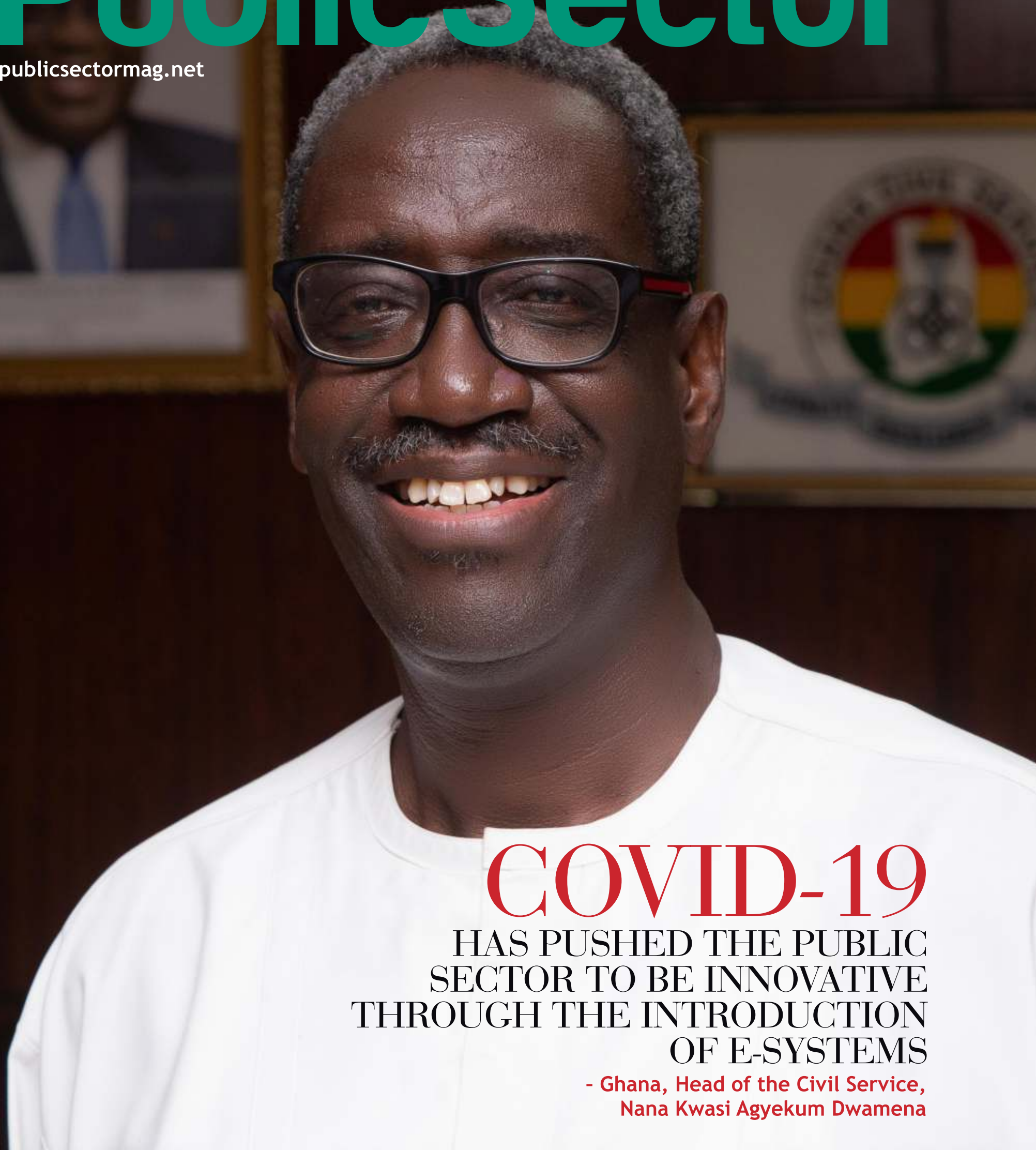


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HAS PUSHED THE PUBLIC
SECTOR TO BE INNOVATIVE
THROUGH THE INTRODUCTION
OF E-SYSTEMS

- Ghana, Head of the Civil Service,
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Complexity is a core feature of most policy issues today, yet governments are ill equipped to deal with complex problems such as prolonged manual bureaucratic processes. In a context of complexity in the public sector, some individuals take advantage of the system and manipulate clients who seek for a particular service.

Traditionally, public policy makers have attempted to address the issue of prolonged manual bureaucratic processes and human interferences through discrete interventions that are layered on top of one another.

However, these may shift consequences from one part of the system to another, or address symptoms while ignoring causes.

In bringing down this canker to its knees in the public sector, the Head of Ghana's Civil Service, Nana Kwasi Agyekum Dwamena, has espoused that the outbreak of Coronavirus (COVID-19) has pushed the public sector to be innovative in its operations through the introduction of electronic systems.

In this interview with the Africa Public Sector Magazine, Nana Kwasi Agyekum Dwamena shares his views on the various transformations in the Civil Service, challenges and remedies to

institutional anomalies, and other sundry issues. Excerpts.....

What difference has the COVID-19 pandemic make in the Civil Service?

Before COVID-19, there were minimal efforts to use electronic systems (E-Systems) for service delivery. In the Office of the Civil Service, recruitment systems are even done electronically. 80% of the recruitment processes and promotions are done electronically. This year, the Office has launched a staff appraisal system as well.

The Office has developed a policy to first, help manage COVID-19, and also ensure precautions for future occurrences. Again, in the various schools of the Civil Service in-person was the only way of providing training. This came with high training cost. Due to COVID-19, there has been the introduction of online lectures. This has drastically reduced the cost of training, and has also helped in training a lot of people. Although the outbreak of COVID-19 has led to budget constraint, and has also impacted the economy, it has also pushed the institution to change ways of doing things. We are all taking a cue from the Vice President's digitalization agenda.

How would you rate service delivery in Ghana's public sector?

Service delivery is improving. Reflecting

on what has been done over the years, there has been massive improvement. I think we are improving in terms of becoming more client-centred since we started reforms in the 1990s. We are not at our peak yet but there has been improvement. We have also tried to improve the various systems and processes. In the past, we did not have timelines for service delivery. Currently, there are standard timelines for service delivery.

What are some of the challenges you face as Head of Civil Service?

I look at my challenges as opportunities. The only problem I have is the issue of attitude. I do not sing the song of financial constraints as the panacea for ineffectiveness. As a developing country or even in some of the developed countries, no organisation will have all the resources required.

Another issue that worries me a lot is the problem of political alliance by some Civil Servants. Nowadays, people are beginning to align themselves too much in the political space. Neutrality in the Civil Service is becoming a problem. That is why I am actively supporting The Civil and Local Government Staff Association, Ghana (CLOGSAG) with their neutrality program. If we are not careful, the active involvement in party politics in the Civil Service will destroy the institution.

