Edition 6

The WHEEL

...Reaching New Horizons

In this edition, you'll find:

01 OmniBSIC Bank Health Walk
02 OmniBSIC In Focus
03 AI and Your Business

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*You are **cordially invited to join us** for the*

OmniBSIC BANK

Health Walk

Better Health Starts Here

Saturday **July 11,** 2026

5:30am Prompt

University Of Ghana Sports Stadium

Anything Sporty

Come **network** with **family** and **friends, explore opportunities,** and **build lasting partnerships.**

Global OUTLOOK

US rate-hike bets hold dollar near 13-month highs

A surging dollar has swept past chart resistance and is heading toward its sharpest monthly gain in almost a year today, as traders bet on a strong US economy propping up short-term interest rates and waited on key inflation data. The dollar has broken the $1.14 level against the euro this week and hit its strongest point in 13 months at $1.1325].

(www.reuters.com 25/06/26)

Côte d'Ivoire secures US$832.80m IMF disbursement after strong reform performance

The IMF has approved the immediate disbursement of about US$832.80m to Côte d'Ivoire after completing the final reviews of the country's economic and climate reform programmes, marking a major endorsement of its fiscal consolidation and debt management efforts.

(www.reuters.com 22/06/26)

FIFA World Cup 2026 Set New Benchmark for Trusted, Seamless Travel Across Borders

As the FIFA World Cup kicks off across the United States, Canada and Mexico, the World Travel & Tourism Council (WTTC) presents its latest research,"FIFA World Cup Border Management & Visa Facilitation: 20 Years of Evolution (2006–2026)", highlighting how this historic tournament marks a turning point in global border management and brings together two decades of innovation to deliver one of the most seamless and secure travel experiences ever achieved.

(www.wttc.org 11/06/26)

German Ifo business confidence strengthens

German business sentiment improved in June as firms perceived the current business environment as less uncertain following the signing of the US-Iran peace deal, survey results from the ifo Institute showed Wednesday [24/06]. The business climate index rose to a three-month high of 85.6 in June, as expected, from 85.0 in May. Companies assessed their current business situation more positively. Expectations became somewhat less skeptical.

(www.rttnews.com 24/06/26)

China pursues austerity with first fiscal gap cutback since 2023

China narrowed its cumulative fiscal deficit for the first time in more than two years, pressing ahead with austerity despite muted domestic demand and slowing economic growth. The combined shortfall under China's two biggest government budgets shrank 4.1% in the first five months from the same period a year earlier to CN¥3.16tr ($466bn), according to Bloomberg.

(www.bloomberg.com 23/06/26)

DISCLAIMER: This information has been compiled by the Communications Department of Bank of Ghana for general reference purposes only. While every effort is made to ensure that the information is accurate, the Bank of Ghana does not guarantee nor does it accept any responsibility or liability for the accuracy or completeness of the content or for any loss which may arise from reliance on information contained in this document.

Trump's new US tariff wall shakes up winners, losers lineup

President Trump is rolling out new tools with the same protectionist goals after the Supreme Court ruled his sweeping global tariffs to be illegal. His administration wants the rebuilt wall of import taxes to mirror those Trump put on every major trading partner at the beginning of his second term. But not all is as it was on April 2, 2025, or Liberation Day, as the president called it.

(www.bloomberg.com 22/06/26)

Euro sinks to one-year low as falling oil prices ease pressure on ECB

The euro has fallen to its weakest level in more than a year against a resurgent dollar, as investors bet that falling oil prices and signs of weakness in the economy make the European Central Bank less likely to pursue further interest rate rises. The single currency, which Wall Street analysts had expected to hit $1.20 this year as investors reassessed their dollar exposure.

(www.ft.com 24/06/26)

Inside Ghana

GHANA'S NON-TRADITIONAL EXPORTS EXCEED $5BN

Ghana's non-traditional exports have exceeded the US$5bn mark for the first time, recording about 30 % growth over the previous year, the Ghana Export Promotion Authority (GEPA) has announced. Mr Rashid Raymond Kramer, Deputy Chief Executive Officer of GEPA in charge of Marketing and Promotions.

