

# NSUTITE



GHANA MANGANESE COMPANY

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Mr Wisdom Adjei Mensah (right), HR/Administration Manager receiving the award from Mr Ebenezer Appah-Sampong, (left) Deputy Executive Director of EPA, while Mr Ben Ankraah and Mr Paul Apalangya look on.

## GMC HONOURED FOR BEST PERFORMER IN ENVIRONMENTAL MANAGEMENT

The maiden edition of the Ghana Mining Industry Awards successfully took place as scheduled at the Alisa Hotel in Accra on 3rd December 2015. Ghana Manganese Company was named 2<sup>nd</sup> Best Performer in Environmental Management.

Goldfields Ghana Ltd, Tarkwa Mine, was adjudged winner of the coveted Mining Company of the Year award.

The company also placed second in the Best Performer in Innovation category.

Chirano Gold Mines which won the Best Performer in Environmental Management emerged as the first runner-up in Best Performer in Local Content as well as Occupational Health and Safety.

Golden Star Wassa Ltd won the category on Best Performer in Occupational Health and Safety, while Newmont Golden Ridge, Akyem took home the award for Best Performer in Innovation.

*continue on next page*

### IN THIS ISSUE

- 02 GMC WINS THE 3<sup>RD</sup> UMAT VICE CHANCELLOR'S CHALLENGE CUP
- 03 NEW SAFETY REPRESENTATIVES SWORN-IN
- 04 NPA VISITS THE NSUTA MINE
- 05 WORKSHOP ON MEDICAL WASTE MANAGEMENT HELD
- 06 COMMUNITY ASSISTANCE PROGRAM CREATES JOBS FOR LOCAL ARTISANS
- 07 GHANA WINS GLOBAL EXTRACTIVE INDUSTRY TRANSPARENCY AWARD
- 09 SAFETY IS LIFE
- 11 MANGANESE LADIES ASSOCIATION DONATES TO DOMEABRA
- 12 CULTIVATING A SAVER'S ATTITUDE



▲ Mr Victor Adimah (left), Captain of GMC team receiving the cup on behalf of the team from Prof. J.S.Kumah, (right), Vice Chancellor of UMaT

## GMC WINS THE 3RD UMaT VICE CHANCELLOR'S CHALLENGE CUP

**G**hana Manganese Company Ltd has won the 3rd UMaT Vice Chancellor's Challenge Cup, after eliminating the UMaT Senior Staff Team on a penalty shootout.

The event co-sponsored by Ghana Manganese Company Ltd was held between 11th – 12th March, 2016. Participating teams came from the Geomatic Department, Geological Department, Mining Department, Minerals Department, Petroleum Department, Environmental and Safety Department, FMRT Females, Mechanical Department, Electrical and Electronic Department, Mathematics Department, Computer Science and Engineering Department, FoE Females, SNR Members/ SNR Staff, Junior Staff, Banks and Ghana Manganese company ltd.

**Source: News Desk Report**

### GMC HONOURED FOR BEST PERFORMER IN ENVIRONMENTAL MANAGEMENT

The 2015 GMIA is a brainchild of the Ghana Chamber of Mines and is endorsed by the Ministry of Lands and Natural Resources, Minerals Commission and the Environmental Protection Agency.

The Awards recognizes and honours organizations and individuals who have made significant contributions to the mining sector in Ghana. It is also intended to heighten competition among mining companies to improve their operations even as they endeavour to meet their corporate objectives.

**By: Mrs Cynthia Tetteh, Assistant Communication and Public Relations Officer**



▲ Group picture of Health and Safety Representatives

## NEW SAFETY REPRESENTATIVES SWORN-IN

**G**hana Manganese Company Ltd has sworn in the 2016-2020 Safety Representatives at the Function Hall on 13<sup>th</sup> April, 2016.

Speaking on the health and safety performance of the company, Mr John C.K. Otoo, Health and Safety Manager, explained that, although there was zero lost time injuries, the company recorded 4 incidents year to date, 4 injuries year-to-date, 10 property damages year-to-date, and total working hours without Lost Time Injuries LTI, 750,164. He emphasized that, the mining department recorded the highest cases, followed by Third Party Contractors. He therefore cautioned all safety representatives

to be responsible for their health and ensure all third party contractors are involved in their tool box meetings.

He noted that the department has initiated various activities to help improve the health and wellbeing of all staff. Among the activities that will be held in the coming months include, monitoring health parameters (BMI, SL, BP etc), Departmental Aerobics and sporting activities. He therefore called on the safety representatives to promote the activities in their various departments and encourage all staff to partake in the activities.

