

LEAD GHANA

MAGAZINE, MAY, 19

Executive Series

Bishop Dr. Prince Hampel, FCILG

CILG's

PERSONALITY OF THE MONTH MAY, 2019:

GENEVIEVE PEARL DUNCAN, MCILG

MEMBER'S CORNER

THE LEADER AND PREPARATION

Africa And Leadership

FINANCIAL INCLUSION:
THE BANE OF ECONOMIC GROWTH

The Director's Diary

Business Policy for Competitive Advantage
Dr. Asare Bediako Adams, FCILG





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ADVANCE

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Editor's Note

The Role Of Training And Development In Organizational Performance

Training and Development (T&D) are both aspects of human resource functions of a typical organization. Whereas training is a program that helps employees to learn specific knowledge or skills to improve performance in their current roles. Development focuses on employee growth and future performance, rather than on an immediate job role. Training presents a prime opportunity to expand the knowledge base of all employees of an organization; but in recent years, many employers find development opportunities expensive. Employees attending training sessions also miss out on work time which may delay the completion of important tasks. However despite these potential drawbacks, training and development provide both the individual and the organization with a number of benefits that make the cost and time a worthwhile investment. Among the benefits include the ones discussed below.

Improved employee satisfaction and morale – the investment in training that a company makes shows employees that they are valued. Training creates a supportive environment and allow employees to gain access to training they wouldn't have otherwise known about or sought out themselves. Employees who feel appreciated and challenged through training opportunities may feel more satisfied toward their jobs; all things being equal.

Reduced employee turnover – staff are more likely to feel valued if they are invested in and therefore, less likely to change employers. Training and development are seen as additional company benefit. Recruitment costs therefore go down due to staff retention.

Improvement in employee performance – employees who receive the necessary training are more likely to perform better in their jobs; because training gives employees a greater understanding of their responsibilities within their role, and in turn build their confidence. This confidence will enhance their overall performance and this can go a long way to benefit the organization. Employees who are competent and on top of their jobs are instrumental in changing industry standards and can therefore help position their companies on top of industrial-competition.

Addressing weaknesses – most employees will have some weaknesses in terms of the skills and competencies require to properly handle their jobs. A training program allows such employees to strengthen those skills and competencies. A development program brings all employees to a higher level of similar skills and knowledge. Further, providing the necessary training creates an overall knowledgeable staff with employees who can take over for one another as needed, work on teams or work independently without constant help and supervision from others.

Consistency – a robust T&D program ensures that employees have a consistent experience and background knowledge. The consistency is particularly relevant for the company's basic policies and procedures. All employees need to be aware of the expectations and procedures within the organization.

Enhances company's reputation and profile – having a strong and successful training strategy helps to develop company brand and make the company a prime consideration for graduates and mid-career changes.

Training also makes a company more attractive to potential new recruits who seek to improve their skills and the opportunities associated with those new skills. Training can be of any kind relevant to the work or responsibilities of the individual employee, and can be delivered by any appropriate method; some of which include on-the-job learning, mentoring schemes, in-house training and individual study.

Due to the important role T&D plays in organizational performance as observed in the discussion above, the Chartered Institute of Leadership and Governance promotes and facilitates the implementation of training programs in all its affiliated institutions.



Mr Ibrahim Alhassan, FCILG

The author is the Editor of the Chartered Institute of Leadership and Governance-Ghana. He is

also the Northern Regional Director of the Institute. He is an Editorial Board Member of a number of journals including the European Journal of Educational Sciences and has review several articles.

The author currently works as a data analyst in the Planning and Research Unit of the University for Development Studies, Tamale, Ghana.



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EXECUTIVE SERIES

Interview with: Bishop Dr. Prince Hampel, FCILG Founder of Prince Hampel World Outreach

Prince Hampel World Outreach (Christian Organisation) founded in 1975 is an evangelical platform used to organize crusades all over the world. It is not a church but an evangelical group. The souls won are given to the available churches in those areas the crusades are held. However, if there is the need to establish a church with the souls won during such crusades, the church is named, Liberty Global Christian Church. Presently, Liberty Global Christian Church has churches in London, Germany, Canada, Ghana, just to mention but a few.

Ques: Can you name a person who has had a tremendous impact on you as a leader? Maybe someone who has been a mentor to you? Why and how did this person impact your life?

Ans: An uncle of mine (Eld. John Agyei) of blessed memory, was a great motivation and mentor to me. He was an Elder of the Church of Pentecost in the early years of the Church. It was through his effort and ministry that led me to God and even joined the Church of Pentecost at the time. His virtue of discipline and orderliness, serious mindedness to doing things had a great impact in my life even till date.

Ques: What are the most important decisions you make as a leader of your organization?

Ans: To let God lead us in everything we do as an organization, especially when it comes to winning souls for Christ which is our main calling as an organisation. Again, proper planning, management and accountability. I believe in planning so much that we have our yearly plan out of which come the quarterly, and the daily plan.

Ques: As an organization gets larger there can be a tendency for the "institution" to dampen the "inspiration." How do you keep this from happening?

Ans: Staying focus. It takes you away from any form of destruction. Keep learning from people. Someone definitely knows what you don't know. Lastly, showing love to one another. Be innovative and creative. Even God himself said "Behold, I do a new thing". Being innovative takes away monotony and boredom.

Ques: How do you encourage creative thinking within your organization?

