



GOVERNMENT OF GHANA

**RIGHT TO INFORMATION
MANUAL**

**GHANA EXPORT-IMPORT BANK
(GEXIM)**

2022

Table of Contents

Table of Contents	i
1. Overview	1
2. Departments under Ghana Export-Import Bank (GEXIM)	2
2.1 Description of Activities of each Department	5
2.2 Ghana Export – Import Bank Organogram	9
2.3 Classes and Types of information.....	10
3. Processing and Decision on Application – S. 23	11
3.1 The Application Process	11
3.2 Processing the Application	12
3.3 Response to Application	13
4. Amendment of Personal Record	14
4.1 How to apply for an Amendment.....	14
5. Fees and Charges for Access to Information	15
6. Appendix A: Standard RTI Request Form	16
7. Appendix B: Contact Details of Ghana Export-Import Bank Information Unit	19
8. Appendix C: Acronyms	20
9. Appendix D: Glossary	21

1. **Overview**

This Right to Information (RTI) Manual seeks to make available to the public and applicants for information the classes of information accessible at the Ghana Export – Import Bank (GEXIM). It reveals the various divisions and departments and structures within GEXIM and specific classes of information that can be obtained from each of them.

The Manual has been compiled in compliance with Section 3 of the Right to Information Act, 2019 (Act 989). Inspection of this Manual is not to attract any fee or charge since the Manual only seeks to guide users to the information available for access within the Organisation. Request for a copy of this Manual, however, shall attract a charge which covers the unit cost of the Manual.

- 1.1 Purpose of Manual** – To inform/assist the public on the organizational structure, responsibilities and activities of the **Ghana Export – Import Bank (GEXIM)** and provide the types of information and classes of information available GEXIM, including the location and contact details of its information officers and units.

2. Departments under Ghana Export – Import Bank (GEXIM)

This section describes the organisation's vision and mission and lists the names of all Divisions and Departments under the organisation, including the description of organizational structure, responsibilities, details of activities and classes and types of information accessible at a fee.

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.

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.

Divisions and Departments under Ghana Export – Import Bank (GEXIM)

The Bank has two (2) main Divisions – Banking/Operations Division and the Finance and Administration Division – and four (4) regional offices. All these divisions and branches report to the Chief Executive.

1. **Chief Executive's Office**
2. Company and Board Secretariat
3. Internal Audit
4. Internal Control
5. Risk Management Department
6. **Banking Division**
7. Corporate Banking Department.
8. SME Banking Department
9. Business Banking Department
10. Guarantees Department
11. Export Trade Department
12. Projects and Business Development Department
13. **Finance and Administration Division**
14. Treasury Department
15. Research and Advisory Department
16. Knowledge Centre Department
17. Finance and Strategy Department
18. Human Resources and Administration Department
19. Procurement Unit
20. Information Communication Technology (ICT) Unit
21. Compliance Department
22. Legal Department
23. Corporate Affairs Department

Responsibilities of the Institution:

The object of the Bank is to:

- a. support and develop directly or indirectly trade between Ghana and other countries, and
- b. build Ghana's capacity and competitiveness in the international market-place.