In a presentation, delivered on behalf of the General Mine Manager, Mr Paul Apalangya, Mine Manager, advised the safety Representatives to take their duties and roles in

the mine serious. "It is you who are the end benefit of safety and not the name GMC, therefore, be ambassadors of change and drive safety in the mine" he added.

He said, management is solidly behind all Representatives in performing their duties, and called on them to be bold to confront people who are not safety conscious.

Mr Samuel Kwoffie, Health and Safety Manager, AngloGold Ashanti, Iduapriam explained in his presentation that, safety means difference things to different people. While others consider safety as Personal Protective Equipment, others see it as achieving production target. Therefore, safety is likened to a switch where people put it on when they are in the mine and off when they close from work.

He explained that safety is more about the state of the mind and not about equipment. "You can have the best equipment but you can get an accident if the mindset is not right at that particular moment", he added.

He emphasized that the safety representatives can achieve their objectives if they follow the following principles:

- Setting goals that are achievable.
- Getting into the game.
- Obtaining feedback on your performance
- Taking safety, one day at a time
- Determined to make a difference.

He cautioned the representatives to make sure objectives are achieved, and not be overly concerned about protecting other people's job when they relinquish safety regulations, but should be more concerned about how to save lives.

He encouraged the representatives to tactfully confront people when they forgo safety regulations by following the below principles:

- I have observed that you have been doing this

- I am concern with your actions
- Can I understand why you did that?
- Can I have your commitment?

He explained that, people will be ready to change their attitude and not feel offended when these procedures are followed.

In a speech delivered on behalf of the Chief Inspector of Mine, Mr Isaac K. Mwinbelle, Inspector, Minerals Commission said, one of the core functions of the representatives is to ensure the regulators are well assisted in their audit or inspections.

He admonished the Safety Representatives to educate their colleagues on the regulators requirements to ensure there is incident free.

Certificated were awarded to the 2012 -2016 year group for their hard work.

The newly elected executive include, Emmanuel Cobbinah (Chairman), Samuel A. Asaam, Vice chairman,

Mrs Cynthia Tetteh (Secretary), Robert Quansah (Deputy Secretary), Alhassan Zakaria (Organizer), and Rebecca Buckman (Deputy Organizer).

The new representatives were sworn-in and charged to endeavor to work with the health and safety regulations at all times.

Mr Emmanuel Cobbinah, Chairman of the Executive Committee, on behalf of the executive thanked the representatives for entrusting the administration of the committee with them. He said, the executives will work hard to ensure the committee's objectives are achieved.

The representatives were earlier on taken through two days training to orient them on their roles and duties within their 4 years term.

**By: Mrs Cynthia Tetteh, Assistant Communication and Public Relations Officer**



◀ Group picture of NPA delegate, Champion oil and GMC Staff

## NPA VISITS THE NSUTA MINE

The Consumer Service Committee of the National Petroleum Authority (NPA) has paid a working visit to Ghana Manganese Company Ltd.

The objective of the visit, among others, was to appreciate the operations of the mine and take note of challenges regarding the handling and use of petroleum products.

A tour of GMC's operational sites was organized. The places visited included the Fuel Farm – ultramodern in outlook and efficiency – providing the much needed operational support to the Company.

**By: Sauty Omar Timtey, Senior Communication and Public Relations Officer**



▲ Mr Allan Ackah, leading the presentation at the hospital.

# WORKSHOP ON MEDICAL WASTE MANAGEMENT HELD

A workshop on Medical Waste Management in Nsuta Hospital has been held on 1<sup>st</sup> April, 2016. The workshop organized by the Environmental Section of HSEC, aimed to enhance the medical staff's capability to handle medical waste generated by various sectors and tackling the challenges related to current waste disposal practices.

The workshop was attended by all medical staff and cleaners at the hospital.

Speaking at the workshop, Mr Emmanuel Coffie, Environmental Coordinator, explained that, the management of waste is a major health problem in the mine, especially the hospital waste.

The main purpose of any health care institution is to provide health care services to prevent the diseases and also to cure people who are suffering from various kinds

of illness. When visiting health care facilities, patient should not become more ill than they already are. Hence it is very important to ensure patient and staff safety by keeping the health center clean and environmentally sound, as per the environmental regulation, he emphasized.