(www.myjoyonline.com 22/06/26)

FITCH PREDICTS 5.0% GROWTH RATE FOR GHANA IN 2026

Fitch Ratings is predicting in its latest report a growth rate of 5.0% for Ghana in 2026. This is lower than the 5.9% GDP growth rate achieved in 2025. Its rating is based on the Middle East war, which has reached another dimension. Africa's sovereigns face the external shock precipitated by the US-Iran war from a stronger starting point than when Russia invaded Ukraine in 2022.

(www.myjoyonline.com 18/06/26)

GOLDBOD SECURES LANDMARK DEAL TO PURCHASE 30% OF LARGE-SCALE MINERS' GOLD OUTPUT

The Government of Ghana, through the Ghana Gold Board (GoldBod), acting under the joint direction of the Minister for Finance and the Minister for Lands and Natural Resources, has reached a landmark agreement with the Ghana Chamber of Mines to purchase 30 per cent of the gold output of all large-scale mining companies in the country, effective July 1, 2026. Under the new agreement, and unlike the previous 2022 arrangement between the Bank of Ghana and the Ghana Chamber of Mines, each large-scale mining company will sell 30 per cent of its gold output to GoldBod locally in Ghana in doré (raw) form at a discount of 0.55 per cent.

(www.myjoyonline.com 25/06/26)

FALLING GOLD PRICES RAISE CONCERNS OVER GHANA'S ECONOMIC OUTLOOK

A recent decline in global gold prices is drawing attention from policymakers, investors and market analysts, amid concerns over the potential impact on Ghana's export earnings, foreign exchange inflows and fiscal outlook. Gold, Ghana's largest export commodity and a major source of foreign exchange, has come under pressure in recent weeks as investors reassess market conditions in response to changing monetary policy expectations in the United States and improving sentiment across global financial markets.

(www.myjoyonline.com 22/0/26)

OmniBSIC BANK IN FOCUS:

CIHRM 2026 CONFERENCE

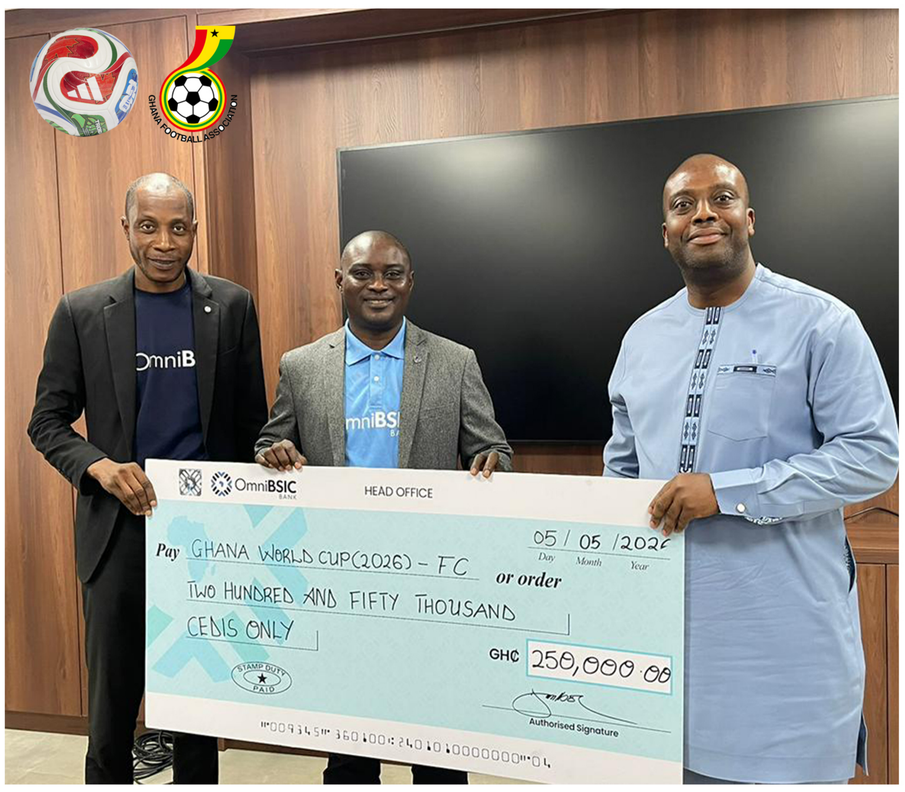
At the 2026 Chartered Institute of Human Resource Management (CIHRM) conference, Managing Director of OmniBSIC Bank, Mr. Daniel Asiedu, delivered a thought-provoking address that challenged conventional perceptions of human resource leadership. Speaking on the theme **"What CEOs Really Want in CHROs and How to Get There,"** he called on HR professionals to redefine their role from functional support to strategic leadership.