How do you mitigate the issue of political alliance to ensure efficiency in the civil Service?

In controlling the political alliance in the Civil Service to ensure effective delivery of work and performances, the institution of strong appraisal systems has helped to salvage the situation. Now, the Civil Service has strong appraisal systems that ensure effective performance of work. Targets are set and staffs are directed to meet their targets. Sometimes, people refer to me as a dictator. That is not a problem because if targets are supposed to be met, and I insist on meeting them, some people will definitely refer to me a dictator. I do not have too much patience for those who do not meet their targets.

Did you partake in the various reforms in the Civil Service?

I have played a key role in reforms in the Civil Service since 1988. I have been involved under the leadership of different governments. I have worked under the supervision of the Late Dr Robert Nii Djan Dodoo (Former Head of Office of the Civil Service) as the Head of Reforms in 1995. Since, 1994, I have been involved in various aspect of reforms. In fact, I was a key member in all the reforms in the country at the various public institutions. Under the leadership of Dr Dodoo, some of the reforms were started by me. Performance agreement never existed in the Civil Service but through my leadership, such initiative has been introduced. From conceptual stage, I developed the concept paper, and wrote the letter that sought approval from the Office of the President in those days. The first performance agreements were all organised and managed by me. I was a key member in the decentralisation process of the nation.

So what changes have occurred between then (1995) and now?

When I came into office, the Office of Head of Civil Service was nicknamed "Office of Hardships, Complaints and Suffering". But I was clear in my mind that within four (4) years, I will change the face of the organisation, and it did happened.

There is cliché that "Nana Kwasi Agyekum Dwamena is the father of Local Government Service". I can say for

a fact that some of us single-handedly moved and got the Local Government Service created and got the then Vice President, John Dramani Mahama, to launch the occasion. We had a backlog of promotion for over 10 to 15 years. Some staffs had also not had any training in their life as Civil Servants. For now, I can say that 90% of the backlog has been cleared, and we are within time.

However, sometimes, I am a bit rough. I believe that no great country was built on benevolence. When the Europeans were exploiting the Blacks and other races of people to make them work twenty (20) hours a day, no one talked of human rights. Most people talk about Singapore's development, and they forget about strong leadership role exhibited by Lee Kuan Yew. People are calling President Paul Kagame a dictator. Meanwhile, he had transformed Rwanda after the civil war.

Before I came into office, organisations did not care about letters sent to them by the OHCS. As I am in office now, you will not dare refuse to respond to my letter. When I sign a letter, people will definitely respond to it. When my colleagues go on monitoring, people tell them that OHCS is now a powerhouse. I used systems to develop the institution. There was a time I called for a meeting of all Chief Directors at 8:00am. The first person came in at 8:45am, and attendance was less than 50%. After the meeting, I wrote query letters to all the Chief Directors who came late and to those who refused to come, to explain why disciplinary actions should not be taken against them. From that moment, all Chief Directors attend to my meetings, and at least 80% would be there on time. I have even told politicians who have been late to my meeting to apologise.

How would you describe your leadership style?

I am very participatory. However, I have strong convictions. I always make sure right things are done at the right time. I am vision-driven and legacy minded in terms of the way I do things. I mostly focus on transformation agenda. I do not usually get involved in operational matters. I am into strategic orientations as the Head of the Civil Service.

What advice do you have for young aspiring Civil Servants?

The youth must learn and sharpen their

craft. The youth must also be prepared to sacrifice, and focus on the long term. We live in a "microwaved" environment where things are done on a fast pace but the youth should be prepared to sacrifice, to achieve a long term goal.

How do you spend your leisure time?

Although, I have busy schedules, I love football. Whenever my favourite teams (Manchester United and Kumasi Asante Kotoko Football Club) are having a match, I make time to watch. One of the reasons I love football is the use of strategies by various coaches. It really helps me to apply such strategies in my work. One of the ways I learn their strategies is watching the interviews after the match. I listen to the rationale behind certain choices of the coaches. It helps me a lot. Sometimes, when watching, I make lots of notes and apply them in my line of work

If you have wishes to make, what will they be?

I wish we have more money so that we could train a lot more Civil Servants. Financial constraint limits the number of training programmes for Civil Service staffs. That is one of my wish.

Again, I wish we had a Ministerial enclave, where all the Ministries would be at a particular enclave. It aids in proper coordination of work.

Finally, with my career so far, I think I have achieved what I yearned for. What is left for me is to be a Chairman of the Public Service Commission. This is one of the key positions I respect in the country.



Prez. Akufo-Addo Unveils its Tourism Project ‘Destination Ghana’



President Nana Akufo-Addo has announced the launch of one of his government's flagship projects in our tourism sector, dubbed 'Destination Ghana', in London, United Kingdom.

The 'Destination Ghana' London event is the first in a series of activities of the 'Destination Ghana' project, which has, at its core, the objective of inviting and welcoming the rest of the world to visit Ghana.

Building on the successes of the Year of Return, and with the slow but steady recovery being witnessed in the tourism sector after the outbreak of the COVID-19 pandemic, President Akufo-Addo noted that interest in nature-based adventure and leisure tourism has grown, offering new opportunities to visitors.

"Ghana has an abundance of these offerings, and that is what we are here to present to the world, using our historical connection with the United Kingdom as a launchpad," the President said.

He was of the belief that the tourism industry offers a great avenue to deepen Ghana-Britain relations for the mutual benefit of the two countries, adding that "we can turn the tourism and hospitality industry into a major tool for the positive transformation of the Ghanaian economy, and into a win-win situation for investors".

According to President Akufo-Addo, "Ghana is not only gifted with a rich culture, but is also the best place for doing business in West Africa, as well as the safest and most stable country in the Region, with a governance system that rests on the separation of powers, with an independent Judiciary promoting accountability in public life, and that respects the rule of law, human rights and

the principles of democratic accountability. Indeed, she has been for several years the recipient of the largest foreign direct investments in West Africa."

To this end, the President Akufo-Addo indicated that Ghana, over the last few years, in addition to the abundance of natural resources, has embarked on a product improvement plan, where several tourist sites in the country are currently undergoing site renovations.

These, he said, include the Aburi Botanical Gardens, modelled after the famous Kew Botanical Garden here in London, the Yaa Asantewaa Memorial Museum and the Kente Museum, both in Kumasi.

"Further, an aggressive sector skills development process, under the Ghana CARES Obaatanpa Programme, the one hundred billion cedi (GH¢100 billion) post-COVID economic recovery programme of the country, is currently ongoing, under the auspices of the Ministry of Tourism, Arts and Culture and its implementing agency, the Ghana Tourism Authority," he added.

This year alone, President Akufo-Addo revealed that some \$25 million would be expended to upgrade some of our iconic sites, including the famous Elmina and Cape Coast Castles, the Kwame Nkrumah Memorial Park, the Mole and Kakum Parks, and cultural Museums in Yendi in the Northern Region, Ejisu in the Ashanti Region, Akropong in the Eastern Region, and Ho in the Volta Region, under the Ghana Tourism Development Project, supported by the World Bank.