Ans: Encouraging members to read. Reading renews the mind and builds character. It teaches one what to say and the right way of doing things with respect to time. "I believe in character more than charisma; your charisma may open the door but your character can close that same door behind you".

Ques: Where do the great ideas come from in your organization?

Ans: "He who read leads". If you want to be a leader, you must be a reader. I always have books to read at a particular point in time.

Ques: Which is most important to your organization—mission, core values or vision?

Ans: All three are very important (Mission, Core values, and Vision). When God gives you a vision, he gives you the mission for it.

Ques: What is the biggest challenge facing leaders today?

Ans: Ignorance on the part of people. It is the most expensive thing. People are so ignorant, lazy, not on time, etc. which is worrying.

Ques: What is one mistake you witness leaders making more frequently than others?

Ans: A lot of leaders today do not like reading. Not disciplined and honest in discharging their duties.

Ques: What is the one behaviour or trait that you have seen derail more leaders' careers?

Ans: Leaders trying to do everything by themselves instead of delegating some roles/functions to people who have expertise in those areas.

Ques: Can you explain the impact, if any, that social networking has made on your organization or you personally?

Ans: Yes. This is because where you go determines the people you meet and the opportunities that come with it. The kind of people you meet influences your thoughts and actions greatly. Personally, my encounter with great men and women all over the world has helped and influenced me greatly.

Ques: What are a few resources you would recommend to someone looking to gain insight into becoming a better leader?

Ans: To read, read and read. Be honest and faithful in their dealings, learn to delegate by involving the best brains. You cannot know everything and lastly, be discipline.

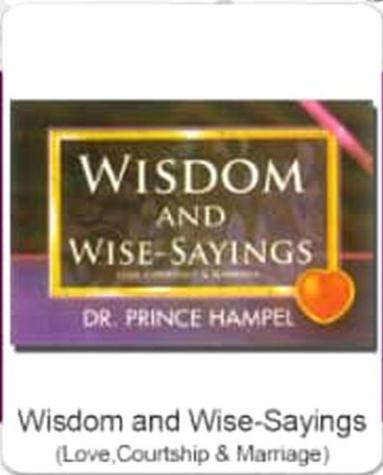
Ques: What is the one behaviour or trait that you have seen derail more leaders' careers?

Ans: Inconsistency and indecisiveness on the part of leaders.

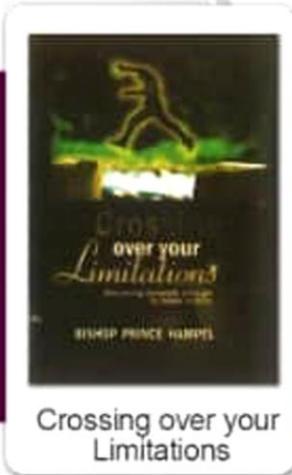
Ques: What advice would you give someone going into a leadership position for the first time?

Ans: He should have a clarity of vision. If you do not know where you are going, you will get frustrated along the way because there will be challenges along the way and clarity of vision is the only thing that can pull you through.

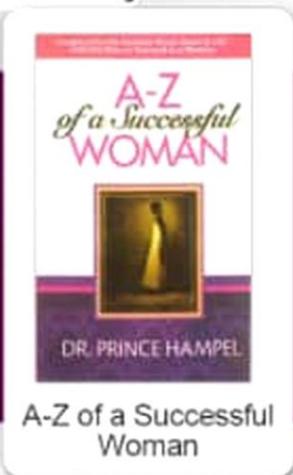
Some books by the Author Bishop Dr. Prince Hampel



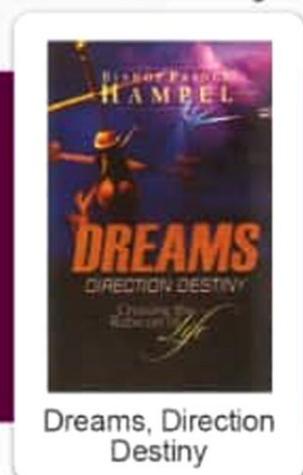
Wisdom and Wise-Sayings
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Crossing over your
Limitations

