

Monday, July 29, 2024

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Phase 1 of largest African rooftop solar plant commissioned at Tema

Page 3

NDC to launch 2024 manifesto in **August in Central** Region



Page 4



CETAG withdraws from meeting with Education **Ministry amid prolonged** strike

Page 5

BoG data shows cedi lost 19.5% value against dollar as of July









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Parliament approves €1.5m tax waiver for e-learning laboratories in SHSs

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Parliament has approved a tax waiver of €1.5 million for the supply and installation of integrated e-learning laboratories in Senior High Schools, following a significant €11.5 million contract with Televic Group N.V.

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This initiative, part of the second phase of a project aimed at integrating ICT into education, is designed to enhance and optimise the delivery of education through advanced technology.

The Finance Committee, led by Patrick Yaw Boamah of Okaikwei Central, endorsed the waiver, highlighting the positive impact on the educational sector and the broader socio-economic benefits.

"The committee acknowledged the substantial advantages this project offers to education and the economy, and therefore recommends approval for the €1,517,040 needed for the installation of these e-learning labs in senior high schools," Boamah said.

Minority Leader Dr. Cassiel Ato Forson also supported the waiver, arguing that while the opposition typically questions tax waivers, this particular case is an exception due to its clear benefits for the education system.

"Although we often oppose tax waivers on principle, we recognize that certain waivers, especially those aimed at enhancing education through ICT equipment like laptops and desktop computers, are justifiable and necessary for national progress," Forson stated.

Source: Independent Ghana | Sebastian Akaho-Tay



Ghana's parliament

Richard Ahiagbah in stable condition after near fatal crash - NPP

General Secretary of the New Patriotic Party (NPP), Justin Kodua Frimpong, has announced that the party's Communications Director, Richard Ahiagbah, is in stable condition after he was involved in a nearfatal accident on the Accra-Kumasi near Aduapompo on Saturday, July 27 around 1am.

In a statement issued on Sunday July 28, 2024, Mr Kodua revealed that "Mr Ahiagba is in a stable condition and is responding positively to treatment" after visiting him at the Komfo Anokye Teaching Hospital (KATH) in Kumasi.

and well wishes.

"The NPP expresses its heartfelt gratitude to all well-meaning Ghanaians for their overwhelming love and well wishes" parts of the statement noted.

He also noted that the medical

team has requested limited visits to ensure that Mr. Ahiagbah gets the necessary rest for his recovery.

"The attending doctors have advised limiting visitors to ensure Mr Ahiagba receives adequate rest during his recovery," the statement said. Meanwhile, investigations have been launched into the circumstances surrounding the accident.

Source: Independent Ghana | Abigail Twumwaa Ampofo

He said the Communications Director is in a stable condition. It is reported that Mr. Ahiagbah was travelling to Kumasi for a party event when the accident took place.

He went on to express the party's sincere gratitude to all Ghanaians for their outpouring of support



Richard Ahiagbah, NPP Communications Director, in stable condition

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General News

Phase 1 of largest African rooftop solar plant commissioned at Tema

G hana launched the initial phase of its 1000 megawatts rooftop solar project on July 25, 2024, aimed at supplying power to companies in the free zone enclave.

When fully completed, this solar project will become the largest in Africa and the second largest globally, facilitating companies' access to the European market (EU).

The operational system is expected to generate 24,750 MWh of clean, stable, and sustainable electricity annually.

Director of Renewable Energy at the Ministry of Energy, Mr. Seth Mahu informed the Ghana News Agency that the rooftop project holds significant importance, as it will boost the nation's renewable energy capacity to over 200 megawatts of installed capacity, accounting for 4.2 percent.

"From where I sit at the Ministry, I know that between the years 2024 and 2035, the country will attract not less than two billion dollars in investment in that sector," he said.

"In the last decade, the cost of solar has dropped, making it cheaper to produce electricity from solar than from other plants. If this trend continues, the cost of production will reduce, which will scale down the unit price of products."

