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without the owner's hand in a Transmission Ready position," Matala said. He said that bad actors also wouldn't know that the ring could facilitate payments.

"One would never know what it is until you tap on the phone to give out your business card or pay at the shops," said Matala.

Users will also be able to load and transfer digital business cards from the device.

"Unlike smartphones and smartwatches with batteries, the Level Ring has no battery and therefore requires no charging. It is waterproof, dustproof, and will also serve as a digital business card," Matala said. Metal and ceramic Level Rings have been developed and will be on the market for between R2 000 and R3 500.

According to Matala, the ring has been in the making for the past five years and has been delayed due to regulatory challenges.

Vezipay, another South African wearable technology company, also took a payment ring to market this month.

Speaking to TechCentral, VezoPay founders Jake Pinkus and Lawrence Bake explained that their goal was to develop a payment solution for the smallest and most convenient part of your body to take payments to the next level.

Pinkus explained that developing the hardware and software for the product was a big challenge.

"Every single person I approached [before launching the venture] said: 'Impossible. Don't even bother. Don't get involved in the payment space in South Africa. Only big companies can do it. You have got to be a bank or something.' And I said because it's impossible, that's why you have got to do it.

There are three devices available for pre-order on the VezoPay website that range from a R2 100 (equivalent to US\$ 116) ceramic ring, to a R25 000 (equivalent of US\$ 1,380) rose gold 18 karat gold device

**Source:** News24, Vezipay, Level Innovation.

## Two South African companies are taking contactless payment rings to market soon that turns your finger ring into a bank card.

Level Innovation and VezoPay have both, coincidentally, announced the launch of independently developed contactless payment rings in the last week.

The rings, developed in South Africa, are hitting the market before the rumoured upcoming release of smart rings with a similar functionality by tech giants Samsung and Google. The rings will provide a further avenue for contactless payments, which can also be made on bank cards, smartphones, and many smartwatches.

Litha Matala, the founder of Level Innovation, told News24 that the wearable technology company will be soft-launching its Level Ring product on Monday ahead of a full launch next month.

The Level Ring works like your bank card's contactless feature, using the same Near Field Communication (NFC) technology. However, payments will only be made when a user's hand is balled into a fist to prevent someone from raising a payment device to a user's hand without their knowledge.

"The Level Ring will make payments when the owner hovers over the payment card machine with a closed fist gesture for four seconds. Therefore, the ring will not work if someone taps your ring



## Harnessing Innovation and Intrapreneurship to Supercharge Your Career – Part 1

By Ethel Cofie

In today's fast-paced and competitive business landscape, innovation is not just a key driver of organizational success; it's also a critical component of individual career growth. Employees who cultivate an intrapreneurial spirit and innovate within their roles can unlock new opportunities, gain visibility, and accelerate their career trajectory. Let's delve into why and how

employees should embrace innovation and intrapreneurship, offering practical steps to integrate these elements into their professional lives.

### The Essence Of Corporate Intrapreneurship

At its core, corporate intrapreneurship is about channeling entrepreneurial spirit within the confines of an existing organization. It's about spotting new opportunities, innovating, and driving growth—all while leveraging the resources and structures of your current company.

This isn't just about creating value; it's about being proactive and taking ownership of your career trajectory.

### The Game-Changing Benefits Of Being A Corporate Innovator Aka Intrapreneurship

Why invest extra energy in being innovative and intrapreneurial? The answer lies in the tangible benefits this approach brings, not just to the individual but to the organization as well.

**Skill Enhancement:** In a world where soft skills like creativity and problem-solving are in high demand (a point emphasized by 57% of senior leaders on LinkedIn), intrapreneurship serves as a perfect arena to refine these abilities.

**Career Advancement:** Evidence suggests that companies with robust intrapreneurial cultures witness 30% higher employee engagement and more frequent promotions.

**Job Security:** In an ever-evolving job market, the real safety net is your ability to innovate. Dell Technologies predicts that 85% of the jobs in 2030 haven't been invented yet, highlighting the importance of adaptability.



