



# GHANA

Special Report

## West Africa's Dubai?

Ghana has made tremendous advances in recent years and as it celebrates 54 years of independence on 6 March, it is on course to achieve most of the UN Millennium Development Goals (MDGs). This is adapted from a piece written by **Dr Kandeh K. Yumkella\***

In the 1970s and 1980s, Ghana was considered an economic basket case. The economy and commerce were in the doldrums and, as the country changed hands from one military junta to another, the intelligentsia voted with their feet by moving to neighbouring countries like Nigeria, Liberia, Sierra Leone and further afield. There were Ghanaian teachers even in the only secondary school in the village of Kasiri in the remote Samu Chiefdom in the northwestern fringe of Sierra Leone.

Almost 40 years later, Ghana could be poised to become West Africa's Dubai. In late October last year, I joined a group of eminent persons for four days as they engaged in consultations with various

stakeholders to determine first hand, how much progress Ghana has made in the achievement of the Millennium Development Goals (MDGs). Meetings were held with ministers, traditional leaders, civil society groups, students, faculty and academics, and we visited clinics and participated in social mobilisation activities for the next nationwide children's immunisation drive.

I was amazed that, unlike several other African countries, Ghana and Ghanaians have made tremendous gains and are on course to achieve most of the MDGs, except for MDG4 (on child mortality) and MDG5 (on maternal health). In the past decade, Ghana has enjoyed robust GDP growth. FDI

flows (both inward and outward) increased eleven-fold from 2005 to 2009, from \$145m to \$1.68bn. By 2009, non-oil inward FDI stood at over \$700m, with the rest accounted for by the mining, oil and free-zone sectors. The country has been ranked consistently among the top reformers globally by the World Bank's *Doing Business* report and was ranked number three in the Top Ten reformers in 2008.

To showcase its wish to become a middle income country and its emergence into the global scene, Ghana hosted the African Cup of Nations in 2008, and less than a year later, the UNCTAD XII global trade and investment conference. Ghana was in the final of the 2010 African Nations



## “Just as Ghana was the trailblazer for ending colonial rule, Ghana could also become the next success story in sub-Saharan Africa.”

Cup and was the last African team standing in the quarter-finals of the World Cup.

In spite of the chaos of civil wars and debilitating political conflicts around it (in Côte d'Ivoire, Liberia and Sierra Leone to the west and with noticeable instability in Togo to the east), Ghana has held five peaceful multiparty elections since 1992, and will hold another one next year.

### Oil wealth

At various meetings and town-hall style interactions during our visit, two questions always came up from ordinary people: “How will the new oil wealth benefit ordinary Ghanaians? And “How can the oil wealth propel the country to attain the status of a middle income country by 2020?” I was impressed to see Ghanaians debate these matters openly.

We discussed the issues with the vice-president, John Mahama. In personal conversations I had with the Minister of Trade and Industry, Ms Hannah Tetteh, and the Minister of Agriculture and Food Security, Kwesi Awohi, I was impressed by their determination to work together to promote structural change, economic diversification and agribusiness development in Ghana.

When we met with the King of the great Asante people, the Asantehene Otumfuo Osei Tutu II, he outlined his plans for expanding health care services and ensuring universal energy access to all his people. We participated in the launch of

the 2010 social mobilisation for measles immunisation. Interestingly, in 1994 about 35,000 suspected measles cases were reported in Ghana compared to 686 suspected cases in 2009, out of which only 101 were confirmed, but there have been no deaths reported.

As I listened to the Ghanaians, I could not help but reflect on their source of concern about whether oil was a curse or a blessing. Will oil make them turn their backs on agriculture? Ghana is among the leading producers of cocoa, coffee and oil palm. Will oil create a kleptocracy and reverse 30 years of achievements in good governance? How do they deal with the youth bulge now that the population under 14 years of age is about 42% and is rapidly approaching the 50% mark due to high fertility rates of 3.7 children per woman? How do they reform their educational system so that young people have the right skills to power the country's economic growth?