The Director of Renewable Energy pointed out that the initiative will help lower the nation's carbon emissions as per the nationally determined contributions and promote 'green' manufacturing, which is a prerequisite for the EU market.

Mr. Mahu said the project would provide different levels of sustainable jobs over the next 20 years, which would help grow the economy.

"Solar is now very competitive. The advent of the battery energy storage system is addressing unstable power in the solar sector," he said.

Helios Solar Company (Helios), a division of LMI Holdings, owns the solar rooftop project that will deliver 16.82 megawatts of power to Helios and its affiliates.

The cutting-edge solar system is financed by the International Finance Corporation (IFC) as part of a comprehensive \$30 million clean energy and water agreement with LMI Holdings, aimed at fostering job creation and promoting greener, more sustainable, and competitive industrial growth in the country.

The Ghana Energy and Investment Plan indicates that the nation is poised to play a significant role in the energy mix.

The plan predicts that solar

energy could constitute the bulk of capacity, exceeding 150 gigawatts by 2060.

However, it also notes that this swift expansion of solar capacity will need substantial technical, financial, and policy support to streamline and expedite project development.

Source: Independent Ghana | Sebastian Akaho-Tay



1000 megawatts rooftop solar project

"I will never tell you lies" - Mahama promises Ghanaians

National Democratic Congress (NDC) flagbearer for the 2024 elections, John Dramani Mahama, has assured Ghanaians that he will maintain honesty and refrain from making unfulfillable promises as he campaigns for votes ahead of the December 7 polls.

progress. What I can promise you is that I will be truthful to you, I will never tell you lies, I will never



During the NDC's campaign launch in Tamale on Saturday, July 27, Mr. Mahama highlighted his dedication to honesty and integrity in his quest for the presidency.

"I've been out of government for eight years now. I did my best, I wouldn't say things were perfect but at least we were making tell you things I cannot do," Mr Mahama said.

In his address, Mr. Mahama acknowledged the challenges faced during his previous presidency but affirmed that Ghana was progressing under his leadership.

He committed to maintaining transparency with the public and building on the foundations established during his previous term if re-elected.

The former President emphasised

- continued on page 4

John Dramani Mahama, National Democratic Congress (NDC) flagbearer

"I will never tell you lies" - Mahama promises Ghanaians

- Continued from page 3

that his time in office provided him with valuable insights and experience.

He expressed his determination to utilise these lessons to enhance the country's governance and development, aiming for better outcomes for all Ghanaians. Mr. Mahama highlighted the importance of trust between the government and the people, pledging to keep communication open and to be accountable.

He assured voters that his administration would prioritise their needs and concerns with sincerity and dedication.

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Concluding his speech, Mr. Mahama urged Ghanaians to support his candidacy, promising to lead with honesty and to fulfil his commitments.

He encouraged the public to vote

for the NDC in the upcoming elections, emphasising his readiness to serve the nation once more with renewed energy and a clear vision for Ghana's future.

Source: Independent Ghana | Abigail Twumwaa Ampofo

NDC to launch 2024 manifesto in August in Central Region

The opposition National Democratic Congress (NDC) has indicated that its manifesto that highlights the party's various initiatives for the country's economy to spur progress will be launched by the end of August.

According to the party, the venue of the launch of the manifesto next month will be the Central Region.

The opposition party seeking

to capture power in the 2024 elections revealed this on Saturday, July 27, when it officially launched its campaign at Tamale in the Northern Region.

At the event which saw about thousands of supporters, the flagbearer of the NDC, former President John Mahama, berated the ruling New Patriotic Party (NPP) government for worsening the plight of Ghanaians and doing close to nothing to develop the economy.

He described the incumbent administration led by President Akufo-Addo as "useless" and further chided the president for being dishonest with the Ghanaian populace.

