

# **The Commonwealth Yearbook 2014**

**Commissioned and researched by Rupert Jones-Parry  
and Andrew Robertson**

Published for the Commonwealth Secretariat  
by Nexus Strategic Partnerships

# The Commonwealth Yearbook 2014

Commissioned and researched by Rupert Jones-Parry and Andrew Robertson

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# Preface

The content of this new *Commonwealth Yearbook* draws together a rich array of examples of the constructive encounters, collaboration and mutual support that are mobilised through the Commonwealth's worldwide networks. These offer positive insights into the broad scope and practical impact which is also suggested by this year's Commonwealth theme, 'Team Commonwealth'.

A substantial amount of new material has been included in this edition. The 'Commonwealth in Action' section of the 2014 *Yearbook* looks at the work of the Commonwealth and the Commonwealth Secretariat during 2013 and into 2014. Additionally, a number of essays from a diverse range of contributors highlight areas of interest to the Commonwealth.

The profiles of the Commonwealth's 53 member countries and their overseas territories and associated states have been researched and compiled using a broad range of national and international sources. They are also published online and maintained up to date at the websites of the Commonwealth Secretariat and Nexus Strategic Partnerships. The directory of Commonwealth organisations has been compiled and updated from information supplied by the organisations themselves.

This edition also includes comprehensive information on the 2013 Commonwealth Essay Competition, highlighting the creative talent of the Commonwealth's youth, and on Commonwealth-related publications.

## Sources

The primary sources of the data in the country profiles, and in the statistical and other tables, are international agencies, especially the World Bank (economic data) and the various agencies of the United Nations.

## Definitions and acronyms

Definitions of principal socio-economic indicators in the country profiles and the statistical tables are given in 'Definitions, acronyms and abbreviations' in the Reference section.

## Notations

**2012/13** denotes a period of exactly 12 months – usually a fiscal year – that does not coincide with the calendar year.

**2012–13** refers to the entire two-year period from the start of 2012 to end 2013.

**2014/2015** indicates that the relevant date is either 2014 or 2015.

Commissioned, researched, edited and compiled by Rupert Jones-Parry and Andrew Robertson; country profiles prepared by Richard Green

**June 2014**

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Broadband Home

[www.myzipnet.com](http://www.myzipnet.com)



Broadband Home Ltd (BBH), Ghana's first broadband wireless access provider, is also Ghana's largest indigenous ISP, serving customers across the country since 2004, trading under the brand name ZIPNET.

Today, BBH is the leading provider of quality and reliable internet and data communication services, using its pure IP-centric infrastructure for enterprise and consumer customers.

#### VISION

To build and offer the Ghanaian markets highly reliable, secured and available telecommunication services.

#### MISSION

To run a customer-focused, profitable and sustainable organisation, making Internet access a 'must have' in every Ghanaian home, in using the best of technology, people and systems in an efficient way.

“ We passionately take the need to bridge the digital divide as an obligation to our people. So we do our best to offer tiered, affordable and yet quality telecommunication products to the Ghanaian market making it accessible to all. ”

*Osei Owusu-Korkor, Executive Chairman BBH*

#### Corporate Head Office

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P.O. BOX CT 2033, GHANA

Tel: +233 30 274 0090 • Fax: +233 30 278 0390  
Email: [info@myzipnet.com](mailto:info@myzipnet.com)



#### ENTERPRISE SERVICES

Using the brand name Zipnet Business, BBH provides services to enterprise customers, many of whom are multinational companies, spanning **oil and gas, banking, insurance, shipping, mining, hospitality, manufacturing, retail and education sectors.**

The Zipnet Business philosophy is to partner businesses and support them to stay above the competition. It has delivered some of the most innovative, quality state-of-the-art ICT solutions, based on its technical IP expertise and a great understanding of business needs and commitment to projects.

Zipnet Business offering spans from **Internet Service, WAN, VPN, System Integration and Design, Telepresence and ICT Advisory Services.**