### Value addition

At the town-hall meeting in the University of Ghana at Legon – the oldest university in Ghana – Dr Peter Quartey, Head of the Sociology Department, put the crucial question: “Will the new oil wealth help us reduce poverty and hunger by more than half by 2015 and at the same time spur value-addition in the productive sectors and mining?”

In the same way that Ghana was the

President John Atta Mills' tenure has coincided with commercial oil production in Ghana

trailblazer for ending colonial rule, Ghana could also become the next success story in sub-Saharan Africa. But it must be ready to make some hard choices. For example, the country must consider payment of fees by students in tertiary education in order to ensure higher quality education in fields such as basic sciences, industrial engineering, mechanical engineering, ICT, business and finance.

Ghana's destiny is in its own hands and the choices are clear; it could become the Niger Delta or transform itself into another Dubai in 20 years or less given the right conditions. As the rest of the world grapples with austerity measures and is faced with making tough choices about savings and rebalancing their economies, I can say that countries such as Ghana should be considering restoration strategies and how to permanently wean themselves off aid from donors.

The choices that Africans make today will determine whether we remain poor, evolve through diversified economies into Dubai-like environments, or follow the successful Malaysian agriculture-led industrialisation model (in spite of oil and gas discoveries).

Better still, African countries could choose the Norwegian model, which established the principles that natural wealth belongs to all citizens, including the unborn, and all mining deals should be completely transparent to the people. This also ensures that mineral discoveries and the wealth resulting from these resources do not cause the “Dutch disease”, thus stalling structural transformation of their economies and national investment in the future of our children.

As we flew into Takoradi in the southern tip of Ghana, I saw two oil rigs. Just a few miles away lie the forts where the mercantilists once housed African slaves. I had the opportunity to view the dungeons of the notorious Elmina Castle, the nerve centre of the West African slave trade of the 15th-18th centuries. These symbols serve to emphasise the contrast between what took place in the past and what the future might hold. And Ghana's future is bright, given the right conditions. ■ **NA**

*\*Dr Kandeh K. Yumkella is the Sierra Leonean director-general of the United Nations Industrial Development Organisation, UNIDO.*



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# What does 'middle income status' mean for Ghana?

Ghana attained a middle income status in November 2010 when government statisticians discovered that the economy had been undervalued by 60% and the Gross National Product now stood at \$31bn, reports **Clair MacDougall** from Accra.



The value of Ghana's GNP has been upgraded since the base year for price estimates was changed

Bediako, that Ghana had attained a middle income status, made headlines across the nation. With the government finding that the economy had been undervalued by 60%, the Gross National Product was now valued at \$31bn; this was after the base year used for compiling constant price estimates was pushed from 1993 to 2006.

The new figures incorporated the significant growth of the banking and telecoms sectors. They also revealed the services sector now dominates Ghana's economy, taking a 51% share, followed by agriculture on 31%, and the industrial sector on 18%. The figures point to a recent and dramatic change in the fabric of the Ghanaian economy that historically has been dependent on mining and agriculture.

More significantly, the rebasing of the economy pushed the per capita income up to just over \$1,318, almost \$500 over the previous estimate of \$753, thus elevating Ghana into the World Bank's "lower middle income status" category, signifying a major leap forward for the country. In early last year, the IMF had already predicted that oil revenues would push Ghana into the middle income category some time in 2011.

While according to the Gross National Income, the nation fits into the World Bank's lower middle income category, the nation is yet to be classified as such by the World Bank, which releases its annual

**W**hen Ghana joined the league of African oil-producing nations on 15 December 2010, President John Atta Mills set forth his ambition for the nation to move beyond its economic dependence on raw materials and become a "prosperous industrial nation" with a diversified economy.

Since the ceremony in which the president made this statement, positive

news stories have captured the headlines: (i) the government's discovery that the economy had been undervalued by 60% and that Ghana had consequently reached middle income status; (ii) the increasing levels of foreign direct investment; and (iii) the government's projected annual economic growth rate of 12.3%, taking into account this year's oil revenues.