For the purpose of achieving its objectives, the Bank shall

- a. Buy, procure, sell, dispose of, lease out, hire-purchase out, borrow, lend, accept pledge, accept mortgage, exchange, transfer, accept transfer or execute any acts regarding its property, both inside and outside the country, as well as accept property given by others;
- b. provide credit facilities to an exporter or the exporter's bank, a buyer or the buyer's bank;
- c. provide credit facilities for the importation of goods or services for use in manufacturing goods for export;
- d. provide credit facilities or other forms of financial services in respect of international trade customary to commercial banks or other financial institutions;
- e. provide guarantee to an exporter or a buyer who receives a credit facility from a bank;
- f. provide insurance against risk of non-payment by the buyer or the buyer's bank;
- g. insure investors against commercial risks in respect of overseas investment;
- h. jointly invest in overseas Ghanaian business operations aimed at contributing to importation from Ghana or promoting Ghanaian businesses;
- i. jointly invest in domestic business operations in order to support export or import;
- j. buy, discount or rediscount the financial instruments or take transfer of claims of the beneficiaries in respect of such instruments;
- k. aval, accept or intervene to honour bills;
- l. charge interest, collect fees or other service charges on account of lending money, buying, discounting, rediscounting, guaranteeing or providing other financial services;
- m. sell, discount or rediscount financial instruments;
- n. engage in foreign exchange business subject to the Foreign Exchange Act, 2006 (Act 723);
- o. make any investment or enter into any transaction, including any transaction whose object is the management of portfolio risks, that is necessary or desirable for the financial management of the Bank;
- p. invest the Bank's surplus money for revenue gains as permitted by the Board under its investment guidelines;
- q. undertake and finance research, surveys, techno-economic or any other study in connection with the promotion and development of international trade;
- r. provide technical, administrative and financial assistance of any kind for export or import of goods and services;

- s. plan, promote, develop and finance export-oriented concerns;
- t. collect, compile and disseminate market and credit information in respect of international trade;
- u. manage a credit facility to support the short, medium and long-term financing needs of export-oriented firms in the country;
- v. grant loans and advances to any person in Ghana in connection with the equity contribution in any joint venture in any country outside Ghana to support export and import activities;
- w. manage an equity financing scheme to support the long-term financing needs of export-oriented Ghanaian firms;
- x. provide support for small and medium enterprises engaged in agro-processing and export trade;
- y. act as agent of the Government as the Government may authorize; and
- z. perform any other function that is incidental to the achievement of the object of the Bank.

2.1 Description of Activities of each Division and Department

Division/Department	Responsibilities/Activities
The Office of the Chief Executive	The Office of the Chief Executive is responsible for the overall success of the Bank. Under the supervision of the Board, the Office is responsible for the day-to-day management of the Bank, developing business strategies and, ultimately overseeing all operations and business activities to ensure they produce the desired results and are consistent with the Bank's overall strategy.
Company and Board Secretariat	This Department is a stand-alone unit providing administrative support to the Bank's Board of Directors. This includes ensuring Board procedures are followed and completing any necessary clerical tasks pursuant to the mandate of the Board.
Internal Audit	This Department assists the Board and Executive Management to protect the assets, reputation and sustainability of the Bank. It provides an in-house independent, objective assurance and consulting activity designed to add value and improve the Bank's operations.
Internal Control	The Department is responsible for overseeing operations within the Bank. This includes ensuring that internal operations and procedures are followed and that reports are accurately and efficiently made.
Risk Management	It manages, monitors and mitigates risk within the bank's activities. This includes setting risk boundaries that the Bank will operate within and providing information on risk exposure. The Department oversees the activities of the Credit Risk, Credit Administration, Monitoring, Recovery, Enterprise, Market and Operational Risk units.