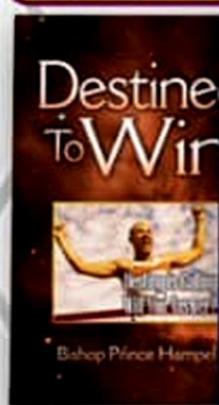


A-Z of a Successful
Woman

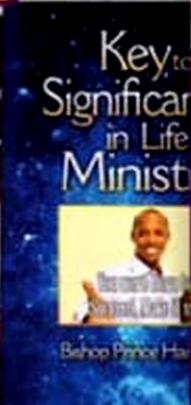


Dreams, Direction
Destiny

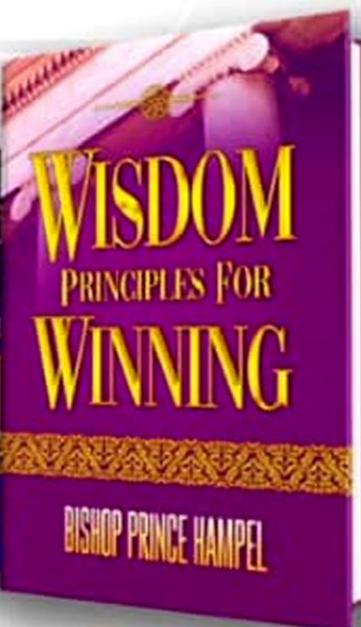
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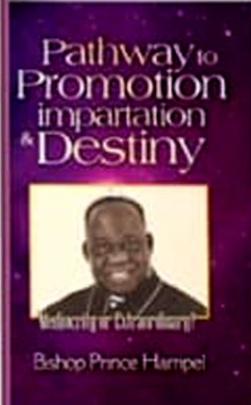
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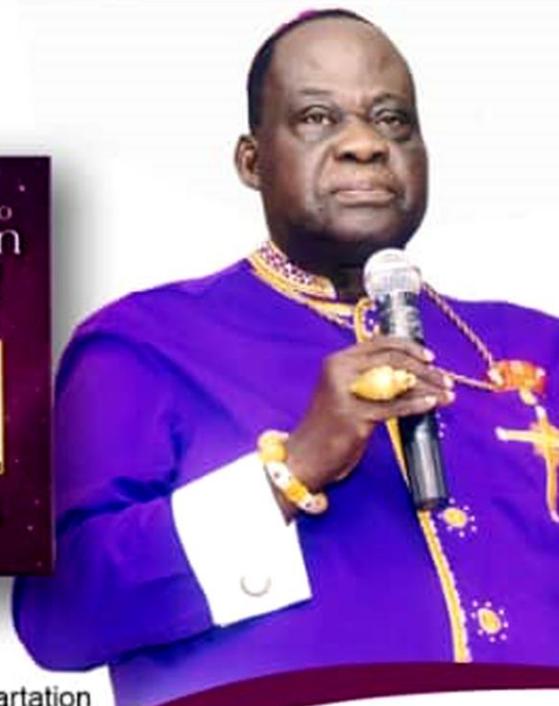
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THE DIRECTOR'S DIARY

Business Policy for Competitive Advantage

Business Policy defines the scope or spheres within which decisions can be taken by the subordinates in an organization. It permits lower level management to deal with problems and issues without consulting top level management every time for decisions.

Business policies are the guidelines developed by an organization to govern its actions. They define the limits within which decisions must be made. Business policy also deals with acquisition of resources with which organizational goals can be achieved. Business policy is the study of the roles and responsibilities of top-level management, the significant issues affecting organizational success and the decisions affecting organization in long-run. In determining its policy, an organization will normally be seeking to secure some competitive advantages. In other words, an organization will be aiming to put itself in a position in which it will be able to serve its customers more effectively than its competitors. Frequently this will involve an organization in identifying its distinctive competencies, in order to deploy them, whilst also avoiding its weaknesses. In all cases 'what the customer wants' must be an important factor.

In some cases, the competitive advantage(s) may be obvious. Proximity to customers may offer advantages in terms of timing, i.e. how quick items or services might be made available to customers. Possession of a particular technology or technique (e.g. protected by patent rights) may ensure that something can be made available to customers which

is not available from any other source. Economic factors may ensure that costs are low, e.g. compared to those of competitors in another country, so an organization may have a price advantage.

Generally, there is no single, obvious source of sufficient competitive advantage, so businesses must consider the policy options available to them in order to construct a policy which when taken as a whole gives some competitive strength. An organization may choose to seek competitive advantage by means of any of the following:

- **Flexibility.** The ability to supply customers with different types of goods or service, to offer different variants on a basic portfolio, to customize, adapt and tailor, can be a major strategic advantage. This capability may help in forming more secure relationships with customers; whose needs may change over time. Such flexibility may enable organizations to command a higher price, to secure more profitable sectors of a business, etc.
- **Technology.** Organizations with strong research and development will often be in a position to market products/services which are more advanced, more sophisticated or more capable than others. They may be able to get such items to the market earlier than their customers, create new markets and win large market shares. In some sectors technological superiority may be a critical success factor (e.g. aerospace, health care). The ability to compete by innovating provides advantages which might be secured through patent protection. For some it is a major strength, and an advantage beyond that

available to organizations that seek to exploit, or are able only to exploit, existing, established technologies.

- **Quality.** For most organizations' product/service quality is important. Few customers will willingly acquire low-quality items or services. However, the ability to provide products or services at outstanding quality, when compared to competitors, can afford a major strategic advantage. Quality is a variable. It is often related to price. Having the organizational capabilities to deliver high quality can be a major source, or one source, of competitive advantage

- **Speed.** Doing things quickly can mean quicker delivery to customers, shorter queuing or waiting time for customers, and quicker processing of customers than can be achieved by competitors. 'Speed is of the essence' for many customers. The ability to satisfy a customer now, rather than tomorrow, can be a major strength in manufacturing, transport, supply and service businesses.

- **Cost.** Some organizations choose to compete on cost, i.e. the price to the customer. High-volume operations providing a limited range of goods or services may have a cost and price advantage.

- **Reliability.** The fact that something, whether product or service, is always available, serviceable and satisfactory - doing what it was intended to do and in the intended manner - can be a major attraction to certain customers in certain circumstances. The ability to provide outputs having such high reliability gives considerable competitive advantage to organizations in industries such as aerospace, motor vehicles, health care, emergency services, etc. The factor relates in some ways to quality, the two often being interdependent, and technology.

- **Responsiveness** is to do with speed. Advantage may be secured by an organization which is able to respond quickly to changes in customer requirements, e.g. the need for new types of product or service, and which can most quickly satisfy those needs. Getting new 'offerings' to the market-place can put an organization in an advantageous position. Responsiveness is also associated with an ability to detect and/or understand a customer's need, even to anticipate it, and a willingness to seek ways to satisfy it.