Mr. Asiedu emphasized that the expectations of CEOs are rapidly evolving. Today's CHRO is no longer seen as a custodian of policies and processes, but as a strategic partner who directly influences business performance. He noted that CEOs are increasingly seeking HR leaders who can translate talent decisions into measurable business outcomes, drive revenue growth through people strategy, proactively identify and address leadership gaps, and effectively integrate AI into workforce planning to enhance organisational efficiency and profitability.

He urged HR leaders to expand their perspective beyond traditional boundaries and position themselves as enterprise leaders actively shaping corporate strategy and participating in high-level decision-making. In his view, this shift is critical if more CHROs are to successfully transition into CEO and other executive leadership roles.

Drawing from his own professional journey—from engineering to accounting and ultimately to the role of CEO—Mr. Asiedu encouraged HR practitioners not to be confined by linear career paths, but to intentionally pursue broader leadership ambitions. He further shared the OmniBSIC Bank experience, where HR leaders are deliberately exposed to wider business operations through participation in management meetings, performance reviews, and operational discussions. This intentional integration, he noted, deepens their commercial understanding and equips them for higher executive responsibility.

BACKING THE BLACK STARS, BACKING GHANA



In support of the team's preparations for the 2026 FIFA World Cup, OmniBSIC Bank contributed GHS 250,000 to the national fundraising campaign established to support Ghana's participation in the tournament.

The donation reflects the Bank's appreciation of the Black Stars' enduring contribution to national identity and their ability to inspire pride and optimism across generations. It also demonstrates OmniBSIC Bank's belief in the power of sport to foster unity and showcase Ghana's excellence on the global stage.

As the nation rallies behind the Blackstars in the ongoing world cup, the Bank remains proud to support efforts that encourage achievement, inspire young people and strengthen the spirit of national togetherness.

OmniBSIC BANK IN FOCUS:

OMNIBSIC BANK PARTNERS ADESUA360 TO DRIVE SMARTER SCHOOL MANAGEMENT

As schools increasingly embrace digital solutions to improve efficiency and accountability, OmniBSIC Bank has partnered with Adesua360 to support the transformation of school administration and financial management across Ghana.

The partnership combines OmniBSIC Bank's financial expertise with Adesua360's innovative technology platform, enabling schools to digitize fee collections, strengthen financial controls, improve reporting, and enhance engagement with parents and other stakeholders.

By promoting greater transparency, operational efficiency and informed decision-making, the collaboration underscores OmniBSIC Bank's commitment to leveraging technology-driven solutions that support sustainable growth and development within Ghana's education sector.

OMNIBSIC BANK HOSTS HARVARD RESEARCH TEAM TO ADVANCE CUSTOMER LOYALTY

What does it take to build lasting customer loyalty in today's rapidly evolving banking landscape? To help answer that question, OmniBSIC Bank partnered with a Harvard research team under Project 5.0 to assess its Loyalty Programme and identify opportunities for enhancement.

Over a week-long engagement, the team gathered insights from employees, retail customers and corporate clients. Their findings highlighted strong appreciation for the Bank's customer engagement efforts and recommended a simpler, more rewarding loyalty framework to deepen customer relationships.

