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Visit the breathtaking Island of Sal, Cape Verde – Africa's Travel Destinations

Sal is an island in Cape Verde, off the coast of West Africa. In the east, Pedra de Lume is the site of a former salt mine in the crater of an extinct volcano, with reputedly therapeutic salt water. North of the capital city, Espargos, the Terra Boa mirage appears as a lake in the desert landscape. The island's white-sand beaches include the long, half-moon shore at Santa Maria, a busy town on the southern coast

It is this 'morabeza' that beckons thousands every year, searching for that profound sense of kinship that transcends mere blood ties, creating a collective bond that fosters a spirit of unity and support between the natives of the archipelago and those who arrive.

With its consistent trade winds and warm waters, Sal Island is a haven for water sports enthusiasts, perfectly suited for surfing, windsurfing, and kitesurfing. At Kite Beach, the waves cater to both beginners and seasoned athletes alike.

Worthy of note are the local champions Mitu, Matchu Lopes, and Airton Cozzolino, former world kitesurfing champions.

For something a tad more relaxed, paddleboarding and kayaking are excellent choices, ideal for exploring the island's coast and natural pools. Given its crystal-clear waters, diving, and snorkeling offer a mesmerizing glimpse into the underwater world of Cape Verde.

Across the island, numerous schools and shops rent out equipment and organize lessons for practitioners of all skill levels.

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History, Geography, And Culture Of Sal

Unveiled by Portuguese explorers in the 15th century, on December 3rd, 1460, the island became a pivotal stopover for ships voyaging between Europe, Africa, and the Americas, which endowed Sal with a melting pot of diversity.

The island's settlement truly burgeoned in the 19th century with the exploitation of the salt pans in Pedra de Lume, commencing in 1804. Its volcanic genesis was instrumental in the successful exploitation at Pedra de Lume. Salt and calcite subsequently became pivotal elements driving the economic development of the island.

Covering a total expanse of 215 square kilometers, the terrain is predominantly flat, with the highest peak being Monte Grande, rising a mere 406 meters above sea level.

Sal is an island sculpted by the erosive forces of nature.

The southern part, sandier and arid, is characterized by dunes that stretch to the horizon, embellished by pristine white sand beaches, among which Praias de Santa Maria and Ponta Preta stand out prominently.

To the north, in Terra Boa, some areas of marshland enable agricultural endeavors. Its capital is the town of Espargos, in close proximity to which lies the Amílcar Cabral Airport.

Whenever you are in Africa make it a point to visit the beautiful Island of Sal in the Cape Verde (Cabo Verde).

Source: Visit Cabo Verde, Trip Advisor, www.visit-caboverde.com



The Cape Verdean Island of Sal is all about the beach. White sand stretches along glassy turquoise waters—perfect for a lazy day of sunning or some heart-pumping water sports. Snorkelers and divers will find plenty of tropical fish, turtles, and dolphins to look at.

Sal Island possesses a rare Natural beauty in which one must dive in.

Sal owes its name to the mineral that abounds on the island, small, flat, arid, and with a touch of lunar landscape. Its white sandy beaches, dry tropical climate, and warm, clear waters have long won over tourists from all over the world in search of sun and relaxation. The island of Sal is one of the world's most popular beach destinations. It's easy to see why: crystal-clear turquoise waters, ivory sand beaches, mild climate year-round, a diverse range of water sports activities, hospitable people, and comfort food.

Cape Verdeans believe in the power of community, as reflected in the expression "na nós tera, nós tudo é família" – In our land, we are all family.

Africa's changing Fashion Trends – What you would like to know.



Since time immemorial, the African fashion industry has been at the forefront of innovation, embracing a tapestry of trends that not only reflect global shifts but also celebrates the rich cultural heritage of the continent. This has ensured that the continent has become one of the major influences of the global fashion industry. As it cements its place in this space, it is important to note that the possibility of this hinges on its ability to follow and tap into trends.

In this exploration of the top fashion trends for the year 2024, we delve into

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the dynamic intersections of fashion and technology, the enduring commitment to sustainability, the resurgence of artisanal craftsmanship, and the pivotal role of social learning in fostering industry connections. These trends would serve as a guide and blueprint for those looking to make strategic pivots in the industry.