In November 2010, the announcement by the government statistician, Dr Grace



classifications and figures on 1 July. The Bank's income categories range from low income, \$995 or less; lower middle income, \$996-\$3,945; upper middle income, \$3,946-\$12,195; and high income, \$12,196 or more. The categories are important insofar as they determine the lending conditions of various countries, and whether prospective borrowing countries are eligible for concessional loans.

Despite the government's classifying itself as a lower middle income nation, the World Bank approved a \$215m Poverty Reduction Support Credit (PRSC) loan to help Ghana's fiscal stabilisation. The country has received six PRSCs from the World Bank, averaging \$100 million per year.

Ghana was ranked the highest of all West African countries in the 2010 United Nations Human Development Index (HDI) that measures health and life expectancy, education and income. But in terms of Africa overall, Ghana was ranked 8th, and globally at 111 of the 193 countries in the world. In the HDI educational rankings that measure enrolment in school and adult literacy, Ghana was ranked 19th in Africa.

Dr Kwabena Kwakye, a senior economist at Ghana's Institute of Economic Affairs (IEA), said that he was surprised when the government's Gross Domestic Product estimates for 2010 were released, but added that it was likely that the economy had been undervalued as growing sectors such as telecoms and financial services had not been fully accounted for.

Yet Kwakye remains sceptical about whether Ghana could be classified as a middle income status nation on a more substantive level. "If you ask most people on the ground, they will say that they don't feel like Ghana is a middle income country," said Kwakye. "If you go to middle income countries like Malaysia and Singapore, Botswana and South Africa, we don't even compare with them in terms of our infrastructure."

### The oil and gas sector

In the lead-up to the commencement of oil production in December, political debate was centred on policy and legislation that would govern the oil industry. During political debates, the ruling National Democratic Congress (NDC) and the opposition New Patriotic Party (NPP), along with independents, expressed their commitment to ensuring that oil revenues be of benefit to Ghanaian citizens.

The most controversial political decision was the amendment to the

Revenue Management Bill and parliament's vote to allow the anticipated oil revenues to be used as collateral for government loans. Groups such as the Civil Society Platform on Oil and Gas (CSPOG) hit out at the government over the decision, claiming that it could lead to the kind of wasteful spending on infrastructure and development projects that was characteristic of Nigeria in the 1970s, before oil prices plummeted in the early 1980s, sending the country into an economic recession.

In recent months, President Atta Mills government has borrowed significant amounts of money to fund major infrastructure projects, including \$13bn worth of loan agreements with the Export-Import Bank of China. Among the projects the government has initiated thus far is the building of a railway extension from Kumasi to the border of Burkina Faso

that will cost \$6bn.

Other projects include a \$1.5bn loan from South Korea's STX Business Group to begin building 200,000 low-cost houses to address the national housing shortage. Yet the World Bank estimates that the government, which owns a 13.75% stake in the now on-stream Jubilee oilfield, will generate only \$1bn a year from oil through 2029.

Dr Kwadwo Tutu, another economist and research fellow at IEA, said the amendment to the Revenue Management Bill could encourage investment and economic growth. "Ghana will be fine, as long as the money does not go into recurrent expenditure (wages and salaries) but goes towards investment," he commented, observing that opposition parties and civil society groups should ensure that the money is properly spent and accounted for. ■ **INA**

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# Making Ghana a destination of choice for business

An ambitious e-Ghana Project aims to make Ghana a destination of choice for business by creating an enabling environment necessary for the growth of the ICT sector and supporting local ICT businesses and IT-enabled services. **Sam Ohene** reports.



Supporting local ICT businesses through funding will help cultivate wider ICT literacy in Ghana

enhanced revenue collection above the annual average of 19.65%. This should transform tax administration and business registration processes in the country, adding value to service delivery.

The project will cost \$60m and be spread over five years. It will be financed through a combination of a World Bank loan and a Special Repayment Escrow Account. GCNET (or Ghana Community Network Services Limited, which operates an electronic system for processing trade and customs documents in the country) won the bid as the private partner. The project manager is Paul Kwakyi, the IT director at the GRA headquarters in Accra.