### Real-World Intrapreneurial Success Stories

Consider the stories of Spencer Silver and Art Fry, the 3M innovators behind

the Post-it note, or Ken Kutaragi, the Sony intrapreneur who birthed the PlayStation and later led it. Their journeys underscore how intrapreneurial initiatives can lead to groundbreaking products and substantial career growth.

**From Corporate Innovator to Entrepreneur: A Seamless Transition**

Intrapreneurship doesn't just enhance your current career; it can also lay the foundation for future entrepreneurial endeavors. Industry giants like Marc Benioff of Salesforce and Julia Hartz of Eventbrite transitioned from successful corporate careers to pioneering their own companies, utilizing the skills, insights, and networks they developed as intrapreneurs.

**Cultivating The Intrapreneurial Mindset**

Embracing intrapreneurship requires a distinct mindset—a blend of innovation, risk tolerance, and strategic thinking. It's about being open to new ideas, understanding the broader corporate goals, and being resilient in the face of setbacks. This mindset is your ticket to not only advancing your career but also contributing to your company's innovation and growth.

**Practical Steps To Become A Corporate Intrapreneur**

Let's consider a mid-level manager in a manufacturing company, who notices an opportunity to innovate in the area of waste reduction and recycling—a process improvement that could save costs and align the company with growing environmental sustainability trends.

**1. Identify Opportunities:**

Alex identifies inefficiencies in the company's waste management system, recognizing an opportunity to implement a recycling program that could reduce costs and enhance the company's sustainability efforts.

**2. Build Your Network:**

Alex starts building a coalition by engaging with colleagues and department heads, explaining his initial ideas, and seeking their input. He pays particular attention to influential figures whose support could be crucial in getting buy-in from higher-ups.

**3. Develop A Prototype:**

Alex chooses a department willing to pilot the recycling program. He collaborates with them to establish clear metrics for success, such as reduction in waste volume and cost savings.

Ethel Cofie is the CEO and Founder of EDEL Technology Consulting, a leading IT consulting and innovation company, and

has been recognized as one of the Top 5 Women impacting IT in Africa. With over fifteen years of experience, she has honed her expertise in the fields of technology, innovation, and entrepreneurship.

In her current role, Ethel serves on the Board of Old Mutual Insurance Ghana, offering her insights to steer the company towards growth and success. She also advises various fintech companies, contributing to the vibrancy and dynamism of the sector. As the chair of the ICT Skills Sector Board, Ethel works closely with Ghana's Education Ministry to enhance the ICT curriculum, playing a crucial role in shaping the educational landscape. Additionally, she is a member of the governing council of the Star Ghana Foundation, where she participates in initiatives that drive social and community development.

Ethel's involvement across these significant positions reflects her commitment to advancing technology and innovation while fostering impactful change in Ghana and beyond.

**Nigeria's President Tinubu re-elected as ECOWAS Chairman – Appoints President of Senegal H.E. Bassirou Diomaye Faye to join in the mediation talks with Burkina Faso, Niger and Chad**

President Bola Tinubu has been re-elected as the chairman of the Economic Community of West African States, ECOWAS.

He was re-elected at the 65th Ordinary Session of the Authority of Heads of States and Government at the Presidential Villa, Abuja, Nigeria.

President Tinubu, who accepted his re-election, appointed the President of Senegal to join in the mediation with Burkina Faso, Niger and Chad.

Meanwhile, Tinubu urged member states of the region to fulfill their financial commitments to the regional body to effectively tackle security challenges



President Tinubu, who gave the charge at the 65th Ordinary Session of ECOWAS, said substantial financial resources are crucial to operationalize the ECOWAS Standby Force (ESF) and combat terrorism, banditry, and violent extremism.

The Nigerian President, whose one-year tenure as Chairman of the ECOWAS Authority was expected to expire tomorrow, July 9, urged member states to honor their financial obligations to enable ECOWAS to meet the expectations and recommendations of its ministers of Defense and Finance. He contended that fulfilling the commitments will help stabilize the region and counter insecurity, adding that by meeting their financial commitments, ECOWAS member states will demonstrate their dedication to regional security and cooperation, enabling the community to better address the security challenges facing West Africa.

