



FIRST SKY GROUP

20th

ANNIVERSARY

Theme

**"The Lord has done great things
for us and we are glad."**

{ Psalm 126:3 }

#InsureWithSERENE

Serene
Insurance

tab

J
insurance

As the new face of Insurance, we bring
innovation, speed and agility to the delivery
of insurance products and services.

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   Serene Insurance Company Limited

20
ANNIVERSARY

“”

**The Lord has done great things for us.
And we are glad.**

- Psalms 126:3

Heavenly Father, I thank you for the call you have placed on my life and the enlargement I have experienced so far. However, I acknowledge that issues of life flowing in my heart can destroy my life and all you have built, until these impurities have been purged, Please do not allow me to be promoted beyond what my character can support.

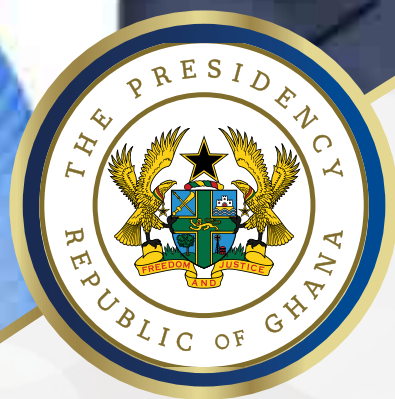
Heavenly Father enlarge my character first; so it can support the anointing you want me to have.

Prevent me from being promoted if my character is not prepared to endure the pressures and temptations that come with that promotion.

Amen!!

Eric Seddy Kutortse
Founder / Chairman , First Sky Group





His Excellency
**Nana Addo
Dankwa Akufo-Addo**
President of the Republic &
Commander-in-Chief of the Ghana Armed Forces



His Highness Rev.
Doug Clay
General Superintendent
ASSEMBLIES OF GOD, USA



Prof. Rev.
Paul Frimpong-Manso
Chairman of the 20th Anniversary Celebration



Mr.
Eric Seddy Kulortse
Founder/Chairman
FIRST SKY GROUP

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Programme Outline

| Activity | Ministers |
|---|--------------------------------|
| Guests Seated | |
| Congregational Prayers | |
| Praise and Worship | Bethel Revival Choir |
| Welcome and Founders' Address | Mr. Eric Seddy Kutortse |
| Chairman for the Occasion's Address | Rev. Prof. Paul Frimpong Manso |
| Song Ministration | Celestine Donkor |
| Sermon | His Highness Rev. Doug Clay |
| Introduction of Special Guest of Honour | |
| Special Honours | |
| Cutting of Anniversary Cake | |
| Presentation of Plaques | |
| Prayer for the President & Nation | |
| Song Ministration & Offertory | Bethel Revival Choir |
| Prayer for the Company and Staff | |
| Announcement & Vote of Thanks | MC |
| Closing Prayer | |
| Benediction | |

Acknowledgement of Preachers for The Past Years Thanksgiving Programs



Rev. Stephen Narh
2015



Rev. Seryo Kpongo
2016



Rev. Prof. P. Frimpong-Marso
2017, 2018



Rev. Dr. Paul Henry Dsane
2019



Apostle Prof. Opoku Onyinah
2020



Rev. Dr. Amegashiti-Elorm
2021



ArchBishop Nicholas Duncan-Williams
2022

Group Executives



MR. ERIC SEDDY KUTORTSE
Executive Chairman
First Sky Group



MRS. ROSE KUTORTSE
Vice Chairperson
First Sky Group



ING. OLIVER
ACQUAH-TECHIE
CEO - First Sky Construction Ltd
Ag. CEO - First Sky Energies Ltd



MR. JOHN AHIA AWATE
Chief Executive Officer
First Sky Commodities Ltd



MRS. RHODA ASHIABI
Chief Executive Officer
Volta Serene Hotel



MRS. MERCY NAA
KOSHIE BOAMONG
Chief Executive Officer
Serene Insurance Ltd



MRS. PATRICIA
ADJEI ARYEE - ESQ.
General Manager
First Sky Bitumen Processing Ltd



MR. MARK KRAH
General Manager
Frerol Rural Bank



MICHAEL TETTEH OCLOO
Executive Chairman's P.A.



MR. NII LAMKAI
LAWSON
PR Manager



MR. PAUL PARKER
ATITSOGBUI - ESQ.
Group Director - Legal



FIRST SKY GROUP

FIRST SKY TOWERS

The PROFILE

The First Sky Group is a unique and diverse wholly owned Ghanaian holding entity comprising subsidiaries with interests in Hospitality, Construction, Insurance, Banking, Commodities Trading and Bitumen Processing with a combined workforce of more than Three Thousand Eight Hundred (3,800) employees stationed at various sites, offices and locations across the length and breadth of the country.

The subsidiaries are First Sky Construction Limited, a first class road construction and civil engineering firm, First Sky Commodities Limited, a Licensed Buying Cocoa company, First Sky Bitumen Processing Limited, Volta Serene Hotel, a 4 Star Luxury hotel, Serene Insurance Company Limited, a general insurance firm and Frerol Rural Bank, a thriving rural banking institution in the Kpando and Ho districts of the Volta Region and First Sky Energies Limited, a strong player in the oil and gas and energy sector.

The first company established under the Group is First Sky Construction Limited in 2002 and commenced operations with a workforce of three (3) personnel. Today, the Construction company boasts of a staff strength of over one thousand and two hundred (1,200) permanent managerial, administrative and technical staff, as well as one thousand and seven hundred (1,700) casual staff.