He warned against wasting another four years under the same leadership, emphasising that the youth cannot afford further delays in progress.

Mahama asserted his readiness to guide the country on the right path, arguing that the next four years are pivotal.

He expressed confidence in his ability to reset Ghana's trajectory, drawing on his experience and expertise.

Source: Independent Ghana | Sebastian Akaho-Tay



NDC Supporters

E-levy is bad, remove it – UG Lecturer tells gov't

A professor at the University of Ghana Business School, Patrick Asuming, has called for the removal of the e-levy, regardless of whether road tolls are reinstated or not. He criticised the e-levy as a poorly conceived tax.

Prof. Assuming also expressed scepticism about the government's plan to reintroduce road tolls.

He pointed out that the government has previously made similar promises to reinstate other abolished levies, which ultimately did not come to pass, leading him to doubt the current proposal.

"The e-levy is a bad tax that should be removed with or without the road tolls. I am very suspicious that these road tolls will be back.

In 2023 they stated that they were going to bring back some tolls that were removed but we didn't hear anything about it. Now you are saying this.

"I am not sure there is a real intention to bring back the road

tolls. It was a bad idea to remove the road tolls," he argued during a media engagement on July 27.

The government is preparing to reinstate road tolls, which were discontinued in 2021. Finance Minister Dr. Mohammed Amin Adam announced that the Cabinet has approved a framework for reintroducing the tolls by 2025.

He made this announcement during the mid-year budget review presented to Parliament on July 23.

In June, Vice President Dr. Mahamudu Bawumia, the New Patriotic Party's (NPP) flagbearer, advocated for the return of road tolls to enhance road infrastructure in Ghana.

He noted that the government currently lacks sufficient funds for infrastructure projects and proposed that road tolling could be an effective solution to address this funding gap.

"Let us go back to a system of broad-based road tolls. The tolling system has to come back, and I think it will come back.

"It is a fundamental mistake of the government to place all road projects on the budget. The government doesn't have enough money and the private sector has to be brought in," he noted.

Government cancelled road toll collections in 2021 after

introducing the e-levy which the government said was to substitute the road tolls.

However, the e-levy has failed to live up to its promise prompting the government to bring back the tolls in 2025.

Source: Independent Ghana | Abigail Twumwaa Ampofo



Patrick Asuming, Professor at the University of Ghana Business School

CETAG withdraws from meeting with Education Ministry amid prolonged strike

n Friday, July 26, the Colleges of Education Teachers Association of Ghana (CETAG) withdrew from a scheduled meeting with the Education Ministry meant to discuss the next steps regarding their ongoing strike. including the implementation of arbitral awards from the National Labour Commission.

In an effort to compel teachers to return to work, the government has frozen their salaries based on a directive from the Ghana Tertiary Education Commission (GTEC). of the strike depends entirely on the employers meeting their demands.

They indicated that if their accounts were credited promptly,

they would immediately call off the strike.

Source: Independent Ghana | Sebastian Akaho-Tay



CETAG cited the absence of a signed agreement from the Finance Ministry as the reason for their pullout.

CETAG's National Communications Officer, Fedilis Kamaayi, explained to JoyNews that they were expecting a signed agreement involving the Ministry and key stakeholders to facilitate the discussion, but such a document was not provided.

The strike, which began on June 14, stems from CETAG's demands for better working conditions,

Despite this financial pressure, the teachers remain steadfast in their strike, expressing willingness to forgo additional months of salary if necessary to achieve their demands.

While acknowledging the negative impact on students, Kamaayi emphasised that the strike is their only means to secure their rightful benefits.

A CETAG communication team member conveyed to Joy FM's Emefa Apawu that the resolution

File photo

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Don't follow wrong instructions under 'order from above' - Asiedu Nketiah to IGP, CDS

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N ational Chairman of the National Democratic Congress (NDC), Johnson Asiedu Nketia, has urged the Inspector General of Police and the Chief of Defense Staff (CDS) to uphold their integrity and remain impartial amid potential "pressure" from President Akufo-Addo.