A Bigger Rise In Fashion And Technology:

In the ever-evolving landscape of fashion, technology has become an integral part of the narrative, shaping the industry's future, and African fashion brands are no different. In order to be at the top of their game, brands in the continent need to leverage technological advancements to reimagine creativity, production processes, and consumer experiences. It may be time to tap virtual fashion shows and augmented reality in retail. The synergy between fashion and tech is breaking new ground.

One of the ways African designers may merge fashion and tech may be an astute understanding of smart textiles, sustainable tech fabrics, and innovative manufacturing processes in their collections. The fusion of traditional craftsmanship with cutting-edge technology would not only create visually stunning pieces but also showcase the adaptability and forward-thinking spirit of the African fashion scene.

This trend not only fosters innovation but also opens new avenues for collaboration, providing African designers with a global platform to showcase their tech-infused creations. As we witness this transformative era unfold, the African fashion industry stands poised to redefine the boundaries of creativity and technology.

Sustainability:

Sustainability has become a cornerstone of the global fashion industry, and African brands have long been champions of environmentally conscious practices. In 2024, the focus on sustainability would intensify as fashion enthusiasts and industry insiders alike recognize the importance of responsible consumption and production.

African fashion brands can draw inspiration from their roots, where practices like upcycling, ethical sourcing, and community-driven initiatives have been woven into the fabric of traditional craftsmanship. The challenge lies in amplifying these principles on a broader scale, incorporating sustainable materials and processes without compromising the cultural authenticity that defines African fashion.



By embracing sustainability on a much more personal scale, African brands can not only contribute to global efforts in combating climate change but also appeal to a growing market of environmentally conscious consumers. This not only serves as a nod to the past but also propels the African fashion industry into a future where style and sustainability can coexist harmoniously.

Artisanal Craftsmanship:

In 2024, the fashion world sees a revival of appreciation for artisanal craftsmanship, placing well-tailored garments at the forefront. African designers are taking centre stage with creations that celebrate the meticulous artistry of craftsmen and craftswomen across the continent.

Stay tuned to subsequent Newsletter editions for more... or check our website www.globalafricantimes.com

Source: Fashion Africa Now, www.fashionafricanow.com

Accra City Hotel – A Hotel Destination to Visit in Accra, Ghana

Accra City Hotel, Ghana's first internationally branded Hotel in 1988 and first ISO certified hotel in West Africa offers 196 well-furnished guest rooms ranging from Queen-size rooms to Studio units.

The Accra City Hotel became Ghana's first internationally branded Hotel in 1988 and has since gone on to win numerous international awards for its standards of excellence and multiple amenities offered to its guests. Located in Ghana's commercial hub Accra. The first ISO-certified Hotel in West Africa offers 196 well-furnished guest rooms ranging from Queen-size rooms to Studio units.

The 4-star Accra City Hotel harmonizes a unique concept with contemporary accommodation, fine dining restaurant, high-class facilities, and legendary service. The Accra City Hotel provides the perfect stay in downtown of Accra, either for a business meeting, a magical holiday, or a romantic wedding and honeymoon.

Accra City Hotel stands as a beacon of hospitality and luxury in Ghana, making it a premier destination for travelers seeking comfort and elegance in the heart of Accra. Nestled in the bustling capital city, this distinguished hotel combines modern sophistication with Ghanaian charm.

The hotel's allure begins with its impeccable service, where every guest is greeted with warmth and professionalism. Each room and suite is meticulously designed to offer a tranquil retreat, featuring contemporary furnishings and stunning views of the



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city skyline or the serene Gulf of Guinea. Accra City Hotel is renowned for its culinary excellence, boasting multiple dining options that cater to every palate. From the tantalizing flavors of local Ghanaian cuisine to international dishes prepared with finesse, the hotel's restaurants offer a gastronomic journey that delights and satisfies.

For business travelers, Accra City Hotel provides state-of-the-art meeting facilities equipped with the latest technology, ensuring productive conferences and events. Leisure guests can unwind at the rooftop pool, indulge in spa treatments, or explore nearby attractions such as the National Museum and Makola Market.

With its blend of luxury, convenience, and cultural authenticity, Accra City Hotel truly stands out as one of the best places to experience the vibrant spirit of Ghanaian hospitality.

So, whenever you are in Accra. Do visit and stay at the Accra City Hotel at the heart of Accra, Ghana. You would love it.