The other subsidiaries subsequently established are First Sky Commodities and Volta Serene which began operations in 2015. This was followed by Serene Insurance and First Sky Bitumen Processing Limited in 2018. Frerol Rural Bank was also established in Kpando in the Volta Region and subsequently another branch was opened in Ho in 2021.

The GENESIS

It all took off on a pilot by an ambitious, but unassuming, hardworking young Ghanaian entrepreneur armed with a desire to create employment for himself and many others.

With this simple mission held together a passion to be resolute, resilient and robust, Eric Seddy Kutortse, Founder and Executive Chairman, after his tertiary education, set out to work towards his ambition.

From a small one-room office, what was once a small construction business has been skillfully steered into a group of impactful companies. With its core business in road and bridge construction, the birth of First Sky Construction Limited has served as the anchor for the delivery of the Group structure.

The outcome is the immense growth and expansion in business interests over the last decade managed by a highly motivated multi-skilled professional team, buoyed by timely project delivery and working within budgets as hallmarks.

The MOTIVATION

The subsidiary companies of First Sky Group were established in response to increasing need and demand for quality products and services in those sectors of Ghana's vibrant economy.

Over the last 20 years, First Sky Group has grown with active presence in key sectors of the economy identifying gaps and providing innovative business solutions to address those gaps.

This has been achieved on the back of unrivalled capacity (human and infrastructure etc.) and delivery of unmatched quality, excellence and value to become a leading business voice with a global appeal, character and mindset





**FIRST SKY
CONSTRUCTION
LIMITED**



Who We Are

First Sky Construction Limited, a member of the First Sky Group, is a first class road and civil engineering firm incorporated in Ghana in 2002. The company has since grown significantly over the last two decades. First Sky Construction Limited is one of the few well-resourced local construction firms to have undertaken different projects funded by the Millennium Development Authority (MiDA) and Kuwait Fund for Arab Economic Development (KFAED)

Management Team



ING. OLIVER
ACQUAH-TECHIE
CEO - First Sky
Construction Ltd



Mr. Ernest Akyeampong
- Chief Accountant



Ing. Clement Agbolety
- Project Manager



Mr. Kwadwo Appiagyei Okyere
-Contracts Manager



Mr. William Kinnah
- Projects Coordinator



Nana Serwah
Ofori Akuamoah
-HR Manager



Dr. Charles Afetornu
- Chief Technical Advisor

First Sky Construction has played a leading and active role in the road construction industry in Ghana. The company has positioned itself to be the foremost road construction firm in Ghana, equipping itself with modern fleet of heavy-duty equipment and machines manned by highly motivated and competent staff.



Our Capacity

Our full range of infrastructure that supports our operations encompasses all models of logistic hardware such as bulldozers, backhoes, dump truck, tower cranes, excavators, vibratory and pneumatic rollers, concrete mixers, compacters, recycler, cold planner, wheel loaders, water tankers, chip sealers and motor graders among others.

Our sets of mobile crushing plants are now capable of operating quarry activities in the remotest part of the country. This is evident at our current operational sites located in Kete Krachi in the Oti Region and Suhum in the Eastern Region and Ho in the Volta Region. These sites cumulatively supply all quarry products for delivery of over 600km of road network within the Eastern, Volta and Oti Regions of Ghana.

The company also owns a modern state of the art Asphalt Plant capable of processing 120 tons of quality asphalt. The parker asphalt plant produced asphalt for the overlays constructed in Ho, Hohoe, Aflao and Kpando as well as asphaltic binder course for the Asikuma – Have Road and the Nkwanta – Oti Damanko Road along the Eastern Corridor. These roads continue to stand the test of time, firmly cementing the high levels of quality, excellence and timely delivery First Sky Construction Limited is noted for.

For efficient and effective use, servicing and maintenance of our fleet, the company has set up a state-of-the art workshop facility with its own parts warehouse, stocking hundreds of brand new heavy-duty parts.



Milestones

In the last six years, the company has received and delivered a road construction portfolio of about 610km of road network constructed across the country. Some are completed while others are at different levels of completion. Notable amongst the roads are :

Ongoing - Different Stages of Completion

| Project Name | Distance km |
|--|-------------|
| Rehabilitation of Dome - Kitase Road | 23km |
| Asikuma Junction - Hove Road Phase I | 39.3 km |
| Nkwanta - Oti Damanke | 12 km |
| Kete Krachi Town Roads | 15 km |
| Dualisation of Ho Bypass | 5.3 km |
| Wli Todzi and Fodome Ahor - Gbledi Chebi | 8.3 km |
| Ayisi Okyere and links - Peduase | 47 km |
| Akropong - Larbikrom | 65 km |
| Akakom - Nkurakan | 6.7 km |
| Tema - Aflao Road Project | 17 km |

Completed & Handed Over

| Project Name | Distance km |
|--|-------------|
| Borae Junction - Kpandai | 40km |
| Asphalting of 65km collector roads in ho, Hohoe, Aflao and Kpando - Volta Region | 65km |
| Golokwati | 17km |
| Liatl Agbonyira - Fodome Ahor | 9.7km |
| Cape coast - Twifo Praso Phase III | 30km |
| Tetteh Quarshie - Madina Pantang road (Ritz junction footbridge) | |
| Hove - Kpando | 20km |
| Borae Junction - Dodiokope Phase III | 16km |
| Kete Krachi - Buya Phase I | 20km |
| Kete Krachi - Buya Phase II | 27km |
| Koforidua - Bunso Phase II | 16km |
| Nkonya Wurapang - Kwamkrom | 21 km |
| Reinforced Concrete Bridge span over River Birim at Abomasu | 45m |
| Kwabeng - Abomasu - ASUOM | 41m |
| New Abriem - Ofoasekuma | 33km |

The company constructed and handed over a multi-purpose auditorium to the University of Health and Allied Sciences - Ho through Bank of Ghana. A laboratory complex for the university is also under construction and 85% complete.