In addition to this, the President noted that funds will be directly injected into supporting SMEs in the hospitality and beverage sector, with negotiations currently

ongoing with the World Bank.

"This \$40 million project is expected to position the tourism and hospitality sectors as key drivers of social and economic development. Some of the benefits that the project is expected to bring are an enriched access to Ghana's tourism market, better provision of tourism products and services, and the upgrading of skills in the labour force in the tourism, arts, and culture sector," he added.

Ghana, the President said, needs the support of business partners the world over, and challenged the Ministry of Tourism, Arts and Culture and its agencies to ride on the back of the "Destination Ghana" project to help attract, by 2024, one million tourists annually from Britain and Europe.

"I have made my contribution by lifting, a week ago, virtually all the COVID-19 restrictions, including the opening of all Ghana's borders, to enhance movements in and out of Ghana, whilst still maintaining the hygiene protocols, like the wearing of face masks at indoor gatherings. I want to invite you, here in London and Britain, Europe and the rest of the world, to the Centre of the World, where longitude zero degrees crosses latitude zero degrees; where the bright sunshine enriches the quality of the skin and bodies of all; where music, dance and culture not only create fun, but also excite the body, soul and mind for spiritual growth". the President added.

NIMASA Committed to Maritime Varsity Development –DG

The Director-General of the Nigerian Maritime Administration and Safety Agency (NIMASA), Dr Bashir Jamoh, has restated the Agency's commitment to the development of the Nigerian Maritime University, (NMU) Okerenkoko, Delta State.

He stated this when a delegation from the University paid a visit to NIMASA Management in Lagos. He said that despite handing over the university to the National University Commission, (NUC) the agency is committed to supporting NMU by completing projects it initiated in the University. While advising the Management of NMU to seek national and international accreditations to ensure certificates from the school enjoy global recognition, Jamoh urged NMU management to seek collaboration with the World Maritime University, (WU) amongst other specialized higher institutions of learning.

"Nigeria Maritime University can conveniently bridge the gap in terms of human capacity deficiency in the Nigerian Maritime sector. All you need to do as management is to seek collaboration with similar specialized institutions and ensure that NMU certificates enjoy global recognition. Our goal is to seek top-level manpower development from NMU instead of the current situation where institutions abroad are preferred to Nigerian based."

The NIMASA DG noted that despite handing over the University to the National University Commission, the agency still makes budgetary provisions for NMU to ensure the completion of projects NIMASA initiated in the university.



RWANDA PILOTS DIGITAL AID TRANSPARENCY SCHEME

Rwanda has been selected as the pilot country for a new digital system that enables donors and recipients to share data on aid management, with the aim of improving transparency.

The new system, Global Funding Standards – Good Financing and Grant Practice (GFGP), is an initiative of the African Academy of Sciences (AAS). A memorandum of understanding was signed in August in which Rwanda became the first country to adopt the system, with the launch scheduled for December. Parties will be able to jointly access data online and share financial management expertise.

An online self-assessment tool, the Global Grant Community Portal, will allow community-based organisations, NGOS, and research and academic institutions to demonstrate their capability to manage funding. The tool covers four practice areas: financial management; human resources; procurement; and governance.

Test your skills

Institutions are benchmarked through a cumulative four tier assessment – Bronze, Silver, Gold and Platinum – that rates their capabilities to manage grants, with the goal of making African organisations more attractive to funders. The system will be for use by public, private, local and

international organisations, regardless of size of grant or area of activity.

The GFGP standard, adopted by the African Organisation for Standardisation (ARSO) in June, aims to mitigate the risk of fraud and corruption. It was developed with the support of partners including the Wellcome charity, the UK Medical Research Council and Department of Health, and the European and Developing Countries Clinical Trials Partnership.

Own goal

The system aims to become the method of choice for the international funder community to strengthen the risk assessment and governance of funds. The ultimate aim is for recipients to become certified as compliant with the new standard – analogous to organisations being certified to ISO 9001.

Rwanda earlier this year raised eyebrows with its decision to spend £30m (\$40m) to put its name on the sleeve of Arsenal Football Club's shirts. Some feared that aid had been spent to satisfy a personal whim of President Paul Kagame – but the government denied that aid money had been used for the deal.



PANTAMI UNVEILS NDPB:

SAYS INDUSTRY CREATES 8000 JOBS IN 2 YEARS

By Oluwale Alao

According to the Nigerian Data Protection Regulations (NDPR) Performance Report 2021, over 8000 jobs have been created through the NDPR initiative. This achievement has necessitated the establishment of the Nigerian Data Protection Bureau (NDPB), a full-fledged parastatal saddled with the responsibility of regulating and protecting data in Nigeria, considering its value.

The Honourable Minister of Communications and Digital Economy, Prof. Isa Ali Ibrahim Pantami, made this known while delivering his keynote address at the launch of the NDPB logo, website and core values on 5th April 2022 at the Digital Economy Complex, Mborara, Abuja.

Prof. Pantami, who was the special guest of honour at the event, expressed his delight at creating a parastatal to ensure the protection and privacy of data in the country.

“Establishing a full-fledge parastatal becomes necessary because many global giants won’t do business in a country with no data protection law or institution”, he announced.

The Minister disclosed that data protection and privacy were already mentioned in existing laws in various agencies but should cut across both the private and public sectors.

“Our plan with the coming of NDPR was more of creating awareness to our citizens to know that any data under our control is a trust, and we must treat it as a trust. The government cannot tolerate failure to do that, and there must be sanction whenever we fail to comply with the trust”, he added.

The Honorable Minister stated that it was essential for other countries to follow the adoption of the European Union General Data Protection Regulation (EU GDPR) by the European countries and with all sense of humility, he added that most African countries now consult Nigeria for guidance on the process of coming up with their own regulations.

“We are very grateful that we came up with Nigerian Data protection Law as subsidiary legislation, which has also been enacted under NITDA act 2007 section 6. At that time, we were the first in Africa to achieve that milestone”, he averred.

Prof. Pantami highlights laws that encapsulated data protection, such as the National Information Technology Development Agency (NITDA) Act 2007; the National Identity

Management Commission (NIMC Act 2007); the Freedom Of Information (FOI) Act 2011; and the CBN Consumer Protection Framework. He asserted that the government has deemed it crucial to establish a regulatory body that will ensure the coordination of all the existing laws in which data protection has been mentioned.

The Minister emphasised the importance of the Bureau, claiming that Nigeria, which is the 7th most populous country in the world with over 200 million people, is predominantly constituted by youth who are addicted to digital technology, much data is being generated in the country and is increasing daily.

“It is because of this we feel it is necessary for a country like Nigeria with a huge increasing population, there is need to have an institution of government-mandated with data privacy and confidentiality. He concluded that this would go a long way in building trust with government and citizens”, he concluded.