Speaking during the NDC's campaign launch in Tamale on Saturday, July 27, 2024, Asiedu Nketia encouraged the IGP to stay resolute and act justly in the runup to the 2024 general elections, despite any external pressures.

On his part, "this is the time for positive defiance. You cannot be following wrong instructions under the excuse of order from above, no order from above. You swore an oath to protect this country".

He went on to underscore the critical importance of the security forces maintaining independence and neutrality, especially as the 2024 general elections approach.

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"My message to the IGP and the Chief of Defense Staff is simple: the day you were commissioned into leadership of our security services, you swore an oath to protect the interest of Ghanaians.

You didn't swear to protect the interest of any regime that is in power for the time being.

We know you're working under undue pressure, but, please, you can absorb that pressure and do the right thing for the next four months.

"If you fail, on the day of accountability, you will not have the president who is pressuring you now to come to your defence, you will be left on your own and your God" he charged the security heads.

Source: Independent Ghana Abigail Twumwaa Ampofo



Johnson Asiedu Nketia, National Chairman of the NDC

BoG defends continuation of new HQ project amid GHS10b loss in 2023

Bank of Ghana (BoG) has justified its decision to continue the construction of a new head office despite incurring a significant loss of 10.50 billion cedis in 2023.

Last year, the Central Bank paid \$82 million to contractors for the ongoing project, despite the He highlighted that the bank's losses were due to multiple factors, not just the construction costs.

Opata acknowledged Suleman's concerns but argued that halting the project at this stage would have been inefficient and more costly, given the contractors' presence on site.

if it was your house, you could have stopped and when things got better, you continued, but contractors were on site.

This is a project that was way advanced," he stated.

The BoG's defence comes as the bank seeks a government bailout to recapitalize and support its policy objectives where it is reported to have spent over \$two hundred and fifty million dollars on the project.

Source: Independent Ghana



financial setback.

This decision has sparked controversy, with MP Yusif Suleman questioning the project's feasibility in light of the country's financial status and the bank's financial difficulties during a Public Accounts Committee hearing on Friday July 26, 2024.

In response, Special Advisor to the BoG Governor, Stephen Opata defended the continuation of the construction, asserting that the project was already too far along to be stopped. "The other alternative was to stop the project. So, I see your point in management but as I explained earlier the losses we incurred in 2023 and 2022 we know how they occurred. It is not because of this project that we incurred losses.

"I hear you that maybe we could have stopped that project to reduce the losses, but contractors were still on site and all that and therefore stopping that I am not sure whether it would have been the best decision.

"But I hear you clearly. Maybe



New BoG HQ project

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General News

UG sees profit rise by 709.5%, reaching over

A uditor-General's report on the audited consolidated financial statements of the University of Ghana and its subsidiaries for the year ending December 31, 2022, highlights a significant financial turnaround for the institution.

The University ended the year with a surplus of GH¢673.94 million, an impressive 709.5% increase from the GH¢83.26 million surplus recorded in 2021.

Total income for the University rose by 36.6%, reaching GH¢1,363.67 million in 2022, up from GH¢998.56 million in 2021. This surge in income was primarily driven by an increase in revenue from research grants and contracts.

On the expenditure side, total costs increased by 51.8% to GH¢1,320.24 million in 2022, compared to GH¢869.70 million in 2021. This rise in expenses was mainly due to higher costs related

to research grants and contracts, employee benefits, and operating costs.

As of December 31, 2022, the University's financial position shows a slight decrease in noncurrent assets by 0.03% to GH¢15,219.74 million, attributed to depreciation charges.

However, current assets saw a substantial increase of 40.3%, amounting to GH¢860.48 million, up from GH¢613.52 million in 2021. This growth was primarily due to increases in cash, cash equivalents, and receivables from non-exchange transactions.