The engagement provided valuable insights that will support OmniBSIC Bank's continued focus on innovation, service excellence and customer-centric growth as it strengthens its position as one of Ghana's leading banks.

OmniBSIC BANK IN FOCUS:

OMNIBSIC BANK LAUNCHES SCHOOL PLASTIC RECOVERY PROJECT WITH CSIR-IIR AND OCEAN TRIBE FOUNDATION

Plastic waste in schools is being turned into an opportunity for learning, innovation and environmental action through a new partnership led by OmniBSIC Bank, CSIR-IIR and Ocean Tribe Foundation.

The initiative, themed "Recovering Plastics for Industry and Sustainable Environment," brings five senior high schools in the Greater Accra Region into a structured recovery programme. Students will collect and sort plastic waste, which will then be channelled into recycling and manufacturing systems to be reused in products such as tiles and other industrial materials.

Alongside the environmental impact, the project encourages students to build practical awareness around sustainability and understand how everyday waste can be transformed into value within the local economy. It reflects OmniBSIC Bank's continued commitment to education, environmental responsibility and community-focused partnerships.

AI & YOUR BUSINESS

With **Dr. Gillian Hammah,** Founder of GradePoint AI (an AI-Powered Grading Assistant for African University Lecturers)

PART 1: Moving from Awareness to Action

Ghana now has a National AI Strategy. The government has set its direction clearly: by 2035, AI is expected to contribute GH¢500 billion to our GDP, and the vision is for Ghana to become the leading AI hub on the African continent. Much has been written. But it is not the conversation I want to have in this series.

The conversation I want to have is a more personal one: what does all of this mean for you and the business you run every day?

Because here is what I have noticed. Awareness of AI among Ghanaian business owners and professionals is high. People are talking about it. They are reading about it. Many have tried ChatGPT or a similar tool at least once. But the gap between awareness and actual, deliberate use inside a business is still very wide. Most people who have experimented with AI have not yet found a way to make it genuinely useful in their daily work. And that gap, between knowing that AI exists and knowing what to do with it, is exactly where this series sits.

Over the past ten months, I have been building an AI-powered academic assessment platform for African universities. That experience has taught me a great deal about where AI creates real value and where it falls short. In this two-part series, I want to share what I have learned in a way that is practical and immediately useful, whether you are running a trading company, a financial services firm, a healthcare practice, or any other kind of business.

Let us start with the most useful place to begin: not with the technology, but with the problems you already have.

Think about problems, not tools

One of the most common mistakes people make when approaching AI is starting with the tool rather than the problem. They hear about a particular platform, sign up, explore it for a few days, and then quietly abandon it because it did not obviously fit into their work. The tool was not the problem. The approach was.

AI is most useful when it is applied to a specific, recurring frustration in your business. Something that consumes more of your time or your team's time than it should. Something where the quality of output is inconsistent, and you wish it were not. Something where you are making decisions with less information than you would like.

So before we talk about any tools, here are four of the most common business problems I hear from Ghanaian entrepreneurs and business leaders, and what AI can realistically do about each of them.

Problem #1: I spend too much time answering the same customer questions.

What AI can do: AI-powered chatbots and automated messaging tools can handle your most frequently asked questions around the clock, without your team lifting a finger. For businesses that receive a high volume of WhatsApp or social media enquiries, this can free up significant time. The AI handles the routine; your team handles the relationships.

Tools to explore: Tidio, Manychat, WhatsApp Business API with AI integration.

Problem #2: My team's written communications are inconsistent and take too long to produce.

What AI can do: AI writing assistants can help your team draft emails, proposals, reports, and social media content faster and to a more consistent standard. You set the tone and the key points; the AI handles the structure and the language. This is particularly valuable for smaller teams where no one person is dedicated to communications.

Tools to explore: Claude, ChatGPT, Jasper AI

Problem #3: I do not have enough insight into how my business is actually performing.

What AI can do: AI tools can now summarise data, identify patterns, and generate plain-language reports from information you already have but are not fully using. If your sales data, customer feedback, or operational records are sitting in spreadsheets that nobody has time to analyse properly, AI can change that.