In a presentation, Mr Isaac Allan Ackah, Re-vegetation/Compensation Assistant, explained that the department has developed a standard operating practice to enhance proper medical waste

management at the hospital. It is therefore the responsibility of every staff to follow through the standard practice in waste management to prevent significant health risks for both themselves and, patients, he added.

Participants were taken through how to dispose of bio-hazardous waste, sharps, human anatomical waste and pharmaceutical waste.

The department therefore presented to the hospital various waste containers to help proper segregation of these waste to ensure the standard practice is followed.

Dr. Agodzo encouraged the staff to adhere to the standard practice in waste management and to ensure the waste containers are put to proper use.

**Source: News Desk Report**

# COMMUNITY ASSISTANCE PROGRAM CREATES JOBS FOR LOCAL ARTISANS



Figure 1: Tarkwa Banzo Nurses quarters



Figure 2: The OPD section of the Clinic

GMC as part of its Corporate Social Responsibility assisted the Tarkwa Banzo community to complete a clinic the community through its self-help initiatives had started. Tarkwa Banzo through its own resources, communal labour and support from external bodies had built the structure for the clinic and nurses quarters to a roofing level.

As the community realized its strength could no longer help with the completion of the project, the chief and elders appealed to GMC for assistance to complete the two projects.

The community raised its own resources to construct the building up to the roofing level. GMC Management decided, as a result, to cost the remaining work, and advancing an amount of US\$ 12,797.89 to Tarkwa Banzo through its project committee to help create jobs for the local artisans.

The remaining work to completion required plumbing, masonry, carpentry, electrical, tiling, burglary proofing and painting works. Because the Tarkwa Banzo community had tradesmen for all these artisanal works, GMC through the project committee awarded contracts to plumbers, electricians, painters, masons, carpenters, welders, tillers and labourers to help complete the project. True to the expectation of GMC, the local artisans were able to complete the remaining job. The clinic is in operation while the nurses quarters is also being occupied by nurses and serving the health needs of people in Tarkwa Banzo and its environs.

*By: Isaac Kondua, Land Use and Compensation officer*

# Ghana Wins GLOBAL EXTRACTIVE INDUSTRY TRANSPARENCY AWARD

**G**hana has been acclaimed an exemplary implementer of the Extractive Industries Transparency Initiative (EITI), and honoured for its strict implementation of the recommendations of the Ghana EITI (GHEITI) leading to far-reaching policy, regulatory, and institutional reforms in its mining, oil and gas sectors.

Ghana was among four countries selected from among 49 EITI implementing countries for the prestigious EITI Chair's award, at the ongoing 7th Global EITI Conference in Lima, Peru. The others are: Democratic Republic of Congo, Mongolia, and the Philippines.

The awards, instituted about a decade ago, are given to countries that have shown leadership, determination and resourcefulness in ensuring that the EITI implementation improves extractive sector governance.

EITI emerged as a brainchild of the United Nations' World Summit on Sustainable Development (WSSD) in Johannesburg, in 2002. It initially focused on extractive sector revenue transparency, and operated on the assumption that when citizens receive information on the payments companies make to governments in terms of share of production, taxes, and royalties, they

will be able to demand accountability and better use of the revenues. In 2013, at the 6th EITI Global Conference in Sydney, Australia, the initiative's requirements were varied, and replaced with what is now the EITI Standard, and the scope expanded beyond just revenues, to the other links in the industry value-chain, ostensibly with a view to addressing some of the critical governance challenges in the extractive sector.

Ghana has been implementing the initiative since 2003, and was declared EITI-compliant in 2010 after going through a rigorous international validation exercise. The next validation is due in April 2016.

Accepting the award on behalf of the Government and people of Ghana, the Deputy Minister for Finance, who led Ghana's delegation to the Conference, Hon. Mona Quartey, observed that, Ghana has always approached its implementation of EITI with a sense of purpose and has from the inception of the initiative in Ghana intended to use it not only to identify the challenges that thwart government's efforts at making the most of its natural resource exploitation, but more importantly, to leverage its recommendations to institute the necessary policy, regulatory, and institutional reforms to enhance the contribution

▶  
*Ghana's delegation  
to the 7th Global EITI  
Conference*



# Ghana Wins

## GLOBAL EXTRACTIVE INDUSTRY TRANSPARENCY AWARD *cont'd.*

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of the sector to economic growth and poverty reduction.