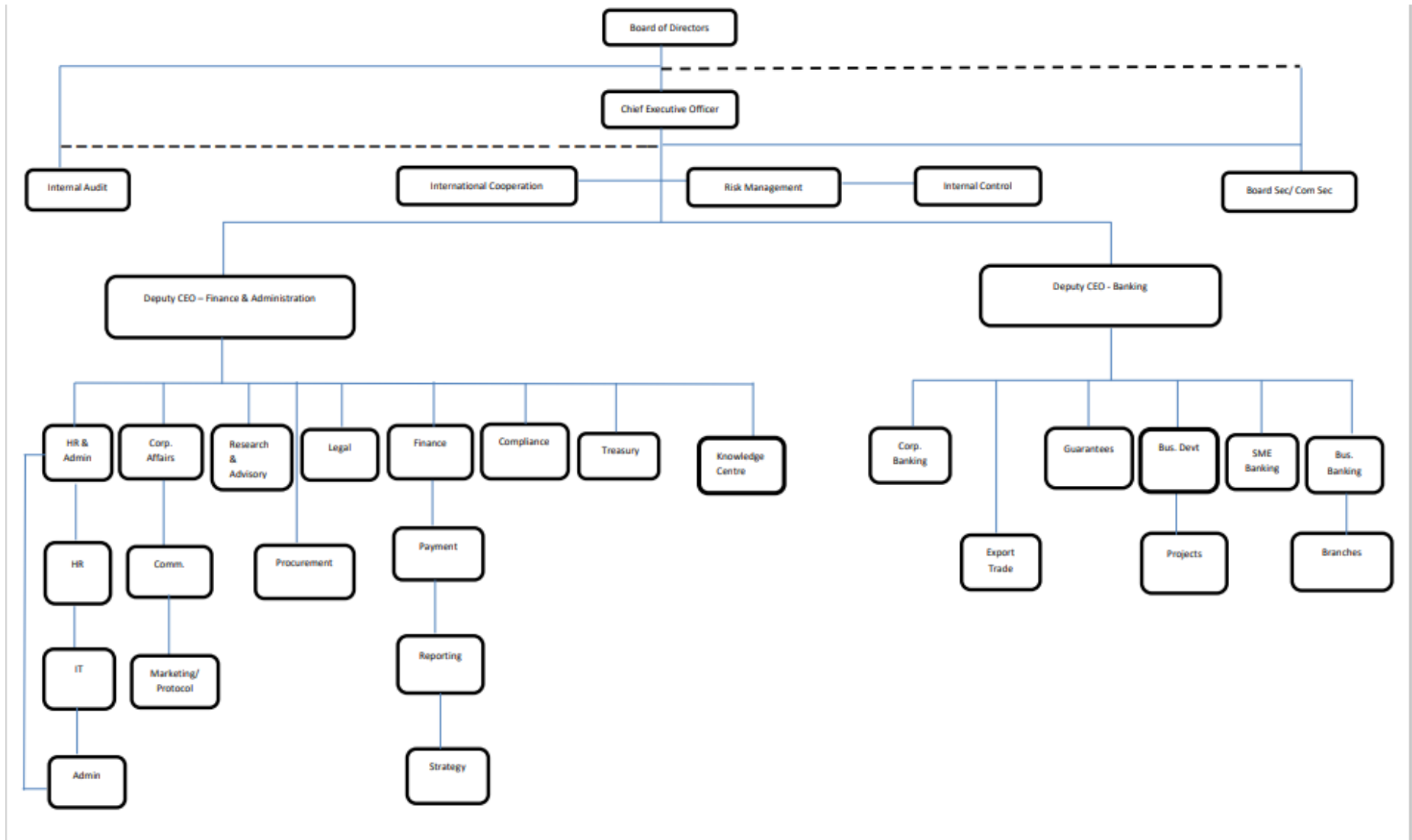
Banking Division	Has oversight responsible over the activities undertaken by the respective departments under it. It has responsibility for improving their efficiency and achieving objectives of the Bank.
Corporate Banking	The Department mainly manages and provides large Companies and Corporates in the export value chain in Ghana and overseas with medium to long term financing solutions at concessionary rates to make them globally competitive.
SME Banking	This is a client segment department which provides banking products and services to small and medium enterprises. It is responsible for driving the SME business performance and strategic objectives to make them competitive.
Business Banking	This Department has the administrative role of overseeing the application process, of clients in the SSME space, from evaluating applications to releasing funds. Along with supervising GEXIM branches the Business Department also handle any other functions assigned by the CEO.
Guarantees	The Department plays a supervisory and quality assurance role in relation to guarantees provided by the Bank. This includes ensuring guarantees are compliant with the GEXIM Act.
Export Trade	The Department has the responsibility of supporting cross-border trade, access to financing and value added products and services required in the export development space pursuant to the GEXIM Bank Act.
Project and Business Development	This Department has oversight responsibility over the Bank's projects. Their role involves identifying new opportunities for the Bank and ensuring the Bank's projects are implemented effectively and efficiently in line with the Bank's vision.