Last July, the World Bank approved the provision of \$44.7m from the International Development Association to the government of Ghana as additional funding for the e-Ghana Project. The original project, which was approved in 2006, was to cost \$40m and it was to support what was then called the Ghana Information Communication Technology for Accelerated Development Programme.

The overall objective of the project is to assist the government of Ghana to generate growth and employment by leveraging ICT. The project consists of three main components: (i) To create an enabling environment necessary for the growth of the ICT sector; (ii) Support local ICT businesses and IT-enabled services; (iii) Promote e-government applications and government communications.

The proposal for additional financing was in response to the government's request to bring revenue and expenditure management agencies under a uniform ICT platform, and to foster effective, transparent and accountable government. Additional resources will also go towards the establishment of a Business Process Offshoring Centre to position Ghana as a destination of choice for IT business.

"The additional financing brings in positive synergistic advantages in the country, arising from the introduction of an electronic platform for the GRA as part of the overall public revenue and expenditure management system," says Ishac Diwan, the World Bank country director for Ghana. It also ensures that access to electronic services can be decentralised at the district level, and that Ghana truly becomes a destination of choice for business. ■**NA**

**G**hana's e-Government Project was initiated with the support of the World Bank, as part of a wider e-Ghana Project. It is conceptualised as a public-private partnership to design, finance, build, operate and transfer an e-government application for use by institutions such as the Ghana Revenues Authority (GRA), the Registrar General's Department (RGD) and the National Information Technology Agency.

The government wants the project to modernise and automate the operations of the GRA and the RGD as well as provide a technical platform to support the provision of a citizen-friendly service.

The GRA system is expected to deliver

**"Resources will fund the establishment of a Business Process Offshoring Centre to position Ghana as a destination of choice for IT business."**





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Headquarters: P.O. Box 150, Tema, Ghana  
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Port of Tema: P.O. Box 488, Tema, Ghana  
Tel: +233 (0)303 202758 Fax: +233 (0)303 204136  
Email: [tema@ghanaports.net](mailto:tema@ghanaports.net)

Port of Takoradi: P.O. Box 708, Takoradi  
Tel: +233 (0)3120 24073 - 32254 Fax: +233 (0)3120 22814  
Email: [takoradi@ghanaports.net](mailto:takoradi@ghanaports.net)

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# Why Ghana is flying high

Ghana's former president, John Agyekum Kufuor (*pictured right*), tells **Henry Bonsu** why the country is now doing well on all fronts. His eight years in power, he says, laid a solid foundation for future growth.

**Q: When you look at Ghana – and your eight years as president – do you see it with great pride and a sense of achievement, or a feeling that, like all other political careers, yours ended in failure because you couldn't do what you wanted to do?**

**A:** My tenure wasn't a failure at all. I came in very much aware of the limited time I had, and within the period I tried to achieve the most. And I can tell you without boasting that under my tenure the country's GDP grew the most [compared to previous governments]. Even when the whole world was reeling from the effect of the financial and economic crises, Ghana still had a growth of 8% GDP in 2008, when I stepped down. It was during that same period that Ghana struck crude oil after 100 years of searching – in commercial quantities! And it was because of the business-friendly atmosphere that my government had engendered. That's why the investors came in.

Look at the infrastructure. When you visit Ghana next time, you will see for yourself; all the arterial roads out of the capital are being redone. We introduced the National Health Insurance Scheme, including free maternity care, because when you look at the Millennium Development Goals, one of the targets is the high mortality rate among pregnant women. We tackled that, and then also infant mortality.

Then for education, we introduced a free compulsory universal basic education for all the children of Ghana – from kindergarten, age 4 to age 16. We were able to do all that within eight years...

In 2001 the vision of the country was to reach middle income status by 2020. Of course, within the short period of our tenure, we revised that and brought it forward to 2015. By 2008, when I stepped down, the multilaterals and the statistical department of Ghana said that by 2007 Ghana had hit per capita income of \$1300-1400 which already put Ghana within middle income status, even though at the lower ranks.