Earlier, the Director-General of NITDA, Kashifu Inuwa, CCIE, represented by the Agency’s Director for Finance Management and Control, Mr Ibrahim, while delivering the goodwill message, appreciated the Honorable Minister for his continual proactive initiatives and actions in the actualisation of a Digital Nigeria. He specially thanked him for the creation of the Bureau.

He further gave assurances of NITDA’s support and collaborations in ensuring that NDPB meets all the aspirations of the ministry and the nation in the actualisation of a digital economy.

In his earlier welcoming address, NDPB’s National Commissioner, Dr Vincent Olatunji, announced that the data protection mandate had a strategic roadmap that would provide a turning point in the country’s data privacy and urged stakeholders to give the Bureau the needed support.

Other dignitaries who delivered goodwill messages at the event were Senator Ibrahim Hassan Hadejia, the DG NIMC, and Engr. Aliyu Aziz Abubakar, the representative of the Executive Vice Chairman of the Nigerian Communications Commission (NCC), the representative of the Managing Director, Nigerian Communications Satellite (NIGCOMSAT) and a host of other dignitaries and stakeholders.



NNPC, FIRS, 2 OTHERS GENERATED N28 TRILLION REVENUE IN 3 YEARS

Nigeria Extractive Industries Transparency Initiative (NEITI) has revealed that four Federal Government agencies earned N28.02 trillion between 2017 and 2019.

According to NEITO as disclosed in its Fiscal Allocation and Statutory Disbursement (FASD) for the years between 2017 and 2019.

The 4 agencies are the Nigerian National Petroleum Company Ltd. (NNPC); Federal Inland Revenue Services (FIRS); Department of Petroleum Resources (DPR) now Nigeria Upstream Petroleum Regulatory Commission (NUPRC) and the Ministry of Mines and Steel Development (MMSD).

NEITI disclosed that of the amount earned, N22.68 trillion was remitted to the Federation Account, citing that FIRS generated the sum of N13.48 trillion within the period under review with Petroleum Profit Tax (PPT) accounting for N5.80 trillion (43.09 per cent).

"Value-Added Tax (VAT) and other taxes accounted for 32 per cent and 24 per cent respectively while it recorded highest revenue collection of N5.02 trillion in 2018.

"a total sum of N8.82 trillion was generated by the NNPC within the period," stating that N4.55 trillion came from domestic crude sales, while export receipts accounted for N4.27 trillion.

"N5.33 trillion was deducted at source for Joint Venture (JV) cash call and others, leaving the net amount of N3.49 trillion, transferred to the Federation Account.

"During the period under consideration, a total of N8.82 trillion was generated. However, only N3.49 trillion (39.55 per cent) was remitted to the Federation Account due to deductions at source by NNPC for JV cash calls.

"The deductions at source by NNPC negate the principle of Federation Account," the report said.

The report stated that its audit covers four federal revenue-generating and 11 beneficiary agencies that are involved in the management of extractive industries funds and also covered nine selected states: Akwa-Ibom; Bayelsa; Delta; Gombe; Imo; Kano; Nasarawa; Ondo and Rivers.

It listed the beneficiary agencies as the Niger Delta Development Commission; Tertiary Education Trust Fund; Petroleum Trust Development Fund; Petroleum Equalisation Funds; Ecological Fund and Stabilisation Funds.

Others are the Nigerian Sovereign Investment Authority (NSIA); Development of Natural Resources Fund (DNRF); Excess Crude Account (ECA); Nigeria Content Development and Monitoring Board (NCDMB) and Petroleum

Products Pricing Regulatory Agency (PPPRA).

The report added that DPR (now NUPRC) generated N3.53 trillion for the three years under review, with royalty payments accounting for N3.40 trillion (96.41 per cent) and transferred N3.53 trillion to the Federation Account, citing that audit also revealed a surplus of N6.72 billion was as a result of unremitted receipts from the prior year.

"The Ministry of Mines and Steel Development (MMSD) generated N12.498 billion within the three years period. The Mining Inspectorate Department (MID) contributed N6.43 billion while Mining Cadastral Office (MCO) accounted for N6.06 billion.

"Minerals and non-minerals revenue contributed N12.84 trillion (56.61 per cent) and N6.57 trillion (28.97 per cent) respectively, while VAT accounted for N3.27 trillion (14.42 per cent)," it stated.

The publication of FASD report is in fulfilment of Nigeria's obligation to the global Extractive Industries Transparency Initiative (EITI) and in compliance with the provisions of the NEITI Act 2007.



NiMet Signs MoU with Nigerian Maritime Administration and Safety Agency on Safety and Security of Nigerian Waterways



The Nigerian Meteorological Agency (NiMet) and the Nigerian Maritime Administration and Safety Agency (NIMASA) recently signed a Memorandum of Understanding (MoU).

The MoU is designed as a framework to provide meteorological services for NIMASA to ensure safety and security on Nigerian waterways. The agreement is a milestone in ensuring sustainable development in the maritime sector.

This historical agreement also comes at the first anniversary in the office of the DG/CEO. The MoU is designed as a framework to provide meteorological services for NIMASA to ensure safety and security on Nigerian waterways. The agreement

is a milestone in ensuring sustainable development in the maritime sector.

Speaking at the event, Professor Matazu of NiMet assured his counterpart Dr Bashir Yusuf Jamoh that NiMet will extend and standardise its services to the marine and maritime sector as the agency has done in the aviation sector. Also, DG/CEO NiMet disclosed that the agency has invested over N720million (approx. \$1,730,770) in marine infrastructure and equipment. NiMet is fully ready to make our services count in the sector. Responding, Dr Jamoh stated that Nigerians should watch out not only for the daily public forecast from NiMet but also for a forecast for the maritime sector through NiMet from NIMASA.

The MoU also will help both agencies build capacity, increase observation networks, and also fill the gaps identified by the last audit undertaken by the International Maritime Organisation.

African Development Bank earmarks €10 million equity investment to drive technologies in the wake of Covid-19



Innovation SAS.

The Bank's approval is another milestone in the implementation of the Boost Africa Program and its partnership with the EU, OACPS and the European Investment Bank

The Bank's investment is expected to accelerate the creation of a new class of successful African entrepreneurs that will serve as a model to younger innovators

The Board of Directors of the African Development Bank has approved an equity investment of €9.8 million to support venture capital investments in African start-ups, from seed to growth stages.

Of the equity investment, €7 million will be sourced from the African Development Bank's own resources; the additional €2.8 million represents funds provided by the European Union (EU) through a partnership with the Organisation of African Caribbean and Pacific States (OACPS).

The investment will help Cathay-AfricInvest Innovation Fund meet its target of securing €110m to invest in over 20 early-stage ventures across sub-Saharan Africa. The Innovation Fund focuses on financial inclusion (financial tech and insurance tech), retail and logistics platforms targeting online and mobile consumers, healthcare technologies, and pay as you go, off-grid energy technologies.