Finance and Administration Division	The Finance and Administration Division (F&A) is responsible for planning, coordinating and executing Administrative Services, Human Resource Management strategies and Financial & Accounting systems, which aim at improving efficiency and effectiveness of official work performance and financial performance compliance at GEXIM.
Finance	This Department oversees all financial activities in relation to the Bank. This includes budgeting for the Bank's projects, meeting the Bank's financial obligations and monitoring non-performing loans.
Treasury Department	This Department is responsible for managing the liquidity of the Bank. This means that the Department monitors the inflows and outflows of cash from the Bank to make sure there is enough cash to fund the Bank's operations.
Research and Advisory	The Department offers a wide range of information, advisory and support services, which enable exporters to evaluate international risks, exploit export opportunities and improve competitiveness.
Knowledge Centre	The Department is responsible for the strengthening of the Bank's overall response to opportunities and challenges related to trade and trade finance in Africa, and, in particular, to addressing the information needs of the Bank's stakeholders.
Human Resources and Administration	The Department is responsible for the development of appropriate policies and procedures that assist the Bank to recruit, develop, retain and motivate staff in the performance of their duties and also manage and coordinate general administration and support services.

Procurement	The Unit acquires goods and services for the Bank and handles all aspects of procurement in relation to the Bank, including awarding contracts, obtaining tenders and analyzing the market for service providers.
Information and Communications Technology (ICT)	This Unit facilitates the operations of the Bank through the provision of technology based services. It also ensures the effectiveness of the Bank's software, IT systems and policies. This includes ensuring the Bank has adequate data protection and security and providing recovery support where there are issues.
Compliance	The Department's primary function is to identify, assess, monitor and control the Bank's compliance risks. It is responsible for developing recommendations regarding the existing Rules, Standards and Practices used by the Bank and implementation of compliance control.
Legal	The Department provides legal services and advice to the respective departments of the Bank. It also provides legal advice on the administration, operations and financial activities of the Bank and ensures that the Bank's activities and operations are consistent with the Act as establishing it.
Corporate Affairs	The Department is responsible for building and protecting the bank's reputation and image. It is also responsible for the development of communication strategies which supports the Bank's business objectives and also promoting its brand.

2.2 Ghana Export – Import Bank Organogram

Below is the Organogram for Ghana Export – Import Bank



2.3 Classes and Types of information

List of various classes of information in the custody of the institution:
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- | |
|--|
| <ol style="list-style-type: none">1. Financial and Annual Reports of past financial year2. Administrative and Human Resource Management Information.3. Relevant clients' data in the custody of the Banking Division.4. Information relating to the core activities mandated by the Ghana Export – Import Bank (GEXIM). |
|--|

Types of Information Accessible at a fee:
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- | |
|--|
| <ol style="list-style-type: none">1. Any information in a language other than the language in which the information is held.2. Written transcript of the information.3. Cost of media conversion or reformatting |
|--|

3. Processing and Decision on Application – S. 23

Section 18 of the RTI Act provides specific guidelines for application for access to information kept by a public institution. Request for information, therefore, must be made in accordance with provisions under this section. The Information Officer or a designated officer is responsible for dealing with applications made to Ghana Exim Bank. To request for information under the RTI Act from the Bank, applicants are to follow these basic procedures:

3.1 The Application Process

a. Application by any person or organization who seeks access to information in the custody of the Bank must be made in writing, using the standard RTI Application Form (**See Appendix A for the Standard RTI Application Form**). A copy of the form can be downloaded or completed and submitted electronically or in person at the Head Office.

b. In making the request, the following information must be provided:

- Date of the Application.
- Name of the applicant or the person on whose behalf an application is being made.
- Name of the organization represented by the applicant.
- Available contact details of the applicant or address of the person/organisation on whose behalf an application is being made (Telephone Number, Email, Postal Address, Fax).
- Brief description of information being sought. (Applicant are to specify the class and type of information including cover dates).
- Payment of relevant fee if applicable.
- Signature/thumbprint.

c. Provision of Identification:

The applicant must present at least one (1) of the following valid identification cards (IDs) to serve as proof of identity:

- Driver's License.
- Passport
- National/Voter's ID

d. The applicant should state the format of information being requested and the mode of transmission. Example (do you need certified true copy, normal photocopy or electronic copies. Would you want to receive it through a postal address, electronic mail, courier services, fax etc?).