UHAS Multipurpose Auditorium



UHAS Laboratory Complex (Ongoing project)

Earth Works



Concrete Works



Bituminous Seal & Asphalt Paving Works



Mobile Crushers



Asphalt Plant



Completed Roads





**FIRST SKY
COMMODITIES
LIMITED**



Who We Are

First Sky Commodities Limited, a member of the First Sky Group, was incorporated on November 22, 2013, with a vision to become a leader in the cocoa industry and a mission to use cocoa purchases as a business to improve the well-being of farmers in traditional and marginal cocoa producing areas. The company is also a member of the Licensed Cocoa Buyers Association of Ghana (LICOBAG).

First Sky Commodities Limited started its operations in the 2015/2016 crop season. As a new entrant to the industry, First Sky Commodities purchased 978 metric tonnes of beans in its first crop season of operation. In the following crop season, the company purchased 2,890 metric tonnes in the 2016/2017 season representing an exponential increase of 195.5 percent.

Our market share has since continued to improve steadily. In the 2020/2021 crop season, First Sky Commodities secured the purchase of more than 10,000 metric tonnes.

Management Team



MR. JOHN
AHIA AWATE
Chief Executive
Officer



Marc Theo Nuworbor
- Internal Auditor



Nana Kwaku
Amoah-Kyei
- Chief Accountant



Nana Adu Gifty
- Admin / Operations
Coordinator



Mr. Emmanuel
Kwaku Appiah
- Zonal Manager



Mr. Francis Sarpong
- Zonal Manager



Mr. Isaac Opong
- District Managers'
Representative



Our Footprints

First Sky Commodities Limited, currently works in 31 operational districts within the seven (7) cocoa operational regions of Ghana. These are:

| Region | Operational sites | Number |
|----------------|---|--------|
| Ashanti Region | New Edubiase 'A' New Edubiase 'B' Mankroko Tepa Offinso Obuasi | 6 |
| Central Region | Cape Coast Assin Breku 'A' Assin Fosu Twifo Praso Twifo Nyinase Atioku Swedru | 7 |
| Eastern Region | Akim Oda Ofoase Akroase | 3 |
| Western North | Bonsu Nkwanta | 1 |
| Brong Ahafo | Hwidiem | 1 |
| Western Region | Dunkwa 'A' Dunkwa 'B' Wassa Akropong Bogoso Diaso Enchi 'A' Enchi 'B' Torkwa 'A' Torkwa 'B' Asonkrowa Nzanta Akyinase | 11 |
| Volta Region | Hohoe Jasikan | 2 |

Our Capacity

First Sky Commodities owns 13 operational warehouses(depots). These depots are spread across its operational areas in the country. In 2021, the company procured 6 additional light trucks to enhance the primary evacuation of cocoa from various societies.

This brought the number of light duty vehicles procured for cocoa operations to a total of 25 . The company also owns trailer trucks which undertake secondary evacuation to the Take-Over-Centres.

Currently, our operational vehicular truck fleet stands at 28.

Looking into the future

First Sky Commodities' projection for the 2022/23 crop season is to increase its total purchases to 20,000 metric tonnes of cocoa. First Sky Commodities, a member of the First Sky Group, is also investing in the cocoa value chain that seeks to add value to Ghana's cocoa and increase revenue to the state. In this regard, the company has entered into a joint venture agreement with MDC Netherlands BV to establish a cocoa processing plant in Ghana.

The plant will be situated in the Western Region, specifically at Beahu in Takoradi, for the processing of 25,000 metric tonnes of cocoa annually. It is expected that beyond the value addition and increased revenue that should accrue to the state, the siting of the plant would also create hundreds of jobs, significantly reducing unemployment levels through provision of employment and help reduce the burden of the government.





VOLTA SERENE HOTEL-HO

Feel the serene touch...



Who We Are

Volta Serene Hotel is a classy Hotel situated in the Volta Regional Capital, Ho. Our aim is to provide high quality accommodation and services for conference guests, honeymooners and other leisure travelers. Our hotel sits atop the picturesque Kabakaba Hill in Ho and serves a perfect spot with sweeping views of the green mountain and the panoramic view of Ho township. Volta Serene Hotel was officially opened on 17th of September 2015 and is a member of the international award-winning firm, First Sky Group.

Management Team



Mrs. Rhoda Ashiabi
Chief Executive Officer



Mr. Stevie-Derrick
Armah
General Manager



Mrs. Emily Essel Kobi
Operation Manageress



Mr. Stephen
Abenney Mickson
Chief Accountant



Mr. Fiah Ernest Seyram
Marketing Manager



Aminatu
Ibrahim Hamidu
Procurement Manageress



Ms. Sandra
Mensah Bonsu
HR Manager



Mr. Yaw Nutsugah
Internal Auditor



What We Offer

We provide to our numerous cherished guests excellent and world-class accommodation, Leisure, tourism, conference and banqueting services tailored to business tourists, corporate institutions, families and holiday seekers.