Continued on page 08

Continued from page 07

Tools to explore: Microsoft Copilot (for Excel and Teams), Notion AI, Google Gemini, Claude Cowork

Problem #4: Marketing takes up more time than I have, and I am never sure if it is working.
What AI can do: AI can help you plan and produce marketing content, schedule posts, analyse what is resonating with your audience, and suggest adjustments based on what the data shows. For a business owner who is also the marketing team, this is one of the highest-value places to start.
Tools to explore: Claude, ChatGPT, Buffer with AI features, Canva AI, Jasper AI

None of these is a complete solution in itself. AI will not transform your customer service if your underlying response process is disorganised, and it will not fix your marketing if you have not yet defined what you are trying to say. But applied deliberately to a real problem, the time and quality gains are tangible and often immediate.

"AI is most useful when it is solving a problem you already know you have, not when it is looking for a problem to solve."

Three questions to find your starting point
Every business is different, and the right starting point for yours depends on where the pain is greatest. Rather than telling you where to begin, I want to give you three questions that will help you find your own answer.

Question 1: What does my team spend the most time on that does not require human judgment?
Think about tasks that happen repeatedly: sending standard emails, formatting documents, answering common questions, compiling reports from existing data. These are the tasks where AI can step in immediately and give you time back. If you listed everything your team did in a typical week and marked the tasks that genuinely required a person's experience, creativity, or relationship, the tasks left unmarked are your starting point.

Question 2: Where is inconsistency costing me money or reputation?
Inconsistent customer communications, variable quality in proposals or reports, and uneven social media presence. These are places where AI can bring a baseline standard that your whole team meets, regardless of who is having a difficult day. Consistency is one of AI's genuine strengths, and for a growing business trying to build a professional reputation, it is valuable.

Question 3: What decision would I make differently if I had better information?
This is often the most revealing question. If the honest answer is that you would price differently, stock differently, hire differently, or market differently with better data, then AI-powered analytics and reporting tools deserve your attention. The information often already exists in your business. The problem is that nobody has the time to make sense of it.

What to expect in the first few months
The gap between expectation and reality is where most early AI adoption efforts fall apart.

AI adoption does not feel transformative in the first week. It feels slightly awkward. The tools do not always understand exactly what you need on the first attempt - neither do you, to be frank. Your team may be sceptical or enthusiastic in ways that are not quite directed at the right problems. You will need to adjust.

This is normal. It is the same adjustment curve that comes with any new way of working. The businesses that benefit most from AI are not the ones that found the perfect tool immediately. They are the ones that started somewhere specific, paid attention to what was and was not working, and kept refining. As I have built GradePoint AI, the intent behind the idea has not changed, but the representation of it has transformed significantly from the first build to now. You will keep iterating, and that is perfectly fine. And that is where AI is most helpful. It helps you to iterate faster, but it does not replace your ability to see what is possible and gather real user feedback.

Think of the first three months as a learning period, not a results period. Pick one problem. Apply one tool. Use it consistently enough to actually learn something from it. Then decide what to do next.

That patience, applied to a genuine business problem with a realistic expectation of how long improvement takes, is what separates the businesses that will look back in two years and say AI changed how they work from the ones that will say they tried it and it did not do much.

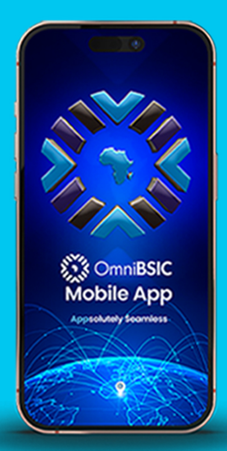
What comes next
In Part 2 of this series, we will go deeper. Because choosing the right tool for the right problem is only the first step. You need to make AI adoption last. You need to build it into your team's way of working. Protecting your customers' data responsibly is a must. You need to think about what an AI-ready business looks like over the next five years. That is where the real strategic work begins.

Ghana's national strategy has set a ten-year horizon. The businesses that will be best positioned at the end of that decade are the ones that start making deliberate choices now. Not dramatic ones. Just deliberate ones.