- e. Where an applicant cannot write due to illiteracy or a disability, he/she may make the request orally. However, oral request must conform to the following guidelines;
- The Information Officer must reduce the oral request into writing and give a copy of the written request as recorded for the applicant to authenticate.
 - The Information Officer shall clearly and correctly read and explain the written request to the understanding of the applicant.
 - A witness must endorse the face of the request with the writing; *“the request was read to the applicant in the language the applicant understand and the applicant appeared to have understood the content of the request.”*
 - The applicant must then make a thumbprint or mark on the request.
 - Name of the organization represented by the applicant.

3.2 Processing the Application

- Application would be treated on a priority basis. The Information Officer is responsible for handling requests to ensure that statutory deadlines are met.
- They review and identify which part is exempt based on Section 5 to 16 of the RTI Act and determines which of the Units in the institution have the records or is responsible for the subject matter of the request.
- Provision is made under section 20 for the transfer of an application within a period of not more than ten days of receipt where the public institution to which the application was initially made is unable to deal with the application. In such situations, applicants would be notified accordingly with the reasons and dates of transfer.
- For information readily available in official publications, the Information Officer shall direct the applicant to the institution having custody of that publication and notify the public institution of the request.
- IF a requested information is not readily accessible, the estimated time it will take to search for the information would be communicate to the applicant.

3.3 Response to Applicants

- a. The Information Officer is required under section 23 of the RTI Act to notify applicants within fourteen (14) days from the date of receipt. Applicant should however note that the time limit does not apply to applications transferred to another public institution or which has been refused due to failure to pay prescribed deposit or fee. The notice should state:
- Whether or not full access to the requested information will be granted or only a part can be given and the reason.
 - The format and mode of the access.
 - The expected publication or submission day of the information in the case of a deferred access.
 - The prescribed fee (s.24)
- b. The Information Officer can request an extension to the deadline if:
- Information requested is voluminous.
 - It is necessary to search through a large number of records.
 - The information has to be gathered from more than one source.
 - Consultation with someone outside the institution is required.

The Information Officer would in such situations notify applicants of an extension as well as the period and reason for the extension. An extension should not be more than seven (7) days.

- c. In giving applicants access to information, the applicant would be given the opportunity to inspect the information or receive a copy physical or any other form required such as electronic, magnetic, optical or otherwise, including a computer print-out, various computer storage devices and web portals.
- Where access cannot be given in the form specified by the applicant. Access can be given in some other form. In such cases, the applicant shall be provided with a reason why access cannot be given in the specified form.

4. Amendment of Personal Record

A person given access to information contained in records of a public institution may apply for an amendment of the information if the information represents the personal records of that person and in the person's opinion, the information is incorrect, misleading, incomplete or out of date.

4.1 How to apply for an Amendment

- a. The application should be in writing indicating;
 - Name and proof of identity.
 - Particulars that will enable the records of the public institution identify the applicant.
 - The incorrect, misleading, incomplete or the out of date information in the record.
 - Signature of the applicant
- b. For incomplete information claimed or out of date records, the application should be accompanied with the relevant information which the applicant considers necessary to complete the records.
- c. The address to which a notice shall be sent should be indicated.
- d. The application can then be submitted at the office of the public institution.

5. Fees and Charges for Access to Information

The Act mandates Parliament in Section 75 to approve a fee that public institutions can charge. However, fees shall apply to only the three circumstances stated below:

- Request for information in a language other than the language in which the information is held. (s.75) (3).
- When request is made for a written transcript of the information, a reasonable transcription cost may be requested by the Information Officer. (s.75) (4).
- Cost of media conversion or reformatting. (s.75) (5).

Under Section 75 (2), fees are not payable for:

- reproduction of personal information
- information in the public interest
- information that should be provided within stipulated time under the Act
- an applicant who is poor or has a disability
- time spent by the information officer in reviewing the information
- time spent by the information officer to examine and ensure the information is not exempt
- preparing the information

Section 76 subjects the retention of charges received by a public institution to the Constitution. Thus a public institution is authorized to retain charges received under the Act to be used only to defray expenses incurred by the public institution in the performance of functions under the Act and be paid into a bank account opened for the purpose with the approval of the Controller and Accountant-General.