- **Dependability.** To have a record and a reputation as a dependable supplier can count for a great deal. The ability to provide, time after time, what is required when it is required and at the expected price is not something everyone can achieve. Such dependability alone, even for the supply of goods or services which are available from others, and at the same price, can be a considerable strength. It is not the same as speed. It is to do with consistency and repeatability on three of the other dimensions - quality, speed and cost.

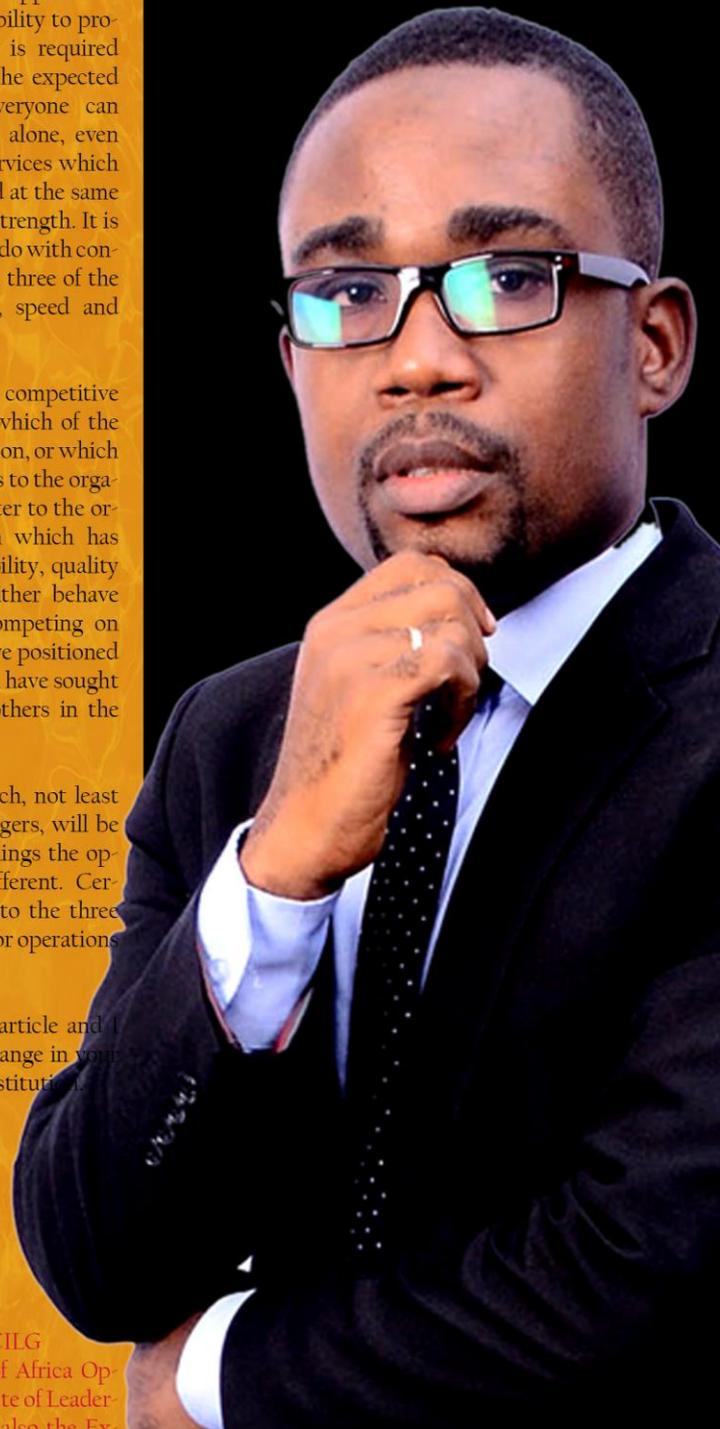
The determination of the competitive stance of the organization, which of the above options to concentrate on, or which combination, will give a focus to the organization's efforts and character to the organization. An organization which has chosen to compete on flexibility, quality and responsiveness will neither behave nor feel like one that is competing on speed and cost. Each will have positioned itself in the market. Each will have sought to differentiate itself from others in the eyes of the customer.

The management roles in each, not least the roles of operations managers, will be different, for among other things the operations objects will be different. Certainly, the weight attached to the three customer service objectives for operations will be different.

Thank you for reading this article and I hope to will cause a great change in your policy formulation in your institution.

Dr. Asare Bediako Adams, FCILG

The author is the Director of Africa Operations for Chartered Institute of Leadership and Governance. He is also the Executive Director of PMRIG Group of Companies and Bedoak Global Ltd and its affiliates. He also serves as a board member of several companies





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Synopsis

about **CILG**

The Chartered Institute of Leadership and Governance (CILG) is a professional body established under the law of the State of New Mexico, United States of America, to build and implement Leadership and Governance skills in the administration of official duties. CILG is currently in 25 different countries of which PMRIG Graduate Institute is the representing institute for Ghana Chapter.

CILG is an institution that directs leadership-path and seeks to prepare and equip individuals with ideas and innovations that are geared towards the proper and effective handling of societal values and problems through the teaching of administrative skills and leadership cues..

VISION

To be the best reference, both nationally and internationally, in producing committed and sincere leaders in different sectors and spheres of life.