Part 2 *comes your way in the next edition*

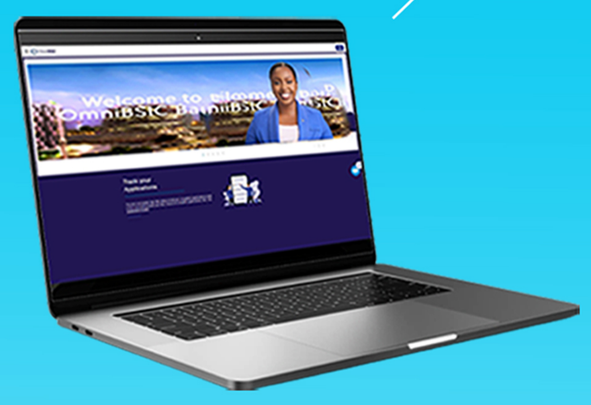
One Bank, *Seamless Digital Services*

POS



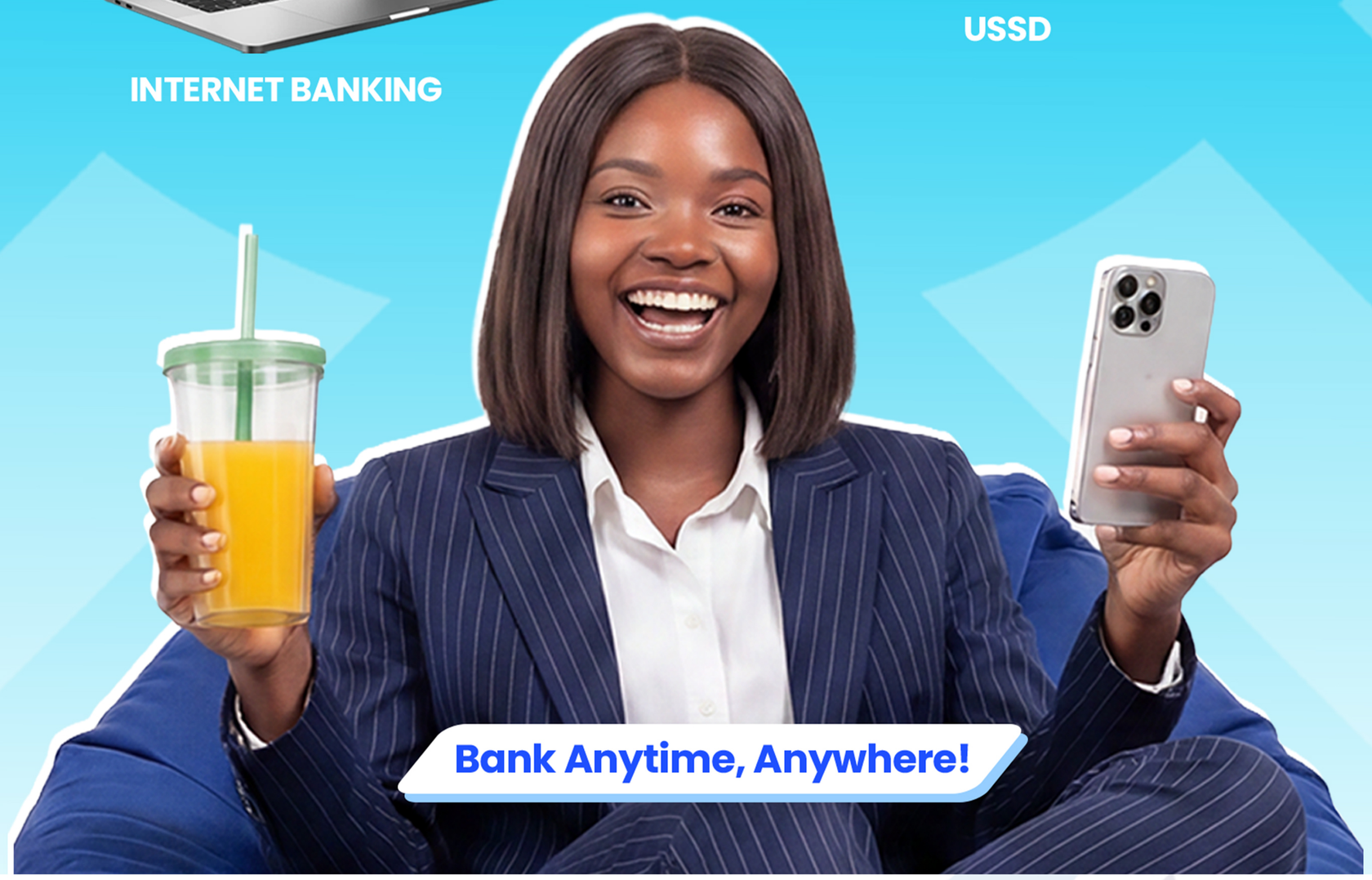
MOBILE APP

CARDS



INTERNET BANKING

USSD



GEN Z Corner

You Are NOT JUST ANOTHER TEEN... YOU ARE UNIQUE

Quick question: when you finish a bottle of water or a snack pack... what happens next?

Most of the time, you don't even think about it. You toss it and move on. It's normal, right?

But here's the real story no one talks about enough: that plastic doesn't just *disappear.*

It piles up in our streets, drains, and places it was never meant to be. What feels like a small, everyday habit quietly becomes part of a much bigger problem.

Now here's the twist: **You actually have the power to change that.**

Yes, you! Not **"when you grow up."** Not **"someday."** Right now. Because, at OmniBSIC Bank, we believe responsibility starts now, not later. That is why we are taking action by:

- Supporting plastic collection through proper waste sorting
- Providing waste segregation bins at airports across Ghana
- Practicing waste separation in our offices and branches
- And pushing even more eco-friendly initiatives

Because just like saving money builds your future, **protecting the environment secures it.**

And the best part? You don't need to do anything huge to make a real impact.

Start small:

- Say no to single-use plastics
- Separate your waste
- Reuse what you can
- Educate your friends/family etc
- Be proud to care