Accommodation



Deep in the tropical zone of Volta, Volta Serene Hotel is a place where natural beauty, class and adventure go hand in hand. With exclusive cozy rooms and apartments overlooking the beautiful city of Ho, Volta Serene Hotel is definitely the perfect home away from home.

The Hotel boasts of 300 rooms ranging from Deluxe rooms, to Executives suites, locally crafted Chalets, 2 and 3 bedroom private apartments, Twin bed Deluxe rooms, locally built Serene Village homes and a presidential suite. With calming neutral tones, panoramic views, blend of tradition and a pop of lush greenery one can close his or her eyes and savor the serene air from the regions favorite four-star hotel. We offer exquisite accommodation, perfect for families and group travelers. Our affordable room rates come with a complimentary breakfast and use of other hotel facilities such as swimming pool, lawn tennis court, gym, etc.



Come and experience unparalleled services with dedicated staff to welcome you. Your sanctuary in the tropical side of Volta awaits you here at Volta Serene Hotel

Conferencing & Banqueting



We take pride on the stellar level of facilities and services that we have for conferences, meetings, and other special Banqueting events such weddings, corporate Dinner, etc. Volta Serene Hotel has twelve (12) Conference Halls which includes; Seddy Executive Boardroom, Aseye Conference Hall, Edudzi Conference Hall, Klenam Conference Hall, Asogli Banqueting Hall (800 sitting capacity) and State of the art Auditorium with 500 sitting capacity. We cater for small (20) to large (800) groups. All

these conference centers are well equipped with state of the art Public address systems, projectors, lighting and carefully selected and trained staff to ensure your conference becomes a success. Hence, whatever your corporate needs are be it book launch, international conference, movie premiere, executive board meeting, Annual General Meetings, wedding reception, corporate cocktail parties, etc be rest assured of exquisite conferencing and banqueting services. Make no other choice than Volta Serene Hotel.



Our affordable conference packages are well tailored to suit the needs of our guests. After a hectic day of conferences and meetings, our guests can relax and unwind at our glistening Fafa poolside and our Executive VS Nightclub. Talk of inculcating tour in your conference activities? Serene Tours is another available option to choose from if you intend engaging in leisure as part of your conference activities.



| Meeting Room Size sqm | Meeting Room Detail | Max capacity Theatre style setting | Max capacity U-Shape style setting | Max capacity classroom style setting | Max capacity Board Room style setting |
|-----------------------|--|------------------------------------|------------------------------------|--------------------------------------|---------------------------------------|
| | Executive Lounge | — | — | — | 50 |
| 103 | Executive Boardroom | — | — | — | 30 |
| 410 | Seddy Auditorium | 500 | — | 500 | — |
| 410 | Klenam Conference Hall | 650 | 270 | 390 | 100 |
| 80 per room | Klenam Conference Hall partitioned into 5 separate rooms | 90 | 40 | 56 | 25 |
| 410 | Edudzi Conference Hall | 650 | 270 | 390 | 100 |
| 80 per room | Edudzi Conference Hall partitioned into 5 separate rooms | 90 | 40 | 56 | 25 |
| 410 | Aaogli Banquet Hall | 600 | 270 | 500 | 100 |

Spa

Our Spa best known for delivery of quality services. Our clients have a unique opportunity to experience our special treatment and massage therapies. The Spa experts have designed natural treatments where you will come across different herbal and ancient techniques, which gives the best mode in the field of relaxation.



Wedding Reception and Honeymoon

From alluring to exotic, from dreams to reality! Volta Serene Hotel provides the gorgeous destination for weddings and honeymoons. Plan a worry-free honeymoon getaway at Volta Serene Hotel. We define the essence of a superb honeymoon. As a destination setting, for just you two or for your whole party, we make weddings and honeymoons seamless and inspiring. Our unbeatable honeymoon packages offer the best and unforgettable experience to usher couples into the world of marriage. Our evergreen gardens, scenic poolside and our state of the art Auditorium are the best choices for a superb wedding reception.



Leisure and Tour

For many, travel and leisure are a necessary and rewarding part of our lives. We take great pride in treating guests like royalty. Our exceptional services are at par with the most luxurious hotels in the country. Whether you are a conference guest, family, tourist, honeymooner, or an Events organizer we have everything you need for a truly enjoyable and convenient stay.

Serene Tour

Volta Serene Hotel has an added advantage in terms of short proximity to most notable and ancient tourist sites in the region. In view of this Serene Tours Services takes advantage of these beautiful and numerous tourist sites in the region by providing a trustworthy and independent tour and travel service for guests who wish to find enjoyable activities or continue their journey outside the regional capital. Everything from air tickets, tours, and more may be reserved at the tour and travel services desk. Our professional Tour guides are ready to take you on a memorable and historical tour experience. Some of these tourist sites include;

Mount Afadja (Afadjato) | Mount Gemi (Highest settlement in Ghana |
Wli Water Falls | Tafi Monkey Sanctuary | Aflagbo falls | Lake Volta |
Keta Lagoon | Kpetoe Kente Weaving Site



Entertainment Events

Planning of having a relaxed weekend, then let our glistening Fafa Poolside cater for your afternoon whiles the Executive VS Night Club (including Karaoke) serve you with the best of music to dance the night away. These facilities are tailored to provide the best exclusive unforgettable relaxation environment for our clients.