According to him, "Let me underscore that a peaceful and secure society is essential for achieving our potentials, move to operationalize the ECOWAS Standby Force (ESF) in combating terrorism, I must emphasize that the success of this plan requires, not only strong political will but also substantial financial resources.

"We must therefore ensure that we meet the expectations and recommendations set forth by our ministers of Defense and Finance in order to counter the insecurity and stabilize our region. Member states must make extra commitment to providing resources for stabilizing the region.

"To this end, I urge ECOWAS to leverage on the capability of the Nigeria National Counter Terrorism Center (NCTC), which is widely acknowledged as one of the best on the continent. "The Nigerian government has decided to declare the NCTC as a regional center to enable all ECOWAS member states benefit from capacity building and other related opportunities it offers.

"Your excellencies, dear heads of state, I urge those of you with time to visit the center before your departure and assess first-hand the facilities and the capabilities of NCTC", President Tinubu said.

President Tinubu also urged ECOWAS member states to unite and develop innovative approaches to unlock the region's economic potential and promote prosperity.

He acknowledged the economic hurdles hindering progress and stressed the

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need for partnerships, investment, and infrastructure development.

Source: Vanguard News Nigeria

## Influencers' Conference 2024 – The Gathering of Influencers in Ghana and Across the African Continent happening soon

The Influencer's Conference remains the widest and most prominent gathering of Ghana's most influential influencers. This is the third in its series. The INFLUENCERS' CONFERENCE brand is a forum that assembles public relations professionals, bloggers, vloggers, celebrities, and others within the creative arts and media industry.

The theme of this year's conference is, 'INFLUENCING YOUTH INCLUSION FOR CHANGE'.



This version of the event is slated to be held on Saturday 24th August 2024 at the SNAP Cinema A.M.A. Auditorium Accra, Ghana.

The last two editions have had hundreds of attendees who have attended the event in person and thousands who have watched via our streaming portals from academia, industry, and interest parties.

In the same vein, the Influencers' Conference had the privilege of having the United Nations Resident Coordinator – H.E. Charles Abani, former Ambassador of France to Ghana – H.E. Anne Sophie Avé; Jefferson Sackey, Israel Laryea, Ameyaw Debrah, Clifford Cheqona, Jibola Oluseye Abati, et al as speakers...

The Influencer's Conference 2024 is expected to:

1. Bring together influencers in Ghana

and Africa to discuss current influencer trends to proffer suggestions and solutions to the influencer trends

2. Promote community engagement and collaboration among established and upcoming influencers in Ghana and Africa.

Some Speakers expected at the event include:

1. Honourable Fatimatu Abubakar - Minister for Information
2. Faith Senam Ocloo – Founder, Women in PR Ghana
3. Joyce Ahiadorme – President, Women in PR Ghana
4. Jannice Tagoe – Founder, Speaker, Humanitarian and Digital Brand Consultant

5. Sonia Ibrahim – Actress, Television Presenter and Model

Amongst a host of other surprise Influencers and PR professionals.

Stay tuned for more details and information on the upcoming **INFLUENCERS' CONFERENCE 2024**

You can register to attend The INFLUENCERS' CONFERENCE 2024 via Ghana Webbers Badge... Click the link <https://bit.ly/In-conf>

**It promises to be exciting and It's free to attend.**

### NTHC LIMITED

WEEKLY MARKETS SUMMARY  
 EDITION: 28/24

#### TREASURY BILL MARKET ACTIVITY

AUCTION RESULTS | TENDER 1910 | 8<sup>TH</sup> JULY – 12<sup>TH</sup> JULY, 2024

Government at the just ended treasury bill auction announced a set target of GH¢3,247 million across the 91, 182 and 364-day bills. However, total bids amounting to GH¢3,344.64 million was received and accepted representing a 3.01% oversubscription of GH¢97.64 million.