"The EITI for Ghana is therefore not a fanciful exercise designed to please development partners and to enhance the international public image of Ghana. It is for us, a deeply thought through exercise meant to enhance the development outcomes of natural resource exploitation in our country", Hon Mona Quartey told the international gathering.

The policy reforms that have been inspired by Ghana's EITI and for which it has been honoured, include: the review of the fiscal regime under which the mining industry operates and the development of guidelines for the utilisation of mineral royalties at the sub-national level.

Hon Mona Quartey also told the conference that one of the most critical findings from the first Ghana EITI Reports was the abysmally low rate of ground rent paid to landowners by mining companies in the country. "The increase in the rate, which was a GHEITI recommendation, was finally approved by Parliament in December 2014 through the Fees and Charges Amendment Instrument 2014 LI 2216 from the low level of GHC0.50/square Km to GHC15 per Acre", she disclosed, adding that, "this has resulted in significant improvement in incomes of land owners on whose land the mineral resources are exploited".

Other reform initiatives include: variation of the royalty rate for mining from a range of 3 – 6 percent to a fixed rate of 5 percent; changes to capital allowance recovery regime from 80 percent upfront to 20

percent annually over 5 years; renegotiation of the AngloGold and Newmont stability agreement; and enhancement of inter-sectoral collaboration.

The Deputy Minister of Finance was full of praise for Ghanaian Civil Society Organisations, mining conglomerates, international oil and gas companies, the World Bank, and GIZ for their support to the Ghana EITI. "By their support, they have demonstrated their commitment to ensuring that natural resource exploitation in Ghana returns equitable benefits to all concern", she noted.

Concluding her remarks, she assured the conference that, the award will inspire Ghana to maintain the momentum of its EITI implementation and for that matter the dialogue on accountability, transparency and good governance in general to ensure prudent and sustainable management of our natural resources.

Ghana's delegation to the 7th Global EITI Conference is made up of Hon. Mona Quartey, (leader), Dr Steve Manteaw (Co-Chair of the Multi-Stakeholder Steering Committee) Mr Franklin Ashiadey (Ministry of Finance), Bashiru Abdul-Razak (Coordinator, GHEITI), Dr Gad Akwensivie (Office of the Administrator of Stool Lands), Mr Christopher Opoku Nyarko (Chamber of Mines), Hon. Ben Ayeh (Member, Parliamentary Committee on Mines and Energy), Ms Victoria Benson (GHEITI Secretariat), Mr Allan Lassey, Senior Extractive Industries Advisor at GIZ, a major partner to Ghana's EITI, and Mr Samuel Bekoe, Natural Resource Governance Institute

**Source: Ghana Chamber of Mines**



# SAFETY IS LIFE

## 1.0 Introduction

In the 19th century there was one common header for a poster of a departed soul irrespective of how long s/he lived: "Obituary". The mode has changed since the beginning of the 21st century. There now seems to be a clear distinction in these headers depending on how long the person survived or lived on earth.

I have observed that if one departs the surface of the earth below the age of 40 years, the caption on the poster is likely to be "What a Shock". If the deceased departed below 70 years, then it will be "Gone So Soon". However, if the departed was 70 years and above, the caption will be "Celebration of Life". It seems the criterion of David in the book of psalms is being used. I turn to agree and believe it correlates directly to the mining industry and the business world as a whole. What will be the header in the newspapers at the end of the life of your mine, your business, your church or what you are building? Will it be What a Shock, Gone so Soon or your mine life will be celebrated?

## 2.0 Safety Is Life

At the Ghana Chamber of Mines we say: "Safety Is Life". In the Merriam Webster's and Oxford Advance learned dictionary, the definitions of these two key words, seem to support our perception of what Safety and Life are in this context.

### 2.1 What is Safety

- The state of being safe, freedom from the occurrence of risk, injury, anger or loss
- The quality of averting or not causing injury, danger or loss

### 2.2 What is Life

- The corresponding state of existence or principle of existence conceived of as belonging to the soul or an object
- The general or universal condition of human existence.

From the definitions above, two words (Existence and Loss) stand out that can help us define this phrase (safety is life) in the context of our discussions. Thus Safety

Is Life: is the ability of a member company to operate safely by implementing controls that will avert risk in order to exist without losses to both the company and Ghana but to make the maximum practicable profit for a long period of time.

## 3.0 Dimensions of Life

At the Ghana Chamber of mines, when we say Safety Is Life, we are looking at it from three main dimensions.