More recently, the Innovation Fund has expanded its focus to include start-ups that are harnessing new digital opportunities created as a result of the Covid-19 pandemic, or with high potential to help fight the coronavirus. The Mauritius-based Fund is jointly sponsored by AfricInvest Capital Partners and Cathay

Stefan Nalletamby, the African Development Bank's Director for financial sector development, said: "The Bank's approval is another milestone in the implementation of the Boost Africa Program and its partnership with the EU, OACPS and the European Investment Bank. It signals the importance given to tech-enabled high growth entrepreneurs on the continent and the key role of AfricInvest and Cathay Innovation in supporting this key business segment in Africa to achieve Africa's growth, transformation and integration objectives."

In its current pipeline, over 40% of projects cover more than one African region. Roughly another third of start-ups it invests in are in West Africa. A quarter of investee start-ups are in the health care sector.

Other investors include German KfW/Allianz GI's AfricaGrow, public investment bank BPI and development finance institution Proparco, both of France, and Swiss impact investor Obviam.

The Bank's investment is expected to accelerate the creation of a new class of successful African entrepreneurs that will serve as a model to younger innovators. It will also support youth and women-led start-ups and increase access and inclusion to financial and 'real sector' services and goods through appropriate technology and innovation.

Nigeria's Auditor-General tasks tax practitioners on knowledge acquisition and capacity development



The Auditor-General for the Federation, Chief Adolphus Aghughu, has tasked tax practitioners on acquisition of new knowledge and capacity development to remain relevant in the field of taxation.

Aghughu, gave the advice at the 46th Induction Ceremony of the Chartered Institute of Taxation of Nigeria (CITN) recently in Lagos, Nigeria.

He said that success of taxation practice was built on education, capacity development and knowledge acquisition. Aghughu, who was a special guest at the ceremony, advised that the inductees should continuously educate themselves, acquire new knowledge and be up-to-date with new developments in the profession.

According to him, education is key, saying that tax practitioners should learn on daily basis; study and know the law, the regulations and orders guiding the

profession and the country.

“Strive to make the Institute better than you met it; be the drivers of the profession and always act diligently in accordance with the tax rules. “There are challenges out there that you need to surmount and your ability to withstand and cope with the challenges will make you a better person in the profession.

“Always pursue new knowledge and experiences; once you have these basic tools, money will naturally come,” Aghughu said. The President of CITN, Mr Adesina Adedayo, said that the exercise was a mechanism to grow the tax administration system of the country.

He said the induction was in fulfilment of one of the core objectives of the Institute, which is to admit qualified persons as tax professionals in compliance with the provisions of the CITN Act, CAP C10, Laws of the Federation of Nigeria, 2004.

He called on members to shun all acts of unethical practices and be prudent in all their dealings regarding the profession.

Adedayo said that an investigating panel had been empowered by the charter to investigate cases of professional misconduct as they affect members.



Global Report Commends CBN, Hails Emefiele’s Policies over eNaira Launch

A 2022 Central Bank Digital Currency (CBDC) Global Index released by PricewaterhouseCoopers (PwC) has commended the Central Bank of Nigeria’s (CBN) eNaira and the Sand Dollar of the Bahamas, saying they led the retail project indexes of central banks globally. In the report, ‘The Race to Digital Money Is on’, PwC analysed and ranked the leading retail and wholesale CBDC projects, as well as evaluated the current stage of CBDC project development.

The report said: “Retail projects in the Index are led by the Central Bank of Nigeria (CBN) eNaira, the first CBDC in Africa, and the Sand Dollar, issued by the Central Bank of the Bahamas as legal tender in October 2020, making Bahamas the first country to launch a CBDC.”

Interestingly, it also said that over 80 percent of central banks were considering launching a CBDC or might have done so already. Recall that CBN governor, Godwin Emefiele’s CBN introduced the eNaira as part of

measures to deepen financial inclusion, integrate millions of unbanked Nigerians into the banking system and create a more secure alternative to unregulated virtual currencies sometimes used to perpetrate fraud and other criminalities.

Despite the initial pessimism by some quarters, the eNaira app had recorded almost 600,000 downloads in less than four weeks of its introduction.

Experts believe that thanks to Emefiele’s sagacity, Nigeria’s eNaira will most likely have a positive impact on CBDC development in other African countries where financial inclusion is regarded as an important part of economic development. On several occasions, Emefiele has reiterated his focus on his core role as chairman of Nigeria’s reserve bank, and the apex bank’s over 35 purpose-driven economic intervention programmes which were introduced by him and which continue to boost the nation’s economy.

BANK OF INDUSTRY GROUP GROWS PROFIT BY 75% TO N62B IN 2021

The Bank of Industry Group has reported a profit before tax of N62.28 billion for the financial year ended December 31, 2021; 75 per cent higher than the 2020 profit of N35.54 billion. This is contained in the Group’s summary financial information released recently.

Discounted for tax, the profit for the year under review comes to N53.41 billion, compared to N31.59 billion in 2020. Also consistent with its growth trajectory, the Group grew its total equity to ₦384.84 billion for the year ended 2021; over the 2020 position of ₦336.48 billion. However, its total asset dropped slightly to ₦1.71 trillion.

The Group comprises the Bank of Industry, herein referred to as The Bank, and its subsidiary companies.

The Bank made an after-tax profit of N52.60 billion in 2021, compared to N30.90 billion in 2020.

It has consistently demonstrated resilience in the face of macro-economic headwinds and recorded remarkable growth, even in face of the challenges posed by the COVID-19 pandemic.

The Bank’s traditional commitment to growing local industries got a boost as loans and advances to its numerous customers rose from N748.9 billion in 2020 to N779.29 billion in 2021.

The increased support for industries in 2021 was consistent with its mandate to transform Nigeria’s industrial sector by providing long-term financing and counter-cyclical loans diversified across industries

such as agro-processing, gender businesses and renewable energy among others.

In the five years up to 2021, BOI promoted financial inclusion by supporting the expansion of over 3 million enterprises, thereby creating over 7 million jobs.

To expand its capital base to meet the needs of its customers, and contribute to the economic growth of Nigeria, the bank made successful forays into the international market and raised about \$3.8bn in the last 4 years.

This includes a \$750mn syndicated medium-term loan in 2018 (fully paid); a ₦1bn syndicated loan in March 2020; a \$1bn syndicated loan in December 2020; and in addition, a ₦750mn Senior Eurobond (the first by any African national DFI) in February 2022.

Investor confidence in BOI is reflected in its balance sheet which has more than doubled since 2017, growing significantly from N713billion to about N1.7trillion as at December 2021.