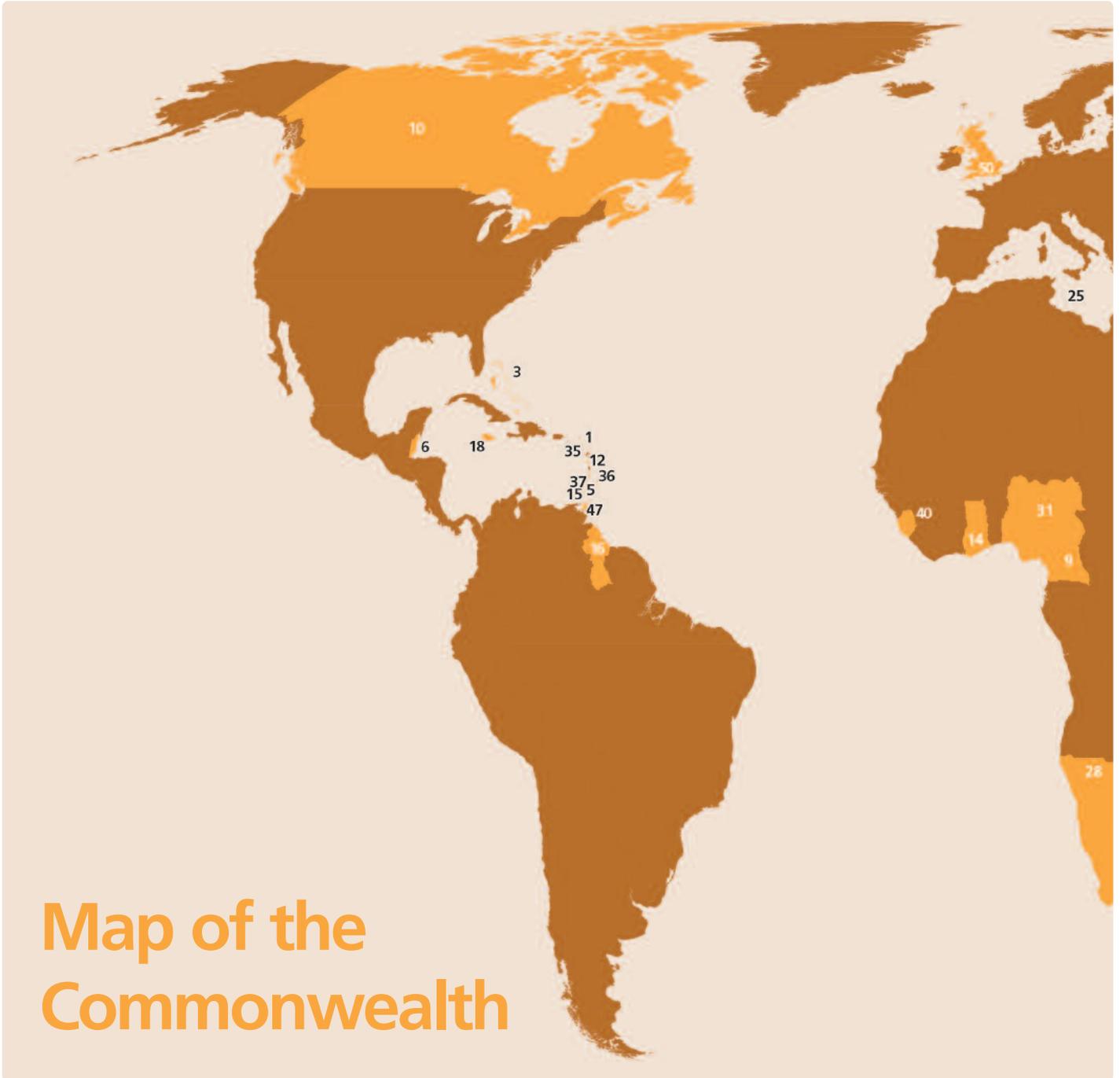
In 2013 Zipnet Business was awarded the Internet and Network Solution Provider of the Year for the Enterprise Market at the Ghana Telecom Awards for the quality and reliability of its service.