On the liabilities front, noncurrent liabilities rose by 14.6% to GH¢834.93 million in 2022, up from GH¢728.75 million in 2021, mainly due to an increase in restricted funds.

Conversely, current liabilities significantly decreased by 48.6% to GH¢584.01 million in 2022,

down from GH¢1,135.08 million in 2021, largely due to a reduction in the provision for compensation related to the termination of the Africa Integras contract.

The University's current ratio improved to 1.5:1 in 2022 from 0.5:1 in 2021, indicating a better capability to meet short-term financial obligations, although it still falls below the standard ratio of 2.0:1.

The report also revealed that as of June 2023, the University had not collected a total of US\$453,342.31 in overdue licensing and lease fees from thirteen institutions, with some debts dating back to 2013. These overdue receivables pose a high risk of non-recovery, potentially leading to an overstatement of receivables in the financial statements.

The Auditor General recommended that the University's management take steps, including legal action, to recover these debts and develop a Credit Control Policy to clarify credit arrangements and recoveries from third parties.

In response, the University's management, through the Vice-Chancellor, has intensified efforts to collect all outstanding debts by establishing a task force dedicated to this task. Additionally, a draft credit policy has been developed by the Finance Directorate and is pending management approval. The Accounts Receivable office has also proposed a specific debt provision for aged debts, which will be reviewed by management for approval.

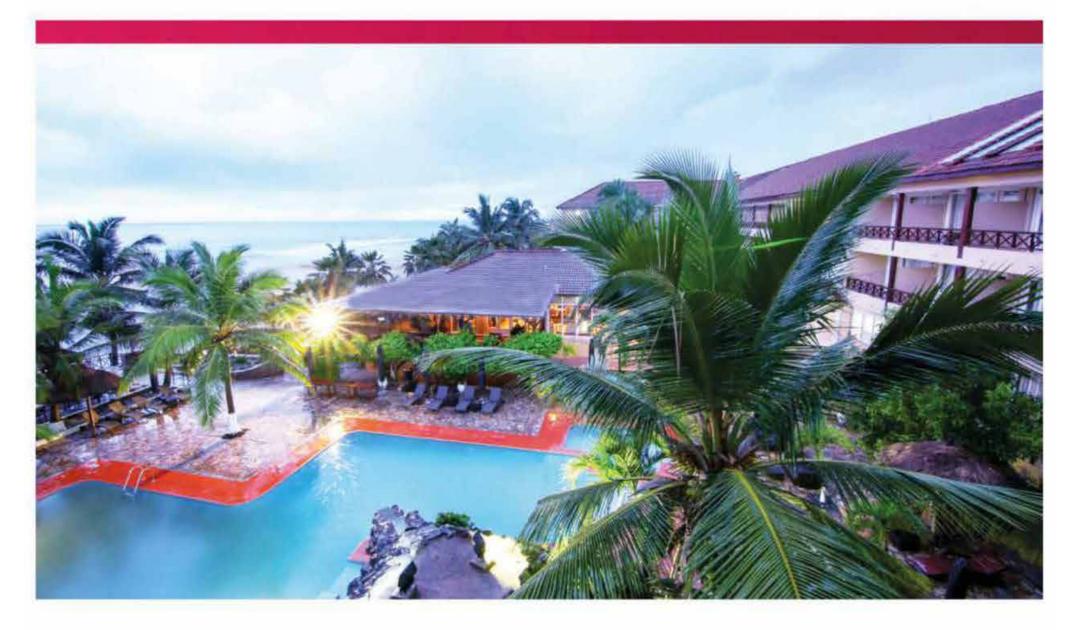
These measures indicate a proactive approach by the University of Ghana to strengthen its financial management and enhance its ability to recover overdue receivables, thereby improving its overall financial health.