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To train and certify members through education and instruction in disciplines relating to Leadership and Governance which will be locally and internationally recognized and trusted.

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- ✓ To provide training in the areas of social and political leadership, governance and public policies relevant for public life, government administration, social sector, non-profit organizations, corporate sector, common citizens, etc.
- ✓ To conduct individual or collaborative research relating to leadership, governance studies and other public policies.
- ✓ To organize academic programs (seminars, workshops, colloquia, etc.) and invite distinguished scholars and practitioners for sharing of ideas and perspectives.
- ✓ To serve as an institutional link for collaboration with other such institutions, centers and schools globally.
- ✓ To emerge as a think tank and help build bridges between academia and policymakers with a view to increasing their capability to understand and tackle socio-political national and international issues and processes in order to enhance awareness and critical understanding.

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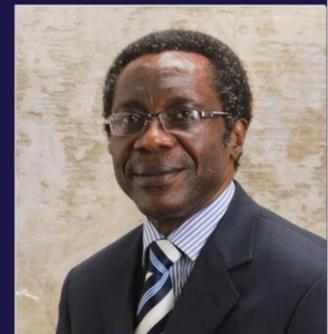
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“

Genevieve Pearl Duncan,
MCIIG

The author is a Full Member of Chartered Institute of Leadership and Governance, Ghana Chapter. She is also the branch sales and service manager of Fidelity Bank Ghana Limited A & C Mall Branch.

”

MEMBERS' CORNER

The Leader and Preparation

If your enemy is secure at all points, be prepared for him. If he is in superior strength, evade him. If your opponent is temperamental, seek to irritate him. Pretend to be weak, that he may grow arrogant. If he is taking his ease, give him no rest. If his forces are united, separate them. If sovereign and subject are in accord, put division between them. Attack him where he is unprepared, appear where you are not expected”-

Sun Tzu, ‘The Art of War’

The story is recorded of a group of people who were expectant of the rains. There had probably been drought for a long time that they were eager for the rains. You can imagine some of them praying, making heat to engage the scientific process of condensation associated with rainfall. The story goes further to narrate that their deity heard their cry and settled on a day with them for the rains to fall. You are likely to think that these natives were excited and looked forward to a great down pour. O yes, they were. But on the set day they moved about in their daily routine, business as usual.

They went about without umbrellas, no water carriers were placed outside to receive the water.

Unbelievable isn't it. It is understandable when you realize these indigenes have been in their condition for solong to the extent that, they hadreceived so many promises and prophesies to expect rains that now they more than doubted it will rain. Heavy downpour started almost noon, following a sudden change in clouds color and a windy atmosphere. The hosts of people were terrified, the rains were so heavy. They had no umbrellas or water basins ready for the rains. The farmers did not plant new seeds in expectation. Alas the rains have come, but one thing is obvious there was no preparation. There was obviously a lack of leadership at play.

Internationally acclaimed organizational consultant and author, Idowu Koyenikan believes that “Opportunity does not waste time with those who are unprepared.” Certainly opportunities can pass you by if you are not well prepared for them. The natives in our story had opportunity but did not benefit from it.

A classic story of preparation is captured in the Gospels. Matthew tells a story in Chapter 25 of his book with lessons highly applicable for leaders worldwide. He illustrates ten virgins who were to meet a bridegroom. It happened that this activity is done in the evening so these virgins took lamps and filled it with oil ahead of the festive occasion. It is revealing to know that the groom tarried and did not show up until late. Now as you will have it, the ladies grew tired and their oil started running out. It was interesting for the writer to mention that there were 5 of these damsels who took along extra oil before proceeding to meet the groom. Now as the other five found themselves wanting they politely asked that those that carried extra oil will share but in as much as the ladies wanted to share they were unable to because it would have resulted in all of them losing oil and hence brightness much quicker.

The two stories I have shared above has imbedded in them profound lessons on the subject of preparation. Personally I am of the conviction that preparation shapes our destinies. Starting a project and ending mid-way because you did not evaluate the process well and not put in place all that is needed, is obviously not a good attribute of a leader.

Preparation is guided by a goal. What is it that you want to achieve? How will you get there? You response and attitude to the second question bridges or widens the gap between you and your response to the first question.

What inputs are you willing to make to take you closer to your dreams? Your level of preparation is seen during your moment of truth. Back in school, we were often made aware of the school calendar in advance and in most cases, the academic calendars clearly spelt out the period for examination, but as you can relate most students enter the exams hall finding themselves wanting for lack of preparation.

How relevant is preparation in this fast-paced world where almost everything occurs at the speed of time? I dare respond that we are in the generation that makes preparation more crucial than ever. What makes me say this? This generation arguably has more opportunities than any other. And opportunities are indicators for one to prepare

To begin with, it was not long ago in Ghana when oil was discovered on our coast. I kept wondering is the country prepared to harness this valuable resource, are there skilled people available to bring their skill to the job? It is amazing to note that there have been many students who have been pursuing courses in oil and gas, so at the scent of the discovery, their greatness was birthed. Some people define success as when preparation meets opportunity. And herein are prepared students who have studied for the opportunity of oil discovery. They did not wait for oil to be discovered before studying on oil. They unveiled the truth in the popular saying, "don't wait for your ship to come, swim out to it"

American inventor and business man, Thomas A. Edison summarized this when he remarked "Unfortunately, there seems to be far more opportunity out there than ability.... We should remember that good fortune often happens when opportunity meets with preparation."