Other Leisure facilities include;
Gym | Unisex salon | Lawn Tennis Court | Hiking trails, etc



Restaurants Catering Services

The hotel features two distinct restaurants and a bar, one to suit every mood and palate – unique to most Ghanaian restaurants. We offer the best of both local and continental dishes. Volta Serene Hotel boasts of the best chefs in the country who are ready to spoil our guest with homely fare. Our Roof Top Bar is ideal for business lunch meetings or you can sit and enjoy an idyllic lunch as you watch the beautiful Ho town from the top. The main restaurant offers traditional English high-meal in a comfortable setting. Created using fresh and nutritionally balanced ingredients, Volta Serene Hotel dishes contribute to optimal health and wellness. We delight in putting the health of our guest our number one priority. We put into consideration our guests who are allergic to specific meal or ingredients, therefore clients feel more relaxed and open to tell us their specifics making us the best choice for meals. We also have a 24hr in-dining restaurant that operates 24/7.

Volta Serene Hotel equally takes delight in special catering services as we offer both in-house and outdoor catering services for individuals, corporate bodies, and institutions from both Government and NGO's. Outdoor catering service is an area we can boast of, taking care of over Three Thousand-Two hundred (3,200) participants at a time.





Security

Security is paramount to the growth of every establishment. We at Volta Serene Hotel are mindful of the class of guest we receive daily as such making security our top priority. We have internal well-trained and nationally certified security personnel who provide security to ensure safety of lives and property in the hotel. Aside our internal security arrangements, we are well connected to other sources of security notably the Ghana Police Service and the Military Patrol team in Ho. Hence, our guest is assured of maximum security to make their stay serene.

Why Choose Volta Serene Hotel

To feel like a 'ROYAL' and not just a customer. In the intimate atmosphere of the hotel, you enjoy the

comfort of a private home and a warm family welcome, together with the facilities of a modern hotel.

Our rates are affordable and we also provide negotiable terms of payment to our clients.

We deliver our services promptly and to the delight of our guests and clients.

We have reliable and well trained staff dedicated to providing guests with the best of service.

Free and fast Wi-Fi connection for guest comfort.

The sunny/night panoramic terraces with views of the Ho Township make our hotel extraordinary.



Enjoy

our
**STELLAR
FACILITIES & SERVICES**
for your conferences | meetings
& other special banqueting events

Our **12 Conference Halls** sitting
capacity range from **20 to 800**

It includes:

- Seddy Executive Boardroom
- Aseye Conference Hall
- Edudzi Conference Hall
- Klenam Conference Hall
- Asogli Banqueting Hall (800 sitting capacity)
- State of the art Auditorium (500 sitting capacity)

**BOOK NOW !**

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voltaserenehtl



volta Serene Hotel



voltaserenehotel_ho

Management Team



MRS. MERCY NAA
KOSHIE BOAMONG
- Chief Executive Officer



MR. MICHAEL
DODZI AGBLEKE
- General Manager, Technical



NANA YAW OWUSU DWOMOH
- General Manager,
Marketing & Business Development



MR. THEO NII ADJEI
ONINKU
Chief Finance Officer



MRS. EUGENIA
AGYIRE-TETTEY
- Head of Marketing



MR. SAMPSON QUASHIE
- Head of IT

Who We Are

Serene Insurance Company Limited, arguably the fastest-growing Insurance Company in Ghana, was incorporated in the year 2018, and is a Member of First Sky Group. The Head Office of the Company is located on the fourth floor of the SU Tower, Ridge, Accra. Additionally, Serene Insurance has eight (8) other branches located at Lapaz, Agboghloshie, Kasoa, Tema Communities 11 and 25, all in the Greater Accra Region, as well as branches at Ho, Kumasi and Tamale to serve the needs of the insuring public.

Aside our branches, the Company has about 100 active agencies dotted across the length and breadth of the country, all delivering timely and efficient insurance services that offer real value for your money.

Since entering the market, Serene Insurance has positioned itself as an Insurer of choice, redefining the Ghanaian insurance landscape through prompt claim settlement and customer-focused service delivery, thereby giving true meaning to our tagline, "The New Face of Insurance".

As a member of the First Sky Group, Serene Insurance is anchored on the foundation of integrity which can be attested to by all who have done business with the group. Thus, the core values of Serene Insurance are Integrity, Teamwork and Customer-focused.

Board of Directors

The Seven-Member Board of Directors of Serene Insurance is made up of people of diverse background and proven track-record in the insurance industry and the financial sector as a whole. The Board includes:



MR. CHARLES
EDEM GIDI
Board Chairman



MR. PAUL PARKER
ATITSOGBUI Esq.
Executive Secretary



MR. J.D. CLOTTEY SEFA
-Member



MR. SAMUEL
YAW ODURO
-Member



MR. FRANK YEBOAH
- Member



MRS. MERCY NAA
KOSHIE BOAMONG
-Member/CEO



MR. ERIC SEDDY KUTORTSE
*(Member / Founder &
Chairman of the First Sky Group)*

Our Reinsurers

Our business is well-capitalized with about GH¢57 million, which is above the regulatory limit set by the National Insurance Commission. In furtherance of our commitment to safeguard the interest of our clients, we have assembled a crack team of both local and international reinsurance partners supporting our operations, which includes the following;



Ghana Re They have over 44 years of experience in the reinsurance business and a proven track-record of world-class reinsurance to both local and international markets.

Mainstream Re They are Ghana's first privately registered reinsurance Company with the express purpose of increasing the risk carrying capacity of the Ghanaian insurance market. They have about 24 years of excellence in the insurance industry.