Source: The Independent Ghana



University of Ghana (UG)





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Business

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BoG data shows cedi lost 19.5% value against dollar as of July

s of July 2024, the Ghana cedi has experienced a 19.6% **L** depreciation against the US dollar on the interbank forex market, according to the latest report from the Bank of Ghana (BoG).

This decline is slightly less severe compared to the approximately 21% drop observed on the retail market.

The Central Bank's July 2024 Summary of Financial and Economic Data reveals a pattern of depreciation throughout the year.

The cedi weakened by 7.7% in March 2024, followed by a 10.5% drop in April.

The losses continued with a 15.9% depreciation in June and an 18.6% decline in July. On the retail market, the cedi is currently trading at an average of GH¢15.60 per US dollar, while the Bank of Ghana's rate is GH¢14.78 per dollar.

In addition to its decline against the dollar, the cedi has depreciated by 20.8% against the British pound, with the current rate at GH¢19.10. It has also lost 18.4% in value against the euro, trading at GH¢16.09.

Despite these challenges, the cedi showed signs of stability against the dollar last week, buoyed by increased corporate demand and market speculation about a potential rate cut by the US Federal Reserve.

This led to a 0.29% weekly gain, with the cedi closing at a mid-rate of GH¢15.64 per dollar on the retail market.

This marks the second consecutive week of gains for the cedi against the US dollar.

Source: The Independent Ghana | Sebastian Akaho-Tay



File photo

Crude oil prices remain stable as cocoa price surges

overnor of the Bank of Ghana (BoG), Dr. Ernest Addison, has reported mixed trends for Ghana's major export commodities on the international market.

Cocoa price futures showed a recovery, increasing by 1.1 percent in June 2024 to reach US\$9,022.6 per tonne, after a 19.2 percent decline in May 2024.

Crude oil prices remained stable, averaging US\$83.01 per barrel in June 2024.

Conversely, spot gold prices saw a slight drop of 1.1 percent, averaging US\$2,325.34 per fine ounce in June 2024.

US\$7.42 billion.

Dr. Addison also highlighted the banking sector's recovery from the Domestic Debt Exchange Programme's impact.

As of the end of June 2024, total banking sector assets had grown by 33.3 percent to GH¢323.1 billion, compared to a 21.2 percent growth at the end of June 2023.

Indicators of profitability, liquidity, and efficiency showed improvement as well.

Without reliefs, the CAR was reported at 10.6 percent in June 2024, up from 7.4 percent in June 2023.

Despite these gains, Dr. Addison noted that elevated credit risk remains a challenge for the sector's recovery.

The Nonperforming Loans (NPL) ratio increased to 24.1 percent in June 2024 from 18.7 percent in June 2023.

Addison emphasised that Dr. sustained profitability, adherence to recapitalization plans, and strict

crucial for the banking sector to achieve full recovery and resilience.

"Despite improvements in the banking sector's performance, elevated credit risk poses a threat to the sector's recovery process," he noted.

"The consistent rebound in profits, adherence to recapitalisation plans, and enforcement of strict credit underwriting standards will help ensure that banks remain on the path to full recovery and resilience," Dr Adison said.

The country's trade balance saw an improvement in the first half of the year, primarily due to higher exports compared to imports.

Dr. Addison announced a trade surplus of US\$1.81 billion for this period, up from US\$1.60 billion in the first half of 2023.

"The trade surplus improved to US\$1.81 billion in the first half of the year, compared to the surplus of US\$1.60 billion recorded in the corresponding period of 2023.

Total exports increased by US\$1.01 billion to US\$9.23 billion, while imports rose by US\$884.5 million to US\$7.42 billion," Dr Addison said at the 119th Monetary Policy Committee (MPC) press conference in Accra on Friday, July 26.

Exports rose by US\$1.01 billion to US\$9.23 billion, while imports increased by US\$884.5 million to The Capital Adequacy Ratio (CAR), adjusted for reliefs, remained at 14.3 percent from June 2023 to June 2024.

credit underwriting standards are Source: The Independent Ghana



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International

Journalist told to pay damages for mocking Italian PM's height

n Italian journalist has been ordered to pay Prime Minister Giorgia Meloni damages of €5,000 (£4,210) over social media posts making fun of her height.