#### ...Simply Reliable CONSUMER SERVICES

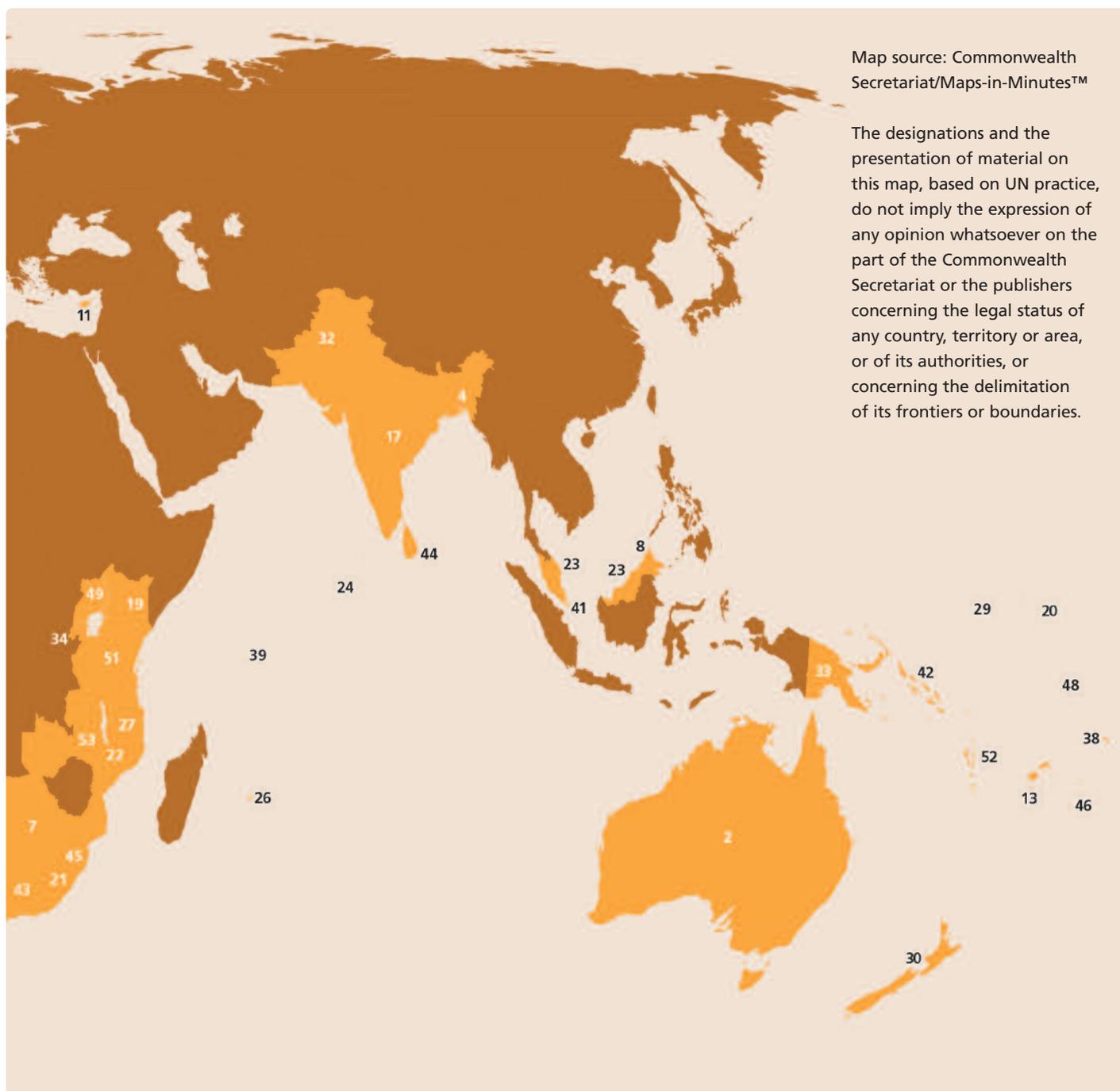
BBH is leading the new high speed Internet revolution. We built the first Ghana Wimax network when the platform was globally very new in 2003. We are hoping to be the first to roll-out LTE advance in West Africa, if not the whole of Africa. We take seriously our desire to provide secure and reliable access to the Internet and other broadband services to residential homes and devices.

Zipnet offers a wide range of packages to cover its residential customers' requirements. We aim at offering the ultimate digital entertainment with triple play experience first in Ghana with Voice, Data and Video (IPTV) over our Internet services to homes across the country.



# Map of the Commonwealth

- |                              |   |                      |
|------------------------------|---|----------------------|
| <b>1</b> Antigua and Barbuda | <b>11</b> Republic of Cyprus                                | <b>18</b> Jamaica    |
| <b>2</b> Australia           | <b>12</b> Dominica  | <b>19</b> Kenya      |
| <b>3</b> The Bahamas         | <b>13</b> Fiji  | <b>20</b> Kiribati   |
| <b>4</b> Bangladesh          | (currently suspended from the councils of the Commonwealth) | <b>21</b> Lesotho    |
| <b>5</b> Barbados            |   | <b>22</b> Malawi     |
| <b>6</b> Belize              |   | <b>23</b> Malaysia   |
| <b>7</b> Botswana            | <b>14</b> Ghana   | <b>24</b> Maldives   |
| <b>8</b> Brunei Darussalam   | <b>15</b> Grenada   | <b>25</b> Malta      |
| <b>9</b> Cameroon            | <b>16</b> Guyana  | <b>26</b> Mauritius  |
| <b>10</b> Canada             | <b>17</b> India   | <b>27</b> Mozambique |