Waica Re They are West Africa's foremost reinsurance Company formed in 2011 to provide reinsurance support to the insurance industry in West Africa.

Afro Asian Re They have nearly three decades of experience in conducting reinsurance business in Africa and Asia, with high expertise and knowledge of local risks and exposure. They are the international reinsurance broker that arranges for reinsurance support programs for Serene Insurance.



Visal Re They are reputable reinsurers with a leadership experience in the insurance industry spanning several decades.

African Reinsurance Company With the legal authority to operate since 1976, African Re has an indisputable reputation on the African Continent with strong capitalization and high international ratings open to select markets in Asia, Brazil and the Middle East. Some of their core values include Integrity, Leadership, Professionalism and Accountability.





Our Claims Principle

When it comes to Insurance Claims, Serene Insurance has proven to be a Company that stays true to its word, delivering unprecedented services and prompt claim payment. Minor claims such as dents, windscreen damage, or vehicle scratch are settled within a day.

In terms of Motor claims, Serene Insurance has a list of accredited garages at strategic locations to service any claimant irrespective of location of the accident or location of a Company or Individual involved. With regard to non-Motor claims, Serene Insurance has secured the services of Loss Adjusters to take care of non-motor claims in any part of the country.

In summary, Serene Insurance, the New Face of Insurance, is here to serve all your insurance needs. We deliver tailor-made and client-centered insurance products and services that provide the best value for your money. If you are looking for an Insurer of choice, look no further than Serene Insurance.

Our Products

The following are some of the Products that can protect your interest:



Assets All Risk

This is a special policy designed usually for both corporate and individual clients who want a complete insurance package to cover a wide range of risks. This policy will cover accidental loss of or damage to client's property or assets arising from a very broad spectrum of causes. The cover is restricted only by the specific exclusions written in the policy.

It can be designed to include fire, lightning, flood, theft, malicious damage, earthquake, riots and strikes, burst pipe, impact, Burglary and many others.

Business Interruption Loss of Profit

This policy is designed to cover during the period of interruption:

Net Profit lost in consequence of the interruption of your business;

Standing charges (such as rent, taxes and interest on loans) which continue to be payable by your business to the extent they are no longer earned by the residual trading.

Wages of employees not gainfully employed but need to be retained during the interruption period.

Increase in the cost of working necessarily incurred to overcome or to minimize the effects of damage upon the



business such as renting of temporary premises, hiring of machinery or extra labour costs.

The material damage policy covers only the physical loss or damage to the property insured but does not cover loss of profit arising from such physical damage.

As a result of the loss or damage to the physical assets, the Insured is unable to carry out its planned level of business, thus leading to a fall in gross profits.

Where your business is dependent partly upon the continued existence of the premises of suppliers, customers or other persons or bodies from whom you receive services or facilities, the policy can be extended to cover loss resulting from damage by insured risk at such other premises.

Workmens Compensation Group Personal Accident

This policy provides indemnity in respect of an employer's legal liability to his employees for occupational injury or disease. Both the Workmen's compensation Law of 1987 and the Common Law impose certain legal obligations on employers. The Law imposes strict liability on all employers.

Under the Law, an employer must pay compensation in accordance with the provisions of the Law where an employee is injured or killed in the course of and arising out of his employment.



General Accident

General accident includes policies such as Money Insurance Policy, Goods-In-Transit Policy, Hoteliers Policy, Fidelity Policy, Burglary (Business Premises) Policy, Cash-In-Transit Policy, Bankers Indemnity Policy (BIP) and Cyber Crime Insurance.

Money Insurance Policy

This policy covers money which is expressed to include cash, bank and currency notes, cheques, postal and money orders, against accidental Loss, Damage or destruction from any cause including fire which is not specifically excluded whilst: - In transit, being carried by the insured or his authorized representative or sent by registered post. This is referred to as cash-in-transit

On the insured premises during business hours. This is referred to as hold-up

In a locked safe or strong room. This is referred to as cash-in-safe

This policy is or can be extended to cover money in a locked safe or strong room against accidental loss, damage or destruction from any cause including fire which is not specifically Excluded whilst Money in this regard is expressed to include cash, bank and currency notes, cheques, postal and money orders.



Hotellers Policy

This is a package policy specifically designed to provide Hotels and Guest House owners all the Insurance Policies they need for their business. It covers buildings and their contents against the risks of Fire, Lightning, Explosion, Earthquake Riot and Strike, Civil Commotion, Tornado or Windstorm, Flood, Malicious Acts, Bursting or overflowing of water tanks, damages caused by aircraft or other aerial devices, subsidence, ground heave or landslip, impact by any moving object as well as Theft.

The other covers included in the package are Plate Glass, Business Interruption, Money, Public/Product liability, Personal Accident and Employers' Liability.



Fidelity Policy

The Fidelity Guarantee policy has been designed to make good and reimburse the employer's losses of money by reason of fraud or the dishonesty of their employees in connection with their employment.



Goods In Transit

This policy indemnifies the insured for loss of or damage to goods in transit by fire, accident and theft following an accident to the carrying vehicle.



Motor Insurance

Serene Insurance Motor insurance covers include

Third-Party Only Cover | Comprehensive Cover | Third Party | Fire & Theft Cover.