Please visit our website to book your reservation today.

Source: Accra City Hotel

FRAUD RISK ASSESSMENT (FRA) – An effective Anti-fraud tool for SMEs

Fraud follows opportunity and attacks weakness. Know where you are vulnerable and how to take control. Small and Medium Enterprises (SMEs) are vital for economic growth, especially in developing countries, but are particularly vulnerable to fraud.

A report by the Association of Certified Fraud Examiners (ACFE) 2024, highlights that smaller budgets and revenue make SMEs more vulnerable to the impact of fraud compared to larger organizations.

Fraud follows opportunity and attacks weakness. Know where you are vulnerable and how to take control.

Small businesses are at higher risk of fraud due to their limited resources, relatively informal processes, and lack of anti-fraud technology. To protect themselves, businesses can conduct a Fraud Risk Assessment (FRA), as recommended by the Chartered Institute of Management Accountants (CIMA) and the Committee of Sponsoring Organizations (COSO). This assessment helps identify and manage fraud risks efficiently, even with limited resources.

This article will discuss how FRA can help small businesses in Ghana combat fraud. Future articles will cover additional components needed for a comprehensive fraud risk management programme for SMEs. Let's start by defining fraud and its impact on SMEs.

Understanding Fraud And Its Impact On Smes

Fraud is a deliberate act of deception for personal or financial gain that harms others. Three main elements trigger fraud: pressure, opportunity, and rationalization. Opportunity arises from weaknesses in processes or systems that can be exploited for financial gain. Pressure can be driven by factors like greed, addiction, debt, or financial stress. Rationalization involves justifying fraud through reasons like "I'm doing it for my family", "Everyone does it", or "I deserve it".



SMEs face various types of fraud, including payroll fraud (such as timesheet manipulation and unauthorized wage increases), data breaches due to limited IT resources, use of fake currency, supply of fake or wrong products, incomplete supply of goods, cyber fraud, and billing fake items. Many SMEs do not prioritize fraud risk assessment due to cost and lack of awareness among owners. While the financial losses from fraud can be significant for SMEs, the non-financial impacts can be equally devastating and have long-lasting consequences. These include:

Reputational damage: Fraud can erode trust with customers and stakeholders, leading to a loss of business and loyalty.

- 1- Association of Certified Fraud Examiners Occupational Fraud 2024: A Report to The Nations, <https://legacy.acfe.com/report-to-the-nations/2024/>
- 2- CIMA Fraud risk management: a guide to good practice, <https://www.aicpa-cima.com/resources/article/fraud-risk-management-a-guide-to-good-practice>
- 3- COSO/ACFE | Executive Summary | Fraud Risk Management Guide, <https://www.acfe.com/fraud-resources/fraud-risk-tools---coso/fraud-risk-management-guide>

Distraction from core business: Dealing with fraud can divert time and energy away from focusing on business growth and development.

Difficulty attracting new customers: Negative information about fraud can deter potential customers from engaging with the company.

How Businesses Benefit From An Effective Fra

Conducting a thorough fraud risk assessment is essential for a robust fraud risk management

program as it encourages a business to take a proactive approach to managing fraud. The assessment should cover key areas relevant to the organization's size, complexity, industry, and objectives. Regular updates to the risk assessment are necessary to stay abreast with evolving fraud risks and vulnerabilities specific to the organization.

A comprehensive fraud risk assessment should pinpoint the types of fraud the organization is most vulnerable to, potential locations of fraud occurrence, and methods of perpetration. Prioritizing identified fraud risks based on their significance and likelihood is crucial, followed by implementing appropriate mitigation programmes and controls. This detailed approach enhances risk intelligence, promoting a well-informed, balanced, and adaptable risk management strategy.

Areas for enhancing performance in fraud risk assessment may include:

- Connecting risks to specific control measures
- Involving personnel across all levels
- Addressing the risk of management overriding internal controls
- Conducting assessments for key business units and regions
- Performing detailed assessments at the level of specific fraud schemes.

To maximize its effectiveness, fraud risk assessment should be conducted independently and regularly, overseen by a designated sponsor such as a board committee, and involve collaboration across departments to ensure comprehensive coverage

Key contacts

If you would like to discuss any matters related to Fraud Risk or have any questions, please contact:

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