- |                              |   |                                       |
|------------------------------|---|---------------------------------------|
| <b>28</b> Namibia            | <b>37</b> St Vincent and the Grenadines | <b>46</b> Tonga                       |
| <b>29</b> Nauru              | <b>38</b> Samoa                         | <b>47</b> Trinidad and Tobago         |
| <b>30</b> New Zealand        | <b>39</b> Seychelles                    | <b>48</b> Tuvalu                      |
| <b>31</b> Nigeria            | <b>40</b> Sierra Leone                  | <b>49</b> Uganda                      |
| <b>32</b> Pakistan           | <b>41</b> Singapore                     | <b>50</b> United Kingdom              |
| <b>33</b> Papua New Guinea   | <b>42</b> Solomon Islands               | <b>51</b> United Republic of Tanzania |
| <b>34</b> Rwanda             | <b>43</b> South Africa                  | <b>52</b> Vanuatu                     |
| <b>35</b> St Kitts and Nevis | <b>44</b> Sri Lanka                     | <b>53</b> Zambia                      |
| <b>36</b> Saint Lucia        | <b>45</b> Swaziland                     |                                       |



**FIRST ALLIED**

# First Allied, Ghana

Providing financial inclusion to the large unbanked segment of the Ghanaian population

Access to credit remains the biggest challenge for emerging businesses in developing economies. For sub-Saharan Africa, this challenge is even greater with a largely predominant small and micro enterprise sector.

The desire to meet this need saw the setting up of First Allied Ghana to afford the indigenous small and micro sector entrepreneur convenient access to innovative financial services which for a long time had been the preserve of large-scale multinational businesses.

The company is a Tier-2 Bank with its head office in Kumasi, Ghana. It has been in operation since September 1996 and has 21 branches spread across almost all economic and commercial centres of the country.

First Allied has earned the status as a fast growing savings and loans company in Ghana through relentless pursuit of quality customer service and continuous introduction of innovative financial products and services. First Allied's financial interventions have become lifelines to many Micro, Small and Medium scale Enterprises (MSME) and individuals who were previously marginalised by the formal financial system.

For 17 years, this mission has been pursued with relentless passion. From a single branch in the heart of the city of Kumasi, the second capital city of Ghana, First Allied has reached out to the remote parts of Ghana gaining for itself a broad appeal to the MSME sector - by far the largest sector of the Ghanaian economy.



## Contact

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**Spurred on by a mission 'to offer convenient access to efficient, innovative and responsive financial services to the micro and small scale entrepreneur on a sustainable basis for the mutual benefit of all stakeholders', First Allied has committed itself to a strong vision to create 'an excellent institution and to become the leader in the provision of quality financial services to the micro and small enterprise sector in Ghana'.**

With an excellent and highly trained workforce of close to 600 extremely motivated and qualified employees, First Allied lends a helping hand to a clientele base of over 150,000 within its niche market. The institution's strength lies in quality customer care, speed of service, flexibility, and responsiveness to the needs of its loyal customers.

Its product offerings include Deposit Accounts such as Current, Savings, and Fixed Deposits, on the one hand, and Loan Accounts as well as tailor-made Susu Loans (an informal account) to meet every financial need. First Allied is presently focused on upgrading its IT infrastructure with the best cutting-edge technology to deploy modern, alternative delivery channels such as ATMs, point-of-sale devices, mobile telephony banking, agency and internet banking, among others. The main objective is to provide financial inclusion to the large unbanked segment of the Ghanaian population.

**For the medium to long term, the vision of First Allied is to continue to be the preferred banker for the Micro, Small, and Medium Enterprise sector; and to build on its cherished values of customer-focused service delivery to maintain its unrivalled position in the micro finance sector.**

## Recognition and awards

First Allied has become the proud recipient of numerous awards, a testimonial of its stature in the industry: seven times Gold Award Winner at the Ashanti Financial Services Excellence Awards, 2004 to 2009; Gold Award Winner at the first ever Ghana Business & Financial Services Excellence Awards, 2008; the most Innovative Product/Services Award African Project Development Facility of the World Bank, 2002; the most outstanding Savings and Loans Company Ashanti Industry Trade and Technology Awards, 2000/2001; and a prestigious member of Ghana Club 100 since its inception.

The company was recently recognised by the Business Initiative Directions (BID) of Spain for its commitment to Quality, Leadership, Technology and Innovation under the QC100 Total Quality Management Model (TQM). To this end, First Allied was awarded the International Star for Quality at its Geneva Convention in September, 2013. Additionally, for its core focus on the continuous improvement of management to maintain leadership in its sector and community, First Allied received the International Star Award for Quality in Leadership and Excellence during the International Star for Quality Awards in Paris, France.

Recently, the Otherways Management and Consulting Limited, based in France, decorated First Allied with the Majestic Five Continents Award for Quality and Excellence in further recognition of its unrivalled record of customer-centered service.

**First Allied lends a helping hand**

**'We can humbly say with gratitude that the grace of God has brought us where we are today. After 17 years of committed service, First Allied remains on course to achieve its vision of becoming the leader in the provision of quality financial services to the micro, small and medium enterprise sector in Ghana. We salute our loyal customers, the Board of Directors, and management and staff for keeping this vision alive.'**

Nana Yaw Oduro,  
Board Chairman