- Business life
- Human Life
- Community life

### 3.1 The First Dimension \_ Business Life

Business life cycle is the movement of an enterprise as it evolves through typical stages of corporate existence. It usually includes birth or incorporation stage, initial growth stage, expansion stage as it moves into new markets, mature operation stage, and its eventual decline as consumer interest in its products wane and key employees depart.

In the mining industry, not all companies are able to go through this complete cycle. The life of some mining companies can be shorter than expected. This could be as a result of various reasons such as Poor capital project management, price and currency volatility, resource nationalism among others. It is therefore the vision, mission and objective of the Ghana Chamber of mines that each member company go through a complete cycle without any "Shocker".

### Vision

To be a respected, effective and unified voice for the mining industry

### Mission

To represent the mining industry in Ghana using the resources and capabilities of its members to deliver services that addresses members, government and community needs in order to enhance development

### Objective

- Promote and protect the interest of the mining industry
- Promote and protect the image of the mining industry
- Establish and maintain effective membership governance
- Provide thought leadership for the solutions of national issues related to mining

This can only be achieved by critically ensuring effective controls for a sustainable life of the Business. The chamber does that by taking into consideration the under listed among others and discussing them at the Technical Committee Meetings.

- Enterprise Risk Management
- Life of mine (LOM)
- Business continuity
- Information Risk management
- Reputational risk management
- Branding

- Loss control
- Top10 risk management

The risk of operational failure is embedded in every activity and productions of the mining industry. The top 10 risks of the mining and metals industry over the past decade according to Ernest and Young risk ranking radar are listed below. Any of these if poorly managed can shorten the life of any mining company or bring it to its knees. It is therefore imperative that controls are instituted to handle these.

- Skills shortage (Now balancing talent needs)
- Industry consolidation
- Infrastructure access
- Climate change concerns
- Rising cost
- Pipeline shrinkage
- Resource nationalisation
- Access to secure energy
- Increase regulations

These risks have been moving up and down, in and out of the top10. Reference the same report, the business risks facing mining and metals for 2014-2015 is:

1. Productivity improvement
2. Capital dilemmas- allocation and access
3. Social license to operate (SLTO)
4. Resource nationalism
5. Capital projects
6. Price and currency volatility
7. Sharing the benefits
8. Balancing talent needs
9. Access to water and energy (new to top10)

### 3.2 The Second Dimension \_ Human Life

Man is created in the image of God. This implies the life of a human being cannot be compromised for anything. Although it happens to be considered as the second dimension, it is the first assert and the priority of the mining industry once a mining

company is established. Nothing can replace human life. According to an editorial in the BFT on OHS, the international Labour Organisation (ILO) estimates that globally about 2.2million people die every year from occupational accidents and diseases, while 270 million people suffer serious non-fatal injuries and 160 million fall ill for shorter or longer periods from work-related causes. This presents an enormous toll of suffering for workers and their families.

The chamber therefore ensures that each member company adopts and implements system for an effective management of its human resource. Although not all member companies have yet a perfect system, the aspects that are considered in this dimension include:

- Employee and dependant wellbeing
- Life style
- Health support system
- Occupational health
- Health risk assessment
- Exposure assessment
- Surveys and measurement
- Training and communication
- Management systems
- Legal requirements
- Motivation packages
- Contractor management

### 3.3 The Third Dimension \_ Community Life

The Merriam-Webster dictionary defines community as "A group of people who live in the same area (such as a city, town or neighbourhood). This same word "community" is defined medically as "the people with common interests' living in a particular area; broadly, the area itself and its problems. In whichever way we look at it medically or by general definitions, the life of any group of people directly correlates to the kind of environment and the basic infrastructure available and accessible to them. The Ghana

chamber of mines encourages its member companies to factor the wellbeing of the community in which it operates in both their capital and operational expenditure (CAPEX & OPEX). These are well captured and explained in the Environmental Management Plan (EMP) as well as the social and corporate responsibility reports submitted to the required regulatory bodies.

The life of the community is considered by member companies in three levels: "Before", "During" and "After". "Before" is when the member company assess the state of the communities in and around its catchment area during the exploration stage of the mine. By these assessments, one is able to identify the way of life, the basic needs of the community and the possible impacts of its operations and what can be done to improve on the community during its operation. "During" considers the life of the community as the company is in operation, "After" is however about how the life of the community can be sustain in the absence of the company at closure.

Supporting the life of the community and ensuring sustainability comes in the form of general infrastructure, educational and health support.