Closely related is the fact that preparation is the bedrock for performance. Before His ministry on earth Jesus spent 40 days and nights in preparation through fasting. In fact the first 30 years of His life on earth was for preparation for His 3 years of ministry. It is recorded that Nelson Mandela engaged in sports activities, as a country runner and as an amateur boxer. Mandela worked for a law firm during the day and studied during the night. He exemplified sacrifice and discipline which were all underscored in his long journey towards freedom for South Africa. Leaders are not without pain associated with preparation. Imagine the 27 years Mandela spent in prison. This was coupled with pain, anguish and long periods of difficulty but instead of the legend to see it as a period of hopelessness; he appreciated it as the price he had to pay before his performance for leading the country into independence. Leaders understand that preparation is necessary for their effective performance.

It is knowledge of this that made Abraham Lincoln once remark: Give me six hours to chop down a tree and I will spend the first four sharpening the axe.

Preparation builds confidence. When boxers walk into the ring literally pouncing and throwing their hands skillfully, their confidence and readiness is due to the fact that they have made the necessary training they perceive to help them defeat

their opponents. As a manager and recruiter sitting on many interview panels, it is nothing new to see a candidate who walk in for an interview totally unprepared. Such people show no or little knowledge on the job they are going to do or the company they will be working with. They premise the conversation with timidity and it is even worse when they are poorly dressed or show up tardy.

The inputs to make for one endeavor differ from the other. The time and effort you spend in preparing for the global Olympics competition as an athlete is markedly varied from the inputs you make for an inter school's athletic competition.

American statesman, politician and lawyer is noted for the saying "I will prepare and some day my chance will come." Preparation is remote. You do not prepare on the day of execution. You prepare way ahead. When your exam is in April or May you do not wait till end of March before you start looking for your notes, preparation is distant. Leaders are visionaries, they do not only think about the now. They project into the future. Leaders do not wait till there is an opportunity before they prepare. Way ahead of opportunities they enroll on online courses to study something new. They subscribe to a newsletter or magazine on defined areas to constantly engage their thoughts. They are of the view that, learning does not cease and the more they practice lifelong learning, they avail themselves to opportunities ahead of them.

Leaders admit that preparation is repetitive. When actors are on set, you will hear the director on top of his voice 'Cut', 'Action'. They start, it's not good; they cut and do it again. It is only at the time of preparing that you can do this. You don't get to the interview room now trying to recall the information on your CV or the exams hall upset that you did not memorize a definition. Success is anchored on several trials and repetition. It is difficult but yes as the world's fastest man Usain Bolt advises "... if you really want it, it's possible. It's all about consistency."

"There is always a part of my mind that is preparing for the worst, and another part of my mind that believes if I prepare enough for it, the worst won't happen"
Kay Redfield Jamison

PRESENTATION TO CILG'S
PERSONALITY OF THE
MONTH OF APRIL, 2019





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CILG'S PERSONALITY OF THE MONTH

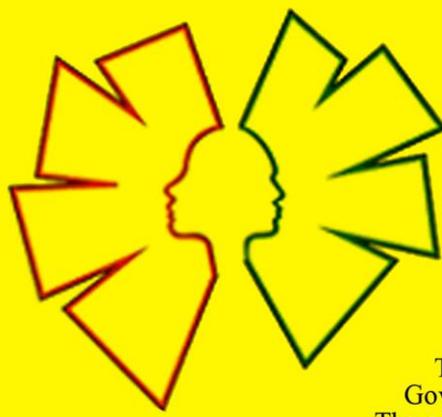
CILG's PERSONALITY OF THE MONTH is the most recognizable influential personality of the month under review, as far as the publication is concerned. Spheres of influence cut across governance, leadership, business, education and the candidate's ability to uphold the code of conduct of the institute. The Professional Conduct and Ethics committee nominated Genevieve Pearl Duncan, MCILG due to her commitment in upholding the code of conduct of the institute and also for exhibiting extraordinary leadership skills.

Genevieve Duncan is an experienced banker with expertise in relationship and wealth management, and managing teams to perform at the highest level. Genevieve manages Fidelity Bank's A&C Mall branch.

She is Management-certified by the Cranfield Business School (UK), Harvard Business School and CEIBS, China. Genevieve is currently a doctoral candidate at Swiss Business School. She holds EMBA from the University of Ghana Business School, and a Business Administration graduate from GIMPA. Genevieve is an associate member of the Retail Banking Academy (UK), and also a full member of the Chartered Institute of Leadership and Governance, New Mexico (USA).

She is a career planning trainer, a student coach and has passion for youth entrepreneurial empowerment and capacity building for women.





Thyroid Ghana Foundation

The Thyroid Ghana Foundation is a health oriented Non-Governmental Organization established in 2018.

The aim of the Organization is to promote thyroid health in Ghana by creating awareness of thyroid disorders, providing support for persons affected by thyroid diseases and encouraging thyroid research in the Country. The Foundation was founded (Mrs), MCILG, following her battle with hyperthyroidism.

The Foundation was officially launched on the 13th of July, 2018 at the Ghana Medical Association Conference Hall, Korle-Bu. To mark the event, the Foundation organized a stakeholders' seminar with presentations and panel discussions from key personalities involved in the diagnosis, management and treatment of thyroid disorders in the various departments within the Korle-Bu Teaching Hospital and the College of Health Sciences of the University of Ghana.