These are fantastic achievements, so I am happy with what I achieved. I can't describe this as a failure. What I can tell you though is that I felt if we had a little more time, we could have done more, but then nobody ever did it all in this world – nobody. You may have visions, but you are allotted so much time, and within the time you do the best you can, and that's what we did.

**Q: And yet for all that, in 2008 the people of Ghana looked at you and at your party, the NPP, and looked at your candidate Nana Akufo Addo, and said “No, we're going back to the NDC”. Did that feel to you like a slap in the face from an ungrateful population?**

**A:** No, I wouldn't say it was an ungrateful population. I believe I appreciate democracy enough to know that people can vote against you because they are tired of looking at your face! Don't forget, we had

come from a history where we had suffered dictatorships. So perhaps people worry about allowing even their pet politicians to continue indefinitely.

So, yes they decided, but it was a very marginal loss that my candidate suffered. Out of a voting population of about 9 million, he missed that win by only 40,000 votes. It was like 50-50, and you don't call that a trouncing.

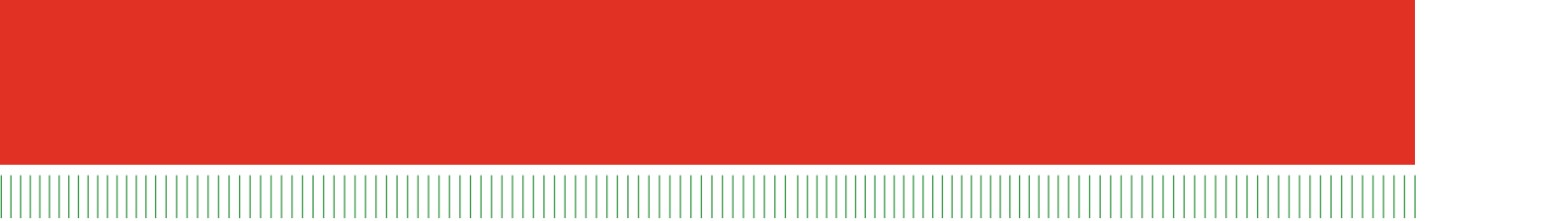
**Q: Maybe the reason the people turned their back on the NPP is that the majority of them are still suffering in poverty – many are still unable to send their children to school, still unable to do the things they want to do, still wanting to leave the country.**

**A:** No, I don't think it was any of these things. Access to healthcare? Don't forget, when we came in, the policy was “cash and carry”. If you didn't have money, you didn't get medical attention. We brought in the National Health Insurance Scheme, which entitled everybody to healthcare for a whole year on payment of a premium of \$10. And senior citizens are also entitled to free healthcare, so it's not all about poverty.

Democracy is not all about rationality. Sometimes people vote just because they like the candidate's looks. Or just because the candidate comes from their village! Or just because they are fed up with whoever

**“My tenure wasn't a failure at all...Ghana struck crude oil after 100 years of searching because of the business-friendly atmosphere my government had engendered.”**







Ex-President Kufuor's post-retirement work has seen him as a peace envoy in Côte d'Ivoire. He is seen here with President Laurent Gbagbo

**“Regarding medical care, we brought in the National Health Insurance Scheme, which entitled everybody to healthcare for a whole year on payment of \$10.”**

is there. And as I say, we had come from dictatorship – a phase that had sat on the nation for 19 years. And so, naturally, when they allow you to have 8 years, and they have a chance, they may not want to put you back in – even if you have served them very well – especially when they believe other people may do just as well.

**Q: Do you have any regrets about some of the things that dogged you – perhaps the presidential palace, or the saga of the jet?**

**A:** The presidential palace? I never lived there, but I did it because I believe it was the right thing to do. We had been independent for 50 years and we still lived in the slave castle? The Christiansborg Castle with the dungeons where our people were kept before being sent across the Atlantic to be slaves. The president of today lives there, but I wouldn't.

Fortunately, the Indian government gave us the credit – very soft credit – to

build the new palace, which is a landmark architecturally. Go to Accra. Soon people will pay to go and see it. And it's not Kufuor's home.