Third Party Covers

This is a minimum motor insurance cover prescribed by law. It indemnifies you or any other person driving with your agreement against:

Death or bodily injury to any third-parties, and/or Damage to property belonging to third parties. Damage to your vehicle is however not covered under this cover. The minimum limit for third-party property damage at present is GH¢2,000. However, this can be increased at your request. Bodily injury is unlimited.



Third Party Fire & Theft Cover

This is an extension of the Third-Party Cover, and provides indemnity for loss of or damage to your vehicle occasioned by Fire or Theft. It however does not cover other accidental damage to your vehicle caused by collision, overturning, etc.



Comprehensive Cover

The comprehensive motor cover cushions you against all of the risks described above, in addition to accidental damage to your vehicle arising from:

- Accidental collision or over-turning
- Fire, external explosion, self-ignition or lightning
- Theft, burglary, housebreaking Malicious act
- Flood, Storm, Hurricane, Volcanic Eruption or Earthquake





Additional Benefits for motor insurance

Emergency Treatment and medical expenses: We pay for the first aid cost as well as the first treatment necessary to ensure the life of the accident victims.

Compensation for Bodily Injury or death: We pay compensation for bodily injury or death sustained by any member of your household or any other occupants, other than the policy holder or the driver.

Personal Accident Benefit to Policyholder/Driver: The policyholder and/or the person driving is entitled to our generous personal accident benefits.

Towing and Storage: In the event of an accident we pay for the reasonable cost of protection and removal of your vehicle to the nearest repairer or place of safety.

Tyre Replacement: We pay for the replacement cost of any tyre which is damaged and is rendered unusable as a direct result of an accident provided that the damaged tyre was not worn out, rethreaded or recapped prior to the accident.

Windscreen Damage: We pay the replacement cost of your windscreen if accidentally damaged, broken or shattered.

Private Car Pooling/Sharing: You are allowed to use your vehicle for social, domestic and other similar purposes as part of a car pooling/sharing arrangement.

Driving other Vehicles: We will pay your legal third-party liability whilst driving a motor vehicle similar to yours but not belonging to you or hired to you under a hire-purchase agreement.

Use outside Ghana: For your travels within the sub-region, we will issue you with an international motor Insurance Certificate known as ECOWAS BROWN CARD. This policy covers liabilities as specified in the ECOWAS Brown Card Scheme whilst visiting other countries in the West African Sub-region.

Burglary Business Premises Policy

Our Burglary policy covers stock - in - trade, fixtures and similar property against theft involving entry into or exit from the premises by forcible and violent means. Damage caused to the point of entry to the premises.



HEAD OFFICE (SU Tower, Accra)




Lapaz | Agboghloshie | Kasoa | Tema Community 11
Tema Community 25 | Ho | Kumasi | Tamale



At Serene Insurance, we believe in engagement with our cherished customers. We are poised to stay engaged. **WE are because You are.**

TALK TO US

030 291 7444 // 030 291 7446/7

   Serene Insurance Company Limited



Who We Are

First Sky Bitumen Processing Limited, member of the First Sky Group, is a company engaged in the manufacturing and marketing of bitumen emulsions. Established in 2018 and commencing operations same year, First Sky Bitumen Processing Limited, has invested in the latest technology to manufacture the highest standards of quality bitumen emulsions available in today's market as per Ghana Highways Authority (GHA) specifications and all international standards.



Our Capacity

With an Installed production capacity of more than 30,000 metric tonnes per annum, the factory is able to supply all of Ghana's emulsion needs. Hence the factory's strategic location in Accra (Doryumu, Asebi) where there is easy link to major roads leading to Eastern, Ashanti, Central, Western, Volta and Northern Regions of Ghana.



Melting Unit

In addition to our semi-automated plant is a latest technology BB-4 bitumen melting machine, which melts different solid bitumen grades (AC 10 and AC 20) which comes in big bags (1000kg) into liquid form.

It has a total capacity of 9000 litres and a working capacity of 4000 litres per hour for each melting cycle.

It works by means of heat exchange from thermal oil lines at the base of the melting unit, which is supplied by the already existing thermal burner at a temperature of 220°C -240°C. A loading forklift places the solid bitumen into the melting unit through two upper hydraulic openings of the melting unit.

The melted bitumen in liquid form is transferred into our storage tanks by a submerged pump to be further processed into emulsion or sold as raw bitumen to available customers.



What We Offer

First Sky Bitumen Processing Limited produces and supplies all volumes of viscosity grades of:

AC 10 & AC 20

Emulsion Bitumen (K170)

Tack Coat (K140)

Polymer Modified

Emulsion Bitumen

Management and Staff



Mrs. Patricia Adjei Aryee Esq.
General Manager



Darius Annan
Production Supervisor



Production Assistants

Manufacturing and Quality Assurance

The production plant is semi-automated and controlled by Programmable Logic Controller (PLC) and touch screens. At the heart of the emulsion plant is the latest generation of high capacity colloidal mill with proven reliability. The mill is fed through very advanced water phase and bitumen phase system equipped with independent stirrers to ensure uniform phase composition and volumetric flow meters for maximum accuracy. This enables First Sky Bitumen Processing to meet and exceed all specifications as per Ghana Highways Authority (GHA), required by the Ghanaian and International Construction industry.



Preserving Excellence and Quality

To ensure product quality, our team of dedicated Chemical Engineers and Technicians consciously monitor all production stages through electronic control systems and manual operations, where relevant operation parameters such as temperature, pH, pressure and weight is judiciously managed.