BOI’s performance is reflected in its favourable credit ratings from global ratings agencies. Recently, Fitch Ratings upgraded the bank’s National Long-Term Rating to ‘AAA(nga)’ from ‘AA+(nga);’ and affirmed the bank’s Long-Term Issuer Default Rating (IDR) at ‘B’ with a Stable Outlook.



DVLA Ghana Sets July to Kick start New Policy, applicants to undergo mandatory eye test

The agency has announced to the general public of its new laws for applicants for a learner’s license, driver’s license, or renewal of a driver’s license must undergo a mandatory eye test, the Driver Vehicle and Licensing Authority (DVLA) has set July 1st to start the policy.

The eye test results must be certified by a registered ophthalmologist or optometrist which shall be presented to the DVLA in accordance with Regulation 29 of the Road Traffic Regulations, 2012 (L.I. 2180).

The DVLA which is rolling out the policy in conjunction with the Ghana Optometric Association (GOA) is to ensure that only credible eye test results are presented to the Authority.

According to the company, the document as made available, it indicates that only persons with good vision would be licensed to drive, and that road traffic crashes caused by drivers with defective sights would be reduced.

According to the DVLA as part of measures for the full implementation, it rolled out a pilot phase for all new driver’s license applicants.

The DVLA explained that the objectives are to ensure that existing licensed and prospective drivers who might be developing vision problems but were unaware were identified and treated to save their sights and improve the country’s road safety.

As part of the policy, drivers who wish to acquire a driver’s license or renew existing ones will no longer have their eyes tested at the offices of the DVLA but at a designated optical centre.

According to the DVLA, it has decided to streamline its eye testing by allowing ophthalmologists to conduct a thorough eye test on clients before the issuance or renewal of driver’s licenses.

Mr. Benjamin Peh, Acting Head of Research, Business Development, and Innovation disclosed this at a day’s Stakeholders Engagement seminar organized by the Ghana News Agency-Tema Regional Office that “in compliance with the road traffic regulations from now onwards every eye test has to be done by a qualified eye specialist and the result sent to DVLA for verification and authentication.”

According to him, a list of designated eye testing centres would be provided for a client to go for the test and a mechanism would be put in place for the results to reach the office for the next stage of the license renewal or acquisition.

“We met with the Ophthalmologists who made us understand that they can even detect other sicknesses such as malaria through the eyes so when you go to them, such issues can easily be identified to help in reducing road crashes,” he said.

Meanwhile, the Ghana Optometric Association (GOA) has indicated that the current assessment of only the visual acuity of people as a requirement for acquiring a driver’s license was a contributing factor to road crashes, the statement read.



TARIFF INCREASE NOT OPTION FOR ECG, SAYS DR MATTHEW OPOKU PREMPEH ENERGY, MINISTER OF ENERGY



"I can assure you that we are resisting the calls for increased tariff till we sought out our losses. The more we sought out our losses, the more we can probably decide whether we have to or we must increase the tariffs. But first, if you are losing so much, how do you convince me that I should let you increase tariffs," he emphasised.

Dr Opoku Prempeh disclosed this in Accra recently, when he took his turn at the weekly Minister's Press Briefing organised by the Ministry of Information.

The Ghana Minister of Energy, Dr Matthew Opoku Prempeh, has indicated that tariff increases for the Electricity Company of Ghana is not an option for now.

Rather, he said, the company was being encouraged to cut down on its losses as well as put in the necessary mechanisms to efficiently collect monies for what it had supplied already before issues of increases are considered.

Speaking on the theme: "Keeping the lights on, keeping the nation moving," Dr Opoku Prempeh said the losses to ECG are occasioned by the inability or unwillingness to pay. Additionally, he said others were pure electricity theft. To stop this, he said the ECG had re-launched its National Revenue Protection Taskforce.

President Nana Inaugurates U.S.\$35 Plant for Manufacture of Pharmaceutical Products.



President Nana Addo Dankwa Akufo-Addo has inaugurated a \$35 million pharmaceutical manufacturing plant at Larpleku, Ningo-Prampram for manufacture of serum and vaccines.

The plant which has one of the highest production capacities in West Africa is owned by Atlantic Lifesciences Limited, a pharmaceutical manufacturing company.

The company which is under the government's One District One Factory Programme would begin commercial manufacturing of infusions, anaesthesia, vaccines and eye drops for the Ghanaian market as well as the West African region.

As part of the programme, the President also inspected Atlantic Lifesciences Limited's serums and vaccines plant located at the same Larpleku factory site.

Inaugurating the factory, President Akufo-Addo said the establishment of the factory was a concrete manifestation of a new paradigm of economic development which government was vigorously pursuing to promote value addition and industrial activity within a conducive and business friendly environment.

He said the facility was a further fulfilment of the strides by the government in partnership

with the private sector to set up at least one medium to large scale enterprise in every district in Ghana.

According to the President, while previous attempts of rural economic revitalisation in Ghana had focused mainly on the provision of physical infrastructural facilities, the 1D1F programme of his administration was focused on the provision and promotion of commercially viable business ventures to generate a sustainable and accelerated economic development in rural communities.

"Additionally, the 1D1F will address the challenge of widespread poverty and underdevelopment among rural and peri urban communities through the establishment of an institutional framework that will attract private sector investment and rural economic activities, create jobs and raise income levels," he added.

President Akufo-Addo said the establishment of the factory would generate about 400 district direct jobs to the existing 380 jobs created by the industry.

He noted that out of the total of \$35 million spent to establish the manufacturing facility some 10 million of the amount was provided for by government through the Ghana EXIM bank towards the purchase of plants, equipment and machinery.

President Akufo-Addo said the transformation of Ghana's economy from one of the production and export of raw materials to industrially value added economy remained one of the central priorities of government and this would require among other things a vibrant investment climate and a robust regulation and incentive regime to support private investment in these strategic sectors.

FG RENAMES NATIONAL THEATRE, RE-CREATES A NEW NAME



Mr Mohammed said the National Theatre will now be known as the Lagos Creative and Entertainment Centre.

The Federal Government says the National Theatre in Iganmu, Lagos, which is under renovation, will be known as Lagos Creative and Entertainment Center, upon completion.

The Minister of Information and Culture, Lai Mohammed, disclosed this in a recent statement in Madrid, Spain while signing an agreement on Nigeria's hosting of the first Global Conference on Cultural Tourism and Creative Industry.

Nigeria signed the bilateral agreement with the United Nations World Tourism Organisation (UNWTO) at the organisation's headquarters.

Mr Mohammed said the global conference, which would hold from November 14 to 17, would be the first event to be staged at the newly refurbished edifice.

"Nigeria will be hosting the event at the National Theatre in Lagos, which is currently being renovated for \$100 million under a partnership between the Federal Government of Nigeria and the Bankers' Committee/Central Bank of Nigeria.

"It is the first of such renovation of the iconic edifice in over four decades.

"In addition to the renovation, new hubs are being constructed, within the premises of the National Theatre, for fashion, information, technology, film, and music.