The presidential jet? Yes. A president these days has to travel – he must go everywhere in pursuit of national service. Should a president of a self-respecting nation be hanging around airports, being jostled here and there? No. That's unbecoming. I didn't mind too much for myself, but I knew it shouldn't be the lot of succeeding presidents.

**Q: What do you make of what is happening in Egypt? Do you think it's good, not just for North Africa but also for sub-Saharan Africa, because it reminds the people that ultimately they are sovereign, and if a leader overstates their welcome they can get them out?**

**A:** Yes, because it is long overdue that the people of Africa – in fact people everywhere – are respected and accorded

their sovereign rights because power should issue from them to their leaders. For so long they have been denied, and leaders have carried on regardless of their constitutions, so it's time the people asserted themselves.

**Q: Some people (here in the UK) say this is a typical African problem, that leaders tend to forget when they are in office, that they are there to serve the people, and that Africa, as a whole, has a long way to go before it can be talked of as a place where human rights and democracy are really respected.**

**A:** Such people are perhaps not too abreast with historical evolution around the world. Not too long ago, in South America, there were so many overstaying dictators, also in Asia, and look even at the communist world – their leaders stayed on and on, indefinitely. Most African countries are no more than 50 years old as independent nations. Yes, there have been presidents overstaying, but I believe what's happening is global – not just African. People everywhere are rising up to demand their fair rights and acknowledgement as the source of power.

**Q: Some people were surprised when the Mo Ibrahim Foundation didn't give you the award for outstanding governance last year or the year before. Did you see that as a bit of an insult given that you look upon your own record pretty fondly?**

**A:** Let me tell you, I didn't go into politics for awards. I went to serve the people and I'm happy that I had the privilege to serve. And even now, as I walk around the country, I'm hailed. Everywhere I go, I'm acknowledged. If I hadn't served well, they wouldn't afford me these affections and honours.

During my tenure, Ghana came to be hailed internationally as a beacon of good governance, stability and development. I believe I'm entitled to take credit for that. If the judges at the Mo Ibrahim Foundation had awarded me, I tell you, it would only have been the icing on the cake, because the achievement was already there. But I don't know what [yardstick they used to] determine the winners.

So if they don't accord Kufuor, that's



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**President John Atta Mills (above), who succeeded President Kufuor, has been building on the foundations laid by earlier governments**

their business. They know why they didn't, but I don't know. Since I retired, the World Bank set up a 10-month commission to review its operations for the previous 60 years since it was set up. Kufuor was the only (African) guy they invited. I wasn't president any longer, but still they invited me to serve on that commission.

For the G20 summit in Korea - and remember Ghana is not a member of the G20 - they set up a team to work on the agenda. They had to meet in Seoul twice. Again, for the first meeting, Kufuor was the only guy they invited from Africa.

I'm the chairman of so many things. I'm now on my way to New Delhi, India, to co-chair with the prime minister a global conference sponsored by the International Food Policy Research Institute, based in Washington. Can one ask for more? Mo Ibrahim's intentions may be good, but I do not know the criteria for their selection. It's their right, but I don't feel insulted at all by their not looking at me.

**Q: And what about a tangible legacy, a building or institution that people can point to and say, that is the tangible legacy of John Agyekum Kufuor of Ghana.**

**A:** Ha, you want to see bricks and mortar? I'm trying to develop two projects under the JA Kufuor Foundation. One is at the Kumasi university [the Kwame Nkrumah University of Science and Technology]. I want to build a library and a museum there to commemorate the presidency I was privileged to serve. And the other is at Legon, the premier university of Ghana, in the capital Accra. The university has given me land there to create a think-tank looking at the links between leadership, government and development. If you don't get a good leader, you don't get good governance.

Already I have offers, internationally, to co-operate with what I'm doing. So hopefully, these projects will influence positively the youth of Ghana. So they can see through their faculty how the three disciplines interconnect.

**Q: Mr President, you seem to be a very happy man!**

**A:** Look, my country has over 20 million people [the new census in 2010 says 24.2 million]. And if one man is lucky enough for the people to invite him to lead for eight years, why shouldn't that man be happy? I feel fulfilled. ■ **NA**



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