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A judge ruled that two tweets by Giulia Cortese, who was also handed a suspended fine of \notin 1,200, were defamatory and amounted to "body shaming".

It followed an exchange in which Ms Cortese described Ms Meloni as a "little woman" and told her: "I can't even see you."

Reacting to the verdict, Ms Cortese said the Italian government had a "serious problem with freedom of expression and journalistic dissent".

The pair first clashed in October 2021, when Ms Meloni's far-right Brothers of Italy party was still in opposition, after Ms Cortese posted a mockedup image of Ms Meloni on X, formerly Twitter.

Ms Meloni was seen in the image standing in front of a bookshelf on

which a framed photo of fascist dictator Benito Mussolini had been artificially added.

In a post on Facebook, Ms Meloni said the image was of "unique gravity" and that she would be taking legal action.

Later the same day, Ms Cortese said she had deleted the image after realising it was fake, but accused Ms Meloni of creating a "media pillory" against her and said the Facebook post showed that she was a "little woman".

She later said in a separate post: "You don't scare me, Giorgia Meloni. After all, you're only 1.2m [3ft 9in] tall. I can't even see you."

Ms Meloni's height is reported in Italian media to be 1.63m (5ft 3in).

Ms Cortese was cleared for posting the initial image but convicted over the later tweets.

She has the option to appeal but has not yet confirmed whether she will do so. Ms Meloni's lawyer said she would donate any money she received to charity.

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Responding to the verdict on X, Ms Cortese wrote: "Italy's government has a serious problem with freedom of expression and journalistic dissent.

"This country seems to get closer to [Viktor] Orbán's Hungary: these are bad times for independent journalists and opinion leaders. Let's hope for better days ahead. We won't give up!"

She later added that she was "Italian and proud to be" but that "we deserve better than this appalling and shameful government".

Source: BBC.com



Giorgia Meloni, Prime Minister of Italy

Putin threatens response if US deploys missiles in Germany

Russian President Vladimir Putin said on Sunday that Moscow would implement "mirror measures" if the United States goes ahead with its stated plan to deploy advanced missiles within Germany.

Washington said earlier this month that it would start stationing longerrange and hypersonic missiles in capability of the coastal forces of our navy," Putin said at a naval parade in St Petersburg.

The Russian leader said that preparation for such a move was "in its final stage," adding that once ready, state, military and industrial targets could be hit within 10 minutes.

A 1987 US-Soviet treaty banned the deployment of ground-launched intermediate-range nuclear-capable missiles.



Germany by 2026 as part of its commitment to NATO.

Tensions between Russia and Western powers have reached their highest point since the Cold War following Russia's full-scale invasion of Ukraine.

End of the US-Soviet anti-nuclear treaty

"If the US implements such plans, we will consider ourselves free from the previously imposed unilateral moratorium on the deployment of intermediate and shorter-range strike weapons, including increasing the The US under former President Donald Trump's administration pulled out of the treaty in 2019, accusing Russia of violations.

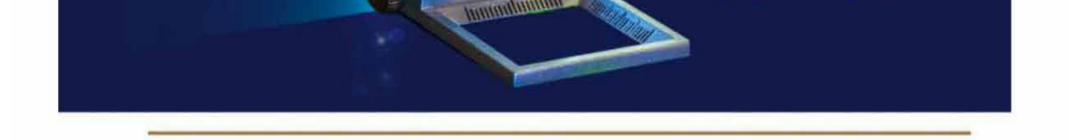
Although Moscow also subsequently withdrew from the treaty, Putin said that it had continued to abide by the terms of the agreement, something that it would no longer do if such missiles were placed in Germany.

Source: DW.com

Vladimir Putin, Russian President

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