"With that, the National Theatre is now known as the Lagos Creative and Entertainment

Centre.

"In addition, the Lagos surface rail system, to serve the National Theatre, will be commissioned ahead of the Global Conference," he said.

Mr Mohammed said the signing of the bilateral agreement signified Nigeria's commitment to host the event. He, therefore, directed that the contractors handling the reconstruction project must ensure its prompt delivery for the global event.

The minister added that to ensure that the complex is ready for hosting in November, he recently undertook an inspection tour of ongoing work there with stakeholders.

The stakeholders on the inspection tour, according to the minister, were Lagos governor, Babajide Sanwo-Olu; the Governor of Central Bank of Nigeria, Godwin Emefiele; and the Minister of Sports and Youth Development, Sunday Dare.

The Nigeria Ambassador to Spain, Ademola Seriki, who said he is a member of the Board of Directors of the company handling the reconstruction project, said they would complete the edifice before the global event.

Mr Seriki, who accompanied the minister to the bilateral agreement signing ceremony, thanked the UNWTO for giving Nigeria the right to host the maiden global conference.

Nigeria established the National Theatre, an iconic centre for performing arts, to preserve, present, and promote arts and culture in the country.



Head of Service Shows Readiness to Partner National Assembly on Cybersecurity

The Head of the Civil Service of the Federation, Dr. Folasade Yemi-Esan has assured members of the National Assembly of the readiness of the service to collaborate with them on ICT and cyber security.

She gave the assurance recently, while she received on a working visit to her office, members of the Senate Committee on Information, Communication and Technology (ICT) and Cyber Security headed by Sen. Yakubu Oseni.

She welcomed the free sensitisation workshop for civil servants to be facilitated by the National Assembly through the private sector and reiterated the efforts of the Office of the Head of the Civil Service of the Federation (OHCSF) in ensuring that government services go digital.

Additionally, She informed the Committee that out of the six thematic areas of the Federal Civil Service Strategies and Implementation Plan 2020-2025 (FCSSIP 2020-2025), four are ICT- based; Capacity Building, Integrated Personnel Payroll and Information System (IPPIIS), Enterprise Content Management (ECM) and Performance Management System

(PMS).

She added that the Office had gone far with the National Information Technology Development Agency (NITDA) in the digitalisation of work flow with the digitalisation of files. She noted that, as a major first step, the Office has completed the development and digitalisation of Standard Operations Procedures (SOPs) for all its Departments and Units, which necessitated NITDA to give approval for the Enterprise Content Management (ECM) take off.

Speaking earlier, Senator Oseni explained that the committee has been mandated to ascertain the level of compliance on ICT in all the MDAs. He said this is in preparation for the future, as Nigeria is ready to move along with the rest of the world by going digital.

Conclusively, he disclosed further that in order to achieve this objective, it was decided that there would be pro bono sensitisation workshops for management cadre officers in the civil service.

Kenya Power and Lighting Company Marks 100 Years of Service



Kenya Power and Lighting Company (KPLC) recently released the unaudited financial results for the half year ended 31st December 2021 outlining its transformation journey as it marks 100 years of powering the economy and strengthening services to the customers.

Speaking in Nairobi, the KPLC acting Managing Director (MD) and Chief Executive Officer (CEO), Eng. Rosemary Oduor, said that at the beginning of 2022, KPLC's efforts were fully geared towards sustaining the momentum they started building in the previous financial year.

Oduor stated that the company has intensified its focus on the five core strategic areas which included growing sales, stepping up of revenue collection, enhancing system efficiency, managing

cost, and improving customer experience to boost profitability which it achieved in the last financial year.

She added that the released unaudited profit before tax of Sh5.6 billion for the half year trading period ended December 31, 2021 is attributed to increased sales, enhanced system efficiency, and decreased operating cost.

On the business performance highlights specifically the electricity sales, the CEO said that the company's sales recorded an 8.7 percent growth from 4,196 gigawatts hours to 4,562 gigawatt hours compared to a similar period last year due to an increase in customer connectivity, improved quality, and reliability of KPLC's supply.

"This growth is due to enhanced preventive maintenance work, network refurbishment, and the accelerated replacement of all faulty equipment," she explained.

The CEO stated that the enhancements combined with a 2.3.3 equipment in system efficiency which stood at 77.13 percent as at December 31, 2021 led to a 12.9 percent increase in electricity revenue which grew to Sh69.447 million.

"These developments resulted from enhanced field operations, installation inspections, removal of illegal connections, and replacement of faulty equipment," Oduor added.



NEPC TO SUSTAIN EFFORTS TO MAKE NIGERIAN PRODUCTS COMPETITIVE IN AFRICA

Nigerian Export Promotion Council (NEPC), Nigeria's lead agency in the promotion of the non-oil sector of the economy, has promised to continue to sustain efforts to expedite the competitiveness of Nigerian exportable brands in the proposed African Continental Free Trade Agreement (AfCFTA) market, through a partnership with relevant agencies and international development partners.

This is to ensure that Nigerian exporters are adequately and sufficiently prepared for the African single largest market.

Ezra Yakusak, executive director/chief executive officer, NEPC, stated this in Abia State, at the Aba-leg of a-day workshop on "Export competency development to enhance micro, small and medium enterprises (MSMEs) success in ECOWAS and AfCFTA, organised by NEPC headquarters, Abuja.

Fifty-five member States of the Africa Union (AU) established the AfCFTA to create a single continent-wide market for goods and services and to promote the movement of capital and natural persons, while it represents an important milestone in achieving an economically integrated Africa.

Yakusak, who was represented at the

workshop, by Roselyn Ekanem, trade promotion advisor (TPA) and head, Aba Smart office of NEPC, stated that it is the responsibility of the Council to ensure that Nigerian exporters are fully armed with all necessary skills and requirements to be able to operate in the market.

He said that the present administration is committed to providing all the necessary support to the SMEs in order to strengthen their capacity, through various initiatives and schemes.

Yakusak explained that the Export Expansion Facility Programme (EEFP) is one laudable initiative of the Federal Government to support and facilitate SME exporters' access to the export market.

The EEFP according to him, is a Federal Government economic sustainability plan to stimulate non-oil export, safeguard jobs and protect businesses from the adverse effect of the COVID-19 pandemic, which also is in line with the objective of National Committee on Export Promotion in the implementation of the "Zero Oil Plan", a flagship programme of the Council.

"Other strategic strides are the establishment of the National Action Committee (NAC) on AfCFTA, to among other objectives facilitate stakeholders' engagements, trade facilitation and inclusiveness and the National Agency for Trade Negotiation (NOTN)".



Rwandan Government Launches AI Centre to Boost Technological Innovation

Rwanda has created a centre dedicated to the development of artificial intelligence to help create "faster, more agile approaches" to using the use of emerging technologies by the government.