Mission

Creating awareness of thyroid diseases in Ghana, creating opportunities for early detection of thyroid problems, supporting thyroid research and institutions involved in thyroid disease management, providing access to affordable treatment and advocating for improved healthcare practices for thyroid disease patients in the Country.

Organizational Goal

To promote thyroid health and provide support to thyroid patients in Ghana



Major Activities

- Extensive media campaign and educational forums to raise awareness for the disease
- Partnering with relevant stakeholders to discuss the way forward.
- Fund raising activities to support thyroid research and primary health care for thyroid patients.
- Meetings with relevant stakeholders to reassess policies and practices affecting thyroid health in the Country.
- Raising funds for the Construction of the Thyroid Unit at where?
- Construction and interim management of the Thyroid unit



TO DONATE TO THE FOUNDATION, KINDLY CONTACT

Email: info@thyroidghanafoundation.org / nana@thyroidghanafoundation.org
naakoa@yahoo.com

Telephone: +233 207 631 553
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AFRICA AND LEADERSHIP

FINANCIAL INCLUSION: THE BANE OF ECONOMIC GROWTH

In a remarkable twist of fate, one of Zambia's notable doyens of financial services tells a story about how she left her initial love for Architecture found herself in banking. Mrs Mukwandi Chibesakunda, in an interview with African Leadership Magazine, narrates the journey from her entry as a graduate associate with the Standard Chartered Bank, to the management and directorship roles she currently holds.

Quite humble and unassuming, she took out time to also share her experience in public service positions with veritable lessons underlining her successes so far. Excerpts.

You have contributed immensely to the growth of the financial service sector in Zambia, can you tell us more about your journey?

I was born and raised in Lusaka, Zambia. I graduated with a Bachelor of Arts Degree in Economics at the University of Zambia and I possess an MBA and a post-graduate Diploma in Business Administration from Manchester Business School in the United Kingdom (UK).

My father was once Permanent Secretary in the Ministry of Finance and also served as COMESA Director of Administration. He also worked as Deputy Secretary to the Cabinet of Zambia. His vision for me was to become a lawyer as he thought I would make a good one. My mother would have been happy regardless of what I chose to do. However, my desire was to become an architect and banking was never a part of my dream initially.

My career journey began as a Graduate Associate in Standard Chartered Bank, rising through the ranks to management and directorship roles for an overall time frame exceeding 15 years. Banking eventually became a natural and desirable

career for me, which I have come to love and cherish.

I have worked in a number of financial institutions and held positions such as Head of Personal and Business at Stanbic Zambia Limited, Chief Executive at Access Bank Zambia Limited, Executive Director Consumer Banking, Zambia and Regional Head of Service, Southern Africa at Standard Chartered Bank Group as well as a stint as Financial Analyst in the Bank Supervision Department at the Bank of Zambia.

I have also been non-executive Board Member of the Zambia Revenue Authority, Vision Fund, and The Global Fund Country Coordinating Mechanism. I'm currently Board Member of The Higher Education Loans and Scholarships Board, The Livestock Development Trust Board, The Strategic Committee of the Mulungushi Conference Centre. I am also a member of the CDC Africa List Zambia Working Group.

On the personal side, my journey would be incomplete without my family. I am married to Chita Chibesakunda, and we have four lovely children Chushi, Lombe, Liswani and Kwani.

The National Savings and Credit Bank (NATSAVE) was established in 1972 by an Act of Parliament; how has the Bank fared thus far?

NATSAVE is a wholly Government-owned Financial Services provider, with a mandate is to accept deposits, operate savings schemes, provide loans as well as administer any other form of banking business. NATSAVE was essentially created to address the financial services provision gap for Zambians particularly as relates to financial inclusion. The bank has evolved since then and is currently one of the preferred financial services institutions, particularly in the rural parts of the country.

The bank has expanded its geographical presence and delivery channels to circa 300,000 clients served through a network of 38 Branches, in all the 10 provinces of Zambia, with 4 Money Windows, 31 Automated Teller Machines and 48 Agencies operating on Point of Sale devices (POS). NATSAVE is currently the only bank providing financial services to populations in 16 remote districts of Zambia. Our products and services are focused on marginalized segments such as women and youth. With the technological revolution, the bank has now embarked on the introduction of various affordable digital solutions such as mobile banking and internet banking.

The 'Vision' of NATSAVE is Delivering Financial Inclusion. How is the bank under your leadership, working to actualize this vision?

The bank is on a drive to deliver sustainable business performance and lay the basis for long term value addition to the economy of Zambia. This is the most important task for all of us at NATSAVE. Our mission is to 'be a digital social enterprise providing inclusive financial services to all.' We are moving from an institution that offers basic banking products to a digital social enterprise that provides

inclusive financial services to all through a sustained simple business model supported by a digital platform and points-of-presence in communities we serve.

Through financial inclusion services, we are responding to the 7th National Development Plan and Ministry of Finance's National Financial Inclusion Strategy 2017 - 2022 that targets to increase financial inclusion for formal and informal sectors from 59% to 80% and 38% to 70%, by 2022 respectively. We place financial inclusion services at the center of economic growth and we will be responding with customized products and services to meet the needs of our customers through the use of digital technology.

You are a woman of many firsts, you were the first female President of the Zambia Institute of Banking and Finance and currently the first woman to be appointed as the first female Chief Executive Officer at National Savings and Credit (NATSAVE) Bank. Can you share with us your experience in a male-dominated industry?