6. Appendix A: Standard RTI Request Form

[Reference No.:]

**APPLICATION FOR ACCESS TO
INFORMATION UNDER THE RIGHT TO
INFORMATION ACT, 2019 (ACT 989)**



1.	Name of Applicant:			
2.	Date:			
3.	Public Institution:			
4.	Date of Birth:	DD	MM	YYYY
5.	Type of Applicant:	Individual <input type="checkbox"/>	Organization/Institution	<input type="checkbox"/>
6.	TIN Number			
7.	If Represented, Name of Representative:			
7 (a).	Capacity of Representative:			
8.	Type of Identification:	<input type="checkbox"/> National ID Card	<input type="checkbox"/> Passport	<input type="checkbox"/> Voter's ID
		<input type="checkbox"/> Driver's License		
8 (a).	Id. No.:			
9.	Description of the Information being sought (specify the type and class of information including cover dates. Kindly fill multiple applications for multiple requests):			

10.	Manner of Access:	<input type="checkbox"/> Inspection of Information <input type="checkbox"/> Copy of Information <input type="checkbox"/> Viewing / Listen <input type="checkbox"/> Written Transcript <input type="checkbox"/> Translated (specify language) <input type="text"/> <input type="checkbox"/>
10 (a).	Form of Access:	<input type="checkbox"/> Hard copy <input type="checkbox"/> Electronic copy <input type="checkbox"/> Braille
11.	Contact Details:	<input type="checkbox"/> Email Address _____ <input type="checkbox"/> Postal Address _____ <input type="checkbox"/> Tel: _____
12.	Applicant's signature/thumbprint:	
13.	Signature of Witness (where applicable) "This request was read to the applicant in the language the applicant understands and the applicant appeared to have understood the content of the request."	

7. Appendix B: Contact Details of GEXIM's Information Unit

Name of Information Officer:

Elaine Maclean Adamah (Senior Manager, Legal) - Legal Department

Number of Information Unit:

030 2 234 668

Physical Address:

Africa Trade House, Ambassadorial Enclave, Liberia Road, Accra

Postal Address:

P. O. Box MB 493, Ministries, Accra

8. Appendix C: Acronyms

Table 1 Acronyms

Acronym	Literal Translation
RTI	Right to Information
CEO	Chief Executive Officer
s.	Section
F&A	Finance and Administration
GEXIM	Ghana Export – Import Bank

9. Appendix D: Glossary

This Glossary presents clear and concise definitions for terms used in this manual that may be unfamiliar to readers listed in alphabetical order. Definitions for terms are based on section 84 of the RTI Act.

Table 2 Glossary

Term	Definition
Access	<i>Right to Information</i>
Access to information	<i>Right to obtain information from public institutions</i>
Contact details	<i>Information by which an applicant and an information officer may be contacted</i>
Court	<i>A court of competent jurisdiction</i>
Designated officer	<i>An officer designated for the purposes of the Act who perform similar role as the information officer</i>
Exempt information	<i>Information which falls within any of the exemptions specified in sections 5 to 16 of the Act</i>
Function	<i>Powers and duties</i>
Government	<i>Any authority by which the executive authority of the Republic of Ghana is duly exercised</i>
Information	<i>Information according to the Act includes recorded matter or material regardless of form or medium in the possession or under the control or custody of a public institution whether or not it was created by the public institution, and in the case of a private body, relates to the performance of a public function.</i>
Information officer	<i>The information officer of a public institution or the officer designated to whom an application is made</i>
Public	<i>Used throughout this document to refer to a person who requires and/or has acquired access to information.</i>
Public institution	<i>Includes a private institution or organization that receives public resources or provides a public function</i>
Right to information	<i>The right assigned to access information</i>
Section	<i>Different parts of the RTI Act</i>