The centre has been created as part of the World Economic Forum's (WEF) network of centres focused on the development of artificial intelligence, called the Centre of the Fourth Industrial Revolution (C4IR). The Fourth Industrial Revolution, according to the WEF, refers to bringing together a host of different technologies including artificial intelligence to transform large areas of society, including digital services.

The WEF hosts a global network of 15 centres, with each aiming to "level up local policy expertise and ownership with global network-based learning and scaling".

The Rwandan government said it was creating a centre to join the group – the first in Africa – as the speed and scale of technological change in the COVID-19 pandemic was putting "enormous pressure on regulatory environments". The new centre is intended to help the country collaborate with global stakeholders to design and pilot new solutions in technology governance.

Paul Kagame, president of Rwanda, said the centre was a result of the investment the country had been making in science and technology. "I hope the centre will build on this by making the Fourth Industrial Revolution an equalising force, and

contributing solutions to some of today's most pressing challenges," he said.

Paula Ingabire, Rwandan minister of information communication technology and innovation, added that "there is an increased urgency to develop digital and technological capacities to build more resilient systems for a healthier society and more sustainable economy".

AI 'could help boost national prosperity' Rwanda's C4IR is currently working to develop new digital governance policy around AI laws, which includes protection of personal data and privacy.

Ingabire highlighted that the African countries have "a unique competitive advantage that stems from an undeniably entrepreneurial spirit that is built into our young generations – that is an ability to innovate out of necessity", and Borge Brende, president of the WEF, praised Rwanda's government for hosting the first C4IR outpost in the continent.

"It says a lot about the leadership in the country when it comes to leapfrogging and being visionary, when it comes to new technologies," he said.

"Rwanda will play an important role to meet the ratio of Rwanda becoming an upper middle-income country by 2035. The centre, I hope, will be a key enabler of Rwanda's goal of becoming an even more prosperous society."

NIPOST, FRSC to Partner on Digital Addressing, Others

The Nigerian Postal Services, (NIPOST) and the Federal Road Safety Corps (FRSC) have opened talks on a partnership that would lead to the adoption of the NIPOST digital addressing initiative as a condition for the issuance of drivers' licenses in the country.

The partnership is also to ensure adequate use of other major services offered by the postal agency.

The digital addressing platform would authenticate all addresses provided by Nigerians and give more credibility to documents issued by the government to its citizens and other residents such as the driver's license, vehicle registration, National Identity Number (NIN), and international passport, and voter's card among others. The initiative is capable of tracking fake addresses.

The two agencies opened talks during a courtesy call by the Postmaster-General of the Federation and Chief Executive Officer of NIPOST, Dr. Ismail Adebayo Adewusi, on the Corps Marshal of the FRSC, Dr. Boboye Oyeyemi.

During the visit at the FRSC Headquarters in Abuja, Adewusi commended the FRSC boss for the



various digitalisation efforts of the agency in recent time.

He said: "NIPOST, as one of the oldest agencies in the country, is developing different technological tools to remain a formidable agency of government.

"The agency has moved on despite its challenges posed by the COVID-19 pandemic shortly after his resumption as NIPOST boss.

"Many people put wrong or untraceable addresses when those are requested for services. The platform would address such practices by digitising addresses and ensuring information provided is genuine."

Adewusi further requested that the FRSC should allow NIPOST to handle the delivery of all driver licenses in the country on behalf of the FRSC saying NIPOST now has the capacity to deliver postal items within 48 hours.

ENGEN GHANA RECEIVES COMMENDATION FROM ERA ON PLASTIC WASTES RECYCLING INITIATIVE

The Environmental Protection Agency (EPA) has commended the Engen Ghana Limited specialists in the supply of refined petroleum products for collaborating with Coliba Recycling Services a leading Ghanaian Plastic Waste Recycling Company to roll out a plastic waste recycling project.

Ms. Sally Biney, the EPA Regional Director, Greater Accra West Region, commended the partnership between Engen Ghana and Coliba Recycling on the initiative and pledged the agency's support to the cause to abate plastic waste pollution in the country.

Ms. Biney stated during the launch of the project which involves strategically installing high-capacity, high-impact recycling bins at all of Engen Ghana's 42 Filling Stations across the country which will serve as collection points so that people can easily and conveniently drop off their plastics and receive some incentives.

She said it is important to have a proper waste collection system strategically located at vantage points for recycling.

Waste recycling is one of the sure ways of protecting the environment while making money for the nation, Ms Biney stated at the launch at Pokuase which was monitored by the Communication for Development and Advocacy Consult (CDA Consult).

Ms. Biney said that recycling plastic waste is a laudable initiative that will result in job creation, boost the country's economy, reduce sanitation-related diseases, improve aesthetics, reduce flooding, reduce air, land, and water pollution, and generally improve quality of life.

She said it is therefore eminent that citizens safeguard the environment by promoting behavioural change towards plastic waste generation and improper disposal.

She added that to have clean air, clean water, and fertile lands for agriculture and other developments, it is important to apply the '4Rs', that is to ensure that we "Reduce, Reuse, Recover, and Recycle" plastics to protect the environment for posterity.

Ms. Biney also noted that a few sections of the 1992 Constitution of Ghana mandates all citizens to protect the environment, quoting a provision made under Article 41 of the Constitution which says "every citizen must protect and safeguard the environment" which implies that environmental protection is everybody's business.

She also indicated that the EPA Act, 1994, (Act 490) mandates the agency to safeguard the environment which reflects in its mission to co-manage, protect, and enhance the nation's environment.

It also mandates the agency to seek common solutions to global environmental problems such as waste mismanagement, including plastic waste, and the implications on the environment for which reason the Engen Ghana-Coliba Recycling project is born.

Mr. Brent Nartey, Engen Ghana Managing Director said the initiative was based on the company's commitment to ensure continual improvement in Health, Safety, Environment, and Quality management and protection of the environment by leveraging on technology.

He said Engen Ghana which deals in other petroleum downstream-related activities considered the importance of plastics, as well as the challenges resulting from its misuse, cannot be overemphasized, adding that "we use plastics every day, and everywhere and dispose of them sometimes indiscriminately.

"As a result, we increasingly litter plastics waste around endangering the environment, polluting water bodies, clogging our drains, and when burnt, release toxic substances that create air pollution, harmful to humans and animals".

Mr. Nartey encouraged all Ghanaians to be responsible in their waste disposal and be good corporate citizens to help manage and mitigate the growing nuisance of plastic pollution, especially in the cities.

He indicated that recycling is one sustainable solution to curbing plastic waste however, Ghana's underdeveloped recycling sector coupled with the inability of the traditional waste collection services to provide sufficient recycling services due to financial constraints has been a major hurdle.

Mr. Ebow Botwe, Representative of the Plastic Manufacturers Association also encouraged individuals and corporate organizations to support the recycling businesses because they are not profitable ventures but for passion-driven individuals who have the environment at heart.



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