I feel honoured by the trust and confidence bestowed in me through these leadership roles that I have been given with great potential to impact the Zambian people. NATSAVE specifically is very close to the hearts of many Zambians due to its wide reach in remote areas as the pioneer of financial inclusion in the country. It is an absolute privilege and responsibility to serve in this role which has given me an opportunity to add impetus to the dynamic team with a clear mandate to attain sustainable goals and bring about prosperity in Zambia.

The honest truth is that it's still really a man's world out there but there is a window open for us to participate and share the opportunities. As women executives, we often work harder than our colleagues, and we have minimal support through any challenges, but I believe it can only get better for the next generation as we continue to prove ourselves, and lay the groundwork for our future leaders.

A trustworthy environment which recognizes that women are equal partners who are ready for growth opportunities based on merit and hard work is needed for women to thrive in the corporate world.

Public Sector Banks are often associated with smaller profit and interest margins, due to non-performing loans and bureaucratic nature of state-owned institutions. As a CEO with years of experience in the public and private sector, what are you doing differently to make NATSAVE profitable

Having spent most of my working life in the private sector, the first thing I had to do when I joined NATSAVE was to understand the organization and various stakeholders. Although there are a number of differences, private and public sector institutions share stark commonalities in areas such as corporate governance and growth which includes implementing enterprise risk management frameworks and setting up of the vision, strategy and policy frameworks. I have found that clarifying expectations is the most effective adjustment required to ensure that change happens.

NATSAVE, for instance, required some organizational redesign which has since been largely concluded with very few critical staff additions. The rest of the work has been done by the loyal staff who have been there through it all.

The bank faces a myriad of challenges, as do other businesses. Firstly, the huge presence in rural areas means the bank faces operational difficulties in view of poor road and other communication infrastructure. The business model was also hitherto less commercial in nature, hence creating sustainability insufficiencies.

However, the simple fact that NATSAVE is 100% owned by the Government of Zambia creates an inherent strength and resilience in the organization. Furthermore, the bank enjoys strong brand loyalty from its customers. The wide branch spread can be an advantage despite the advent of alternative channels. NATSAVE also has some fairly unique product offerings such as a refugee savings product which truly includes the most excluded in our society.

NATSAVE is a Bank with a heart for the people, and that makes it a worthwhile journey even as we learn and grow.

What does it mean to you to be inducted into the prestigious African Leadership CEO's Hall of Fame?

I am extremely honoured to be receiving such an important recognition. I am earnestly grateful for the recognition I have received for my work because I am very sure that there are other executives and women in particular who are looking up to me and saying it is possible.

The challenges I have faced during my journey have been just a stepping stone to what we are witnessing today. Receiving this recognition would not have been possible without the inspiration I have received from my family, seniors and my colleagues, for whom I have the deepest respect, and from whom I have derived the strength to challenge myself and perform better at each stage. We do stand tall because we stand on great shoulders of past inspirational leaders in homes, offices, and the wider global stage.

I would like to take this opportunity to sincerely thank each of them and everyone in my life for helping me reach a stage where I can proudly hold up this award as a mark of my achievements. I also promise to do better every day and help others on their journey towards their success and similar awards. Thank you!

Source: <https://africanleadership.co.uk/>



The Leadership Book Club

Research has shown that reading has always been an essential component of leadership development (HBR, Feb. 2016). However, even with the best of intentions, it is often difficult to get to or finish all of the books competing for our attention. With a goal of creating widely read leaders while imparting skills and building trusted-relationships among them, the Leadership Book Club offers a unique opportunity for members to study and develop their leadership skills in a communal setting.

Our mission, with respect to the “leadership book club”, is to provide reciprocal learning opportunities which build, deepen and sustain personal and professional capabilities and relationships among leaders so that they are better able to lead, collaborate, and solve managerial problems.

Benefits of the Book Club

- Provides an opportunity to commit to, and develop a systematic reading habit to sharpen intelligence and increase knowledge.
- Helps the reader to read more deeply and better understand diverse perspectives.
- Allows the reader to build and deepen relationships through shared learning.
- Develops leaders who are more comfortable and confident in professional discussions.

Specific Benefits of the Leadership Book Club

- The program is designed purposely to allow the members to develop skill that can be used as a leadership tool within an organization for continuous learning.

- The experience will build cross-sectoral relationships as the members will be paired together to work jointly on the facilitation of a book club session and develop trusted-relationships with each other through discussions and shared insight
- Technical assistance will be available to each participant in preparation for his/her monthly facilitation.
- Professional feedback will be provided to each pair from the facilitator, as well as from the peer group, to gain insight and further develop technique.

- Access to a professionally curated book list. All literature is selected for its ability to aid and inspire the personal leadership development of the non-profit leader-readers.
- CILG's Leadership Book Club venue will be communicated to members soon.**

CILG'S PROGRAMME OF ACTIVITIES FOR MAY, 19

➤ PUBLICATION OF MAY MAGAZINE	2ND
➤ PUBLICATION OF CILG PERSONALITY OF THE MONTH	2ND
➤ MEMBERSHIP DRIVE	8TH-10TH
➤ BRANCH MEETINGS	26TH

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SEMINAR, 19



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**TOPIC: GLOBAL BUSINESS LEADERSHIP & STRATEGIES FOR
REVENUE MOBILIZATION FOR INSTITUTIONAL DEVELOPMENT**

29TH JUNE, 2019

9:00AM-4:00PM

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