Securities	Bid Tendered GH¢ (M)	Bid Accepted GH¢ (M)	Weighted Average Rate (%)
91 Day Bill	2,510.85	2,510.85	24.7899
182 Day Bill	651.11	651.11	26.7468
364 Day Bill	182.68	182.68	27.7878

Despite the total bid oversubscription, the week-on-week yields witnessed a mixed reaction with marginal decreases of 7.78bps and 5.43bps across the 91 and 182-day bills respectively and a no yield change for the 364day.

Securities	Current Yield (%)	Previous Yield (%)	Change (%)
91 Day Bill	24.7899	24.8677	0.0778
182 Day Bill	26.7468	26.8011	0.0543
364 Day Bill	27.7878	27.7878	0.0000

#### EQUITY MARKET ACTIVITY | 01<sup>ST</sup> JULY – 05<sup>TH</sup> JULY, 2024

Days	Date	Volume	Value GH¢	GSE Composite Index (GSE-CI)
Monday	01/07/24	33,004	35,174.67	3,829.61
Tuesday	02/07/24	3,118,716	5,823,080.70	3,878.31
Wednesday	03/07/24	1,892,839	11,515,229.31	3,883.24
Thursday	04/07/24	2,264,612	13,753,453.67	3,895.42
Friday	05/07/24	7,337,389	14,092,933.44	3,950.49

#### NEWS HIGHLIGHTS

##### Market

T-bills: Government to borrow GH¢4.721 billion this week across the 91, 182 and 364 day bills to cater for maturities totaling GH¢4.450 billion.

Shares: MTN Ghana Shares continue to dominate GSE equity market trades with a 0.09p price change to close at GH¢1.90 per share.

Mutual Fund: NTHC Horizon Fund reports a Year-To-Date (YTD) performance of 18.81% and a Net Asset Value (NAV) growth of 22.99% for the week ending June 30, 2024.

##### Economy

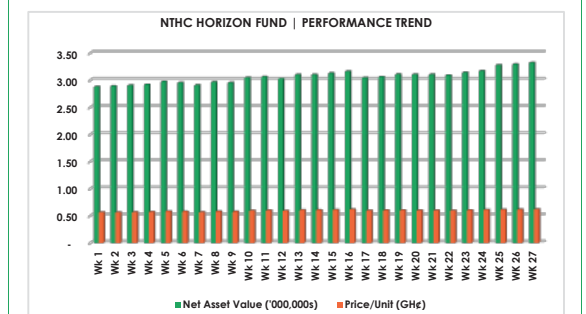
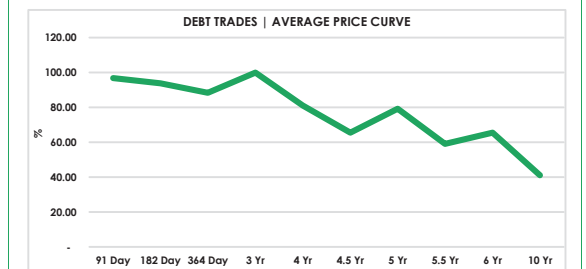
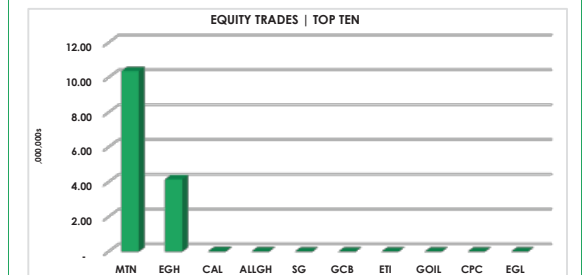
Fuel Price Increase: diesel and petrol selling at GH¢14.92 and GH¢14.80 a liter respectively.

Ghana Stock Exchange (GSE) embraces data-driven modernization to meet market demands.

Cedi selling at GH¢5.64 to a dollar at major forex bureaus.



#### MARKET TRADE ACTIVITIES | 01<sup>ST</sup> JULY – 05<sup>TH</sup> JULY, 2024



OUR SOURCE: GSE/GFIM/BOG/CSD

#### Subsidiaries

- NTHC Securities
- NTHC Trustees
- NTHC Registrars
- NTHC Commodities
- NTHC Properties
- NTHC Asset Management