Customer Care and Services

With the objective that the customer is able to reap full benefit of our quality products in a cost effective manner, First Sky Bitumen Processing has a strong network of support engineers, trained to provide technical assistance to clients in choosing the right emulsion type and application advice, including material and construction methods for the most economical solution. The bitumen emulsion types we produce may be used for surface dressing, minor road repairs or pot hole patching, Tack coat and prime coat in road construction.



You Can Reach Us

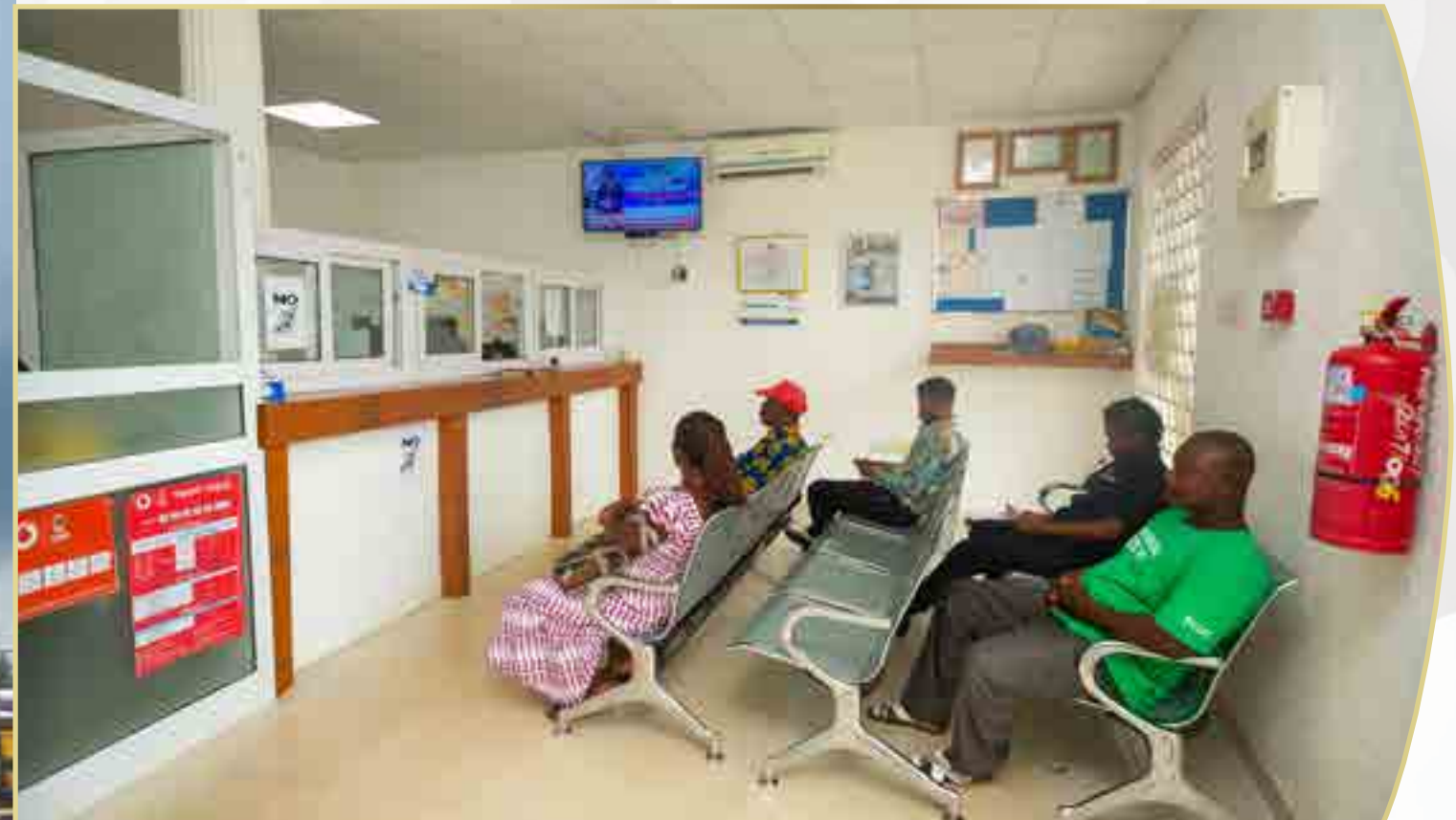
Factory Location: Doryumu, Asebi (Off the Ayikuma-Doryumu Road).
Mobile Numbers: 0201482894/0201482900
Office Location: First Sky Towers Community 25 Junction (After Kpone Barrier)
PMB CO 90, Tema Ghana
Tel: +233 (0) 303 937 277 | Fax: +233 (0) 303 937 288 | Email: info@firstskybitumen.com
www.firstskybitumen.com

Bitumen Plant



Warehouse





Who We Are

The FREROL Rural Bank Limited, a member of the First Sky Group, started business operations on 1st February, 2017 at Kpando in the Volta Region, Ghana having been issued a Banking License and Certificate to Commence business by the Bank of Ghana in January 2017. FREROL was incorporated in October, 2014 as a Public Limited Liability Company.

Its vision is to be the most valued and preferred bank in the catchment area and beyond anchored a mission to provide unique, client responsive financial services so as to maximize value and economically empower clients and other stakeholders. Its customer base as at end of September 2021 stood at 2,594 accounts with a total deposit base of 2.6m.

FREROL's business ethic is premised on its core value mantra:

Excellence - Through innovation, readiness to learn and maximizing value.

Teamwork - Working together, respect for each other