### 3.4 Conclusion

Whilst the Chamber is doing the best it can to sustain these three dimensions of life, its own life is threatened by two major challenges; Galamsey (gather and sell) and Speculative farming.

It is hoped that we will all do the best we can to ensure that the slogan "safety is life" is not only applicable to the Chamber of mines but to the country as a whole.

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## MANGANESE LADIES ASSOCIATION DONATES TO DOMEABRA



**M**anganese Ladies Association has donated building materials worth Three Thousand Ghana Cedis (GHC 3000.00) towards the construction of school block at Domeabra.

Speaking at the presentation, Mrs Cynthia Tetteh, Secretary to the Association said, the donation is part of the Association's aim to support and promote the welfare of women and children within GMC's catchment communities.

"The Association agreed to support the construction of the school block to help promote education within the community, when it noticed the challenges the school children were facing with education facilities", she added.

Mrs Ruth Menz, President of the Association on behalf of the Association, presented 20 bags of cement, 15 drill rods, 40 pieces of coloured roofing sheets, roofing nails and other materials to the elders of the community.

She however, advised the community to intensify their effort to complete the project before school reopens for the next academic term.

Nana Kwofie 11, Chief of Domeabra who was full of praises to the ladies said, the community has for a long time not seen such benevolent gesture and therefore, very pleased with what the ladies had presented to the community.

He described it as timely in addressing the difficulties facing the community and the school.

The ladies were later taken round the construction site.

*Source: News Desk Report*

# CULTIVATING A SAVER'S ATTITUDE



Recently, I asked five friends this question: How do you save money? "Buying things in bulk" was the most common answer. "Cooking at home instead of buying from food joint," and "Finding the cheapest filling station" were other responses. But only one person got it right: "I put it in a safe place". Bingo!

Cutting expenses is the way to spend less so you have money to save, but unless you are actually putting it aside for some future use, you're not really saving at all. You're only spending less.

Proverbs 21:20 says, "Precious treasure and oil are in the house of the wise, but the fool consumes them." One of the most common financial mistakes people make is spending all of their current income on today's needs and wants, while failing to build in savings for near- and long-term obligations. As a result, they find themselves on the financial edge, often using unproductive debt to pay for things that should have been funded through savings.

No matter your situation, whether you are financially comfortable or in debt up to your neck, living paycheck to paycheck, you need money in a savings account that has your name on it.

We save, basically, because we can't predict the future. If we could, we would know precisely how much money we would need for the things that we want and need in the future.

But because we can't do this, the need to save money for the future is vital.

## THINK ABOUT THESE FEW REASONS WHY:

**Emergency cushion** - This could be any number of things: a new roof for the house, out-of-pocket medical expenses, or a job layoff. You'll need money set aside for these emergencies to avoid going into debt to pay for what you need.

**Retirement** - If you intend to retire someday, you'll probably need savings and/or investments to take the place of the income you'll no longer get from your job.

**Average Life Expectancy** - With more advances in medicine and public health, people are now living longer (and needing more money to get by).

**Volatility of Social Security** - Social Security was never intended to be the primary source of income and should be treated as a supplement to income.

**Education** - The costs for private and public education are rising every year, and it's getting tougher to meet these demands.

Without money put away in savings and/or investments, you may open yourself up to other risks as well. For example, not having enough money to pay for emergency medical care of parent may force you into taking a loan that your savings might otherwise have covered.

## HOW TO DEVELOP A SAVER'S ATTITUDE

**Save your loose change.** Putting aside GHC 5.00 a day over the course of a year will allow you to save nearly 27% of a GHC 6,000.00 annual income.

**Keep track of your spending.** To keep track of what you spend, put what you think you should spend for the month on transportation, food, utility, etc., into envelopes. This will help you avoid buying things you don't need, and what's left over can go into saving.

**Use credit card, checking, and other records to review what you've purchased.** Then, ask yourself if it makes sense to reallocate some of this spending to savings account. Most people don't track what they spend and may not realize when expenses add up to more than their budget can handle.

**Never purchase expensive items on impulse.** Think over each expensive purchase for at least 24 hours. Acting on this principle will mean you have far fewer regrets about impulse purchases, and far more money for savings.

**Limit buying hire purchase items.** To minimize interest charges, try to limit buying those items you can pay off in full at the end of the month.

**If you use a debit card, don't rely on an overdraft feature to spend money you don't have.** With either approach, you'll have more money available for savings and develop saver's attitude.

**By: Mrs Cynthia Tetteh, Assistant Communication and Public Relations Officer**