a literate and an illiterate person. How then would my grandmother in the village, an illiterate, be protected when she decides to lease a portion of the family's land to a multinational corporation? How do we ensure that my friend, an illiterate, is protected from an agreement with a micro-finance company or even the Ghana EXIM Bank (GEXIM)?



The Ghana Statistical Service stated in its 2021 Population and Housing Census Report that Ghana has a literacy rate of 69.8%, a significant improvement from the previous 67.1% in 2010. This means that 30% of our population are illiterates which is still high, making it imperative that a significant number of Ghanaian citizens have to be afforded special protection from unconscionable bargains. These could stem from contracts which they would have signed without appreciating its content. It is in view of this that the **Illiterates' Protection Act, 1951 (Cap 262)** was enacted by the colonial powers, who had hoodwinked the Chiefs into signing the 1844 agreement. The purpose of the Act "is to provide for the protection of illiterates and for related matters".

WHO IS AN ILLITERATE

Often in Ghana, when reference is made to a person as an illiterate, it is because they cannot read and/or write or is unschooled. Unfortunately, this definition of who is an illiterate differs significantly from what in law an illiterate is.

An illiterate, in law, simply is a person who cannot *read, write or understand a particular document*. An illiterate is not only the person who cannot read and/or write. By inference, a Mathematician or a Professor in Law who does not understand the language of a financial contract is deemed to be an illiterate.

A person's ability to read and write the language in which a document has been written is what is important, and not whether they could be classified as illiterate or literate. Thus, if a client would require explanation to an Offer Letter written to them by the Bank because the language used is technical and beyond their comprehension, then

the client shall be deemed to be illiterate with respect to the letter.

THE PRINCIPLE OF LAW

It has been stated earlier that, **a party, to an agreement, who is of full age and understanding is normally bound by his signature to that document, whether he reads the document or not.** There is, thus, a presumption that where a legal document is signed, it carries with it an intention to be

that the document signed is of a different nature from what they intended to sign.

It is the exception to this principle of law which has received legislative backing through the enactment of the **Illiterates' Protection Act (CAP 262)**. To protect the illiterate from liability over a signed document, which shall prove inimical to their interests, the Act outlines how to proceed with a legal document to be signed by an illiterate. The Act provides that *"every person writing a letter or other document for or at the request of an illiterate person, whether gratuitously or for a reward, shall clearly and correctly read over and explain such letter or document or cause the same to be read over and explained to the illiterate person"*. This provision makes it imperative that any legal document written for the illiterate to sign or thumb-printed shall in **clear language, and accurately, be read and explained** to the understanding of the illiterate. There is no mention of a jurat clause or an interpretation clause stating that the document has been read over and explained to the illiterate party.

A JURAT is a brief statement on a document stating that the content of a document was specifically read and interpreted to a person; who upon understanding made his mark on the document. Contracting parties, including finance houses, have resorted to the use of jurat or interpretation clauses to provide evidence that they have fulfilled their obligations required under

the Act. It is obvious, however, from the provisions in the Act that, there is no requirement that there should be a jurat or an interpretation clause. The Act, however, specifies the formalities that the entity authoring the document must comply with.

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**A MATHEMATICIAN
OR A PROFESSOR
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IS DEEMED TO BE AN
ILLITERATE.**

”

bound by it. This principle of law, however, is not inviolable. There is usually an exception to every law and this principle is not excluded. The exception, therefore, to this principle of law is that *a party to a contract will escape liability if they are able to satisfy the court*

LESSONS FOR CONTRACTING PARTIES

The Courts have held that *where an illiterate signs a document, any other party to the document who relies upon it must prove that it was **read over** and **interpreted** in a language they understand to them and that they **fully appreciated** the meaning and effect of the said document.* So that where GEXIM, or any entity, prepares a legal document to be signed by another, it behoves their representatives to correctly read over and explain the content to that person. If it is proven that, following the signing of an agreement, the content was not read and explained to the party who cannot comprehend the content of the document, then that document is void; it is of no legal effect.