Make it a vibe. Make it a movement. So yeah...

Be the teen who cares.

Be the teen who acts.

Be the teen who changes the story.

Because truth is: You are ***...Not Just Another Teen.***

You are a **change maker** and a **sustainability champ!**

Clock it! 😜

Before disposing of old phones or computers, remove all personal data. Protect your information even after use.
REMEMBER, DATA PRIVACY IS YOUR RIGHT!
#DontLoseGuard

Answers to Edition 5's WORD SCRAMBLE CHALLENGE

Here are the correct answers from the previous challenge.

1.	TNEVSMTINE	→	INVESTMENT
2.	TOMSCUER	→	CUSTOMER
3.	NSUIECRAN	→	INSURANCE
4.	ATOFRDREV	→	OVERDRAFT
5.	ETRSITEN	→	INTEREST
6.	EHXNACGE	→	EXCHANGE
7.	TIDCRE	→	CREDIT
8.	AYMNTEP	→	PAYMENT
9.	VSGINAS	→	SAVINGS
10.	NONLIBENKNAIG	→	ONLINE BANKING

Did you get ***them right?***

RACK YOUR MIND!

1 True or False?

The first ATM was introduced in the 1960s.

2 True or False?

Ghana's currency is one of the oldest in Africa.

3 Can you guess what this means?

4 Can you guess the word?

(Hint: Shift each letter back by one.)
E.g. "KNUD" = "LOVE"

BQQMJDBUJPO

5

I have branches but no leaves, trunks, or fruit. What am I?

#SHINE Your Eyes

To Prevent Been **Scammed!**

STAY ALERT
Be aware of suspicious activity.

PROTECT YOUR MONEY
Keep your PIN, OTP and details private.

THINK BEFORE YOU CLICK
Don't open links or attachments from unknown senders.

VERIFY BEFORE YOU TRUST
Confirm before you share, approve or transfer.

Get Swift Support *Anytime!*

Our 24/7 Contact Centre

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