The provision in the Act places an obligation on the author of a document to explain the terms of the contract in a manner that will be

appreciated by the other contracting party. It is therefore not enough to state in the document, as is the norm in recent times that it has been read and explained to the illiterate party, rather, it must actually be read and explained to them for them to understand.

The respective business departments of the Bank and ultimately, the Legal Department have a duty to ensure that all documents authored by the Bank are read carefully and explained to persons it conducts business with and that they actually understood its content. It should never be taken for granted that the other party is literate or *lettered* because, it is quite apparent that illiteracy has a different meaning in law to what we ordinarily know.

Contracts and legal documents have been declared invalid for the simple reason they were signed by persons who did not appreciate its content. This is all in an attempt to

protect an illiterate party from being taken advantage of. It is therefore not all doom and gloom for illiterate contracting parties because there is a law that seeks to protect them when signing or thumb-printing a legal document.

King Aggrey and the seven (7) other Fante Chiefs could have been protected. The Gold Coast may not have been colonised. Ghana, after several years of colonisation would not have been fighting for self-government, if the ILLITERATE PROTECTION ACT had been enacted and was operational at the time the “(in)famous” Bond of 1844 was signed.

It should be a rule of thumb for individuals and business entities authoring legal documents to always **READ OVER**, and **EXPLAIN** for a better **APPRECIATION** before letting another sign a document.





Season & **GREETINGS**



LET'S PATRONIZE MADE-IN-GHANA
PRODUCTS BY



Export Trade Products»

Export Trade Facility

- This is a Short-Term revolving facility for Ghanaians (especially SMEs) to be able to meet export demands and enhance their capacities.
- It is to fill gaps in exporters' working capital thereby providing the needed funds for seamless operations and for multiple cycles.
- The facility is to enable exporters purchase raw materials and meet other operational needs to execute export orders and market demands.

Who Qualifies?

- An Exporter with evidence of previous exports.
- Must have a verifiable export order of export contract
- A company with at least 30% Ghanaian shareholding and
- A Company or business with ability to deliver on its export orders.

HEAD OFFICE: AFRICA TRADE HOUSE,

📍 Ambassadorial Enclave,
Liberia Road, Ridge, Accra
P. O. Box MB 493, Accra

☎ 0302 234 668 📠 0302 234 664

👤 0302 235027 / 0243 690 520

📍 HQ: GL-040-2630

✉ enquiry@eximbankghana.com

🌐 @geximgh





GHANA EXIMBANK

The Ghana Export-Import Bank (GEXIM) is a Corporate Body established by the Ghana Export-Import Bank Act, 2016 (Act 911).

The objective of the Bank is to Support and Develop Directly or Indirectly Trade between Ghana and other Countries, and also Build Ghana's Capacity and Competitiveness in the International Market-Place.

The Bank's Operational Functions are summarized under the following three Categories:

A) Support for International Trade

- ▼ Credit
- ▼ Overseas Investment
- ▼ Market Advisory Services

B) Building Ghana's Capacity in International Trade Market.

- ▼ Supplier's and Buyer's Credits
- ▼ Export Finance
- ▼ Import Finance (Manufacturing of Goods for Export)
- ▼ SME Financing (Agro-processing and Export)
- ▼ Equity Financing
- ▼ Domestic Investment (Support of Export or Import)
- ▼ Export Product Development and Capacity Building.
- ▼ Other Financial Services.

C) Facilitation

- ▼ Guarantees
- ▼ Insurance.

We look forward to working with Businesses and Entrepreneurs operating within the Bank's Mandate areas with a view to facilitating Ghana's International Trade.

HEAD OFFICE:

AFRICA TRADE HOUSE

Ambassadorial Enclave, Liberia Road,
Ridge - Accra.

P.O. Box MB 493, Accra.

0302 234 668/9

CONTACTS

Kumasi: 0578 594 352 / 0578 594 351

Takoradi: 0312 002 263

Ho: 0362 028 392

Tamale: 0372 028 053

enquiry@eximbankghana.com

www.eximbankghana.com

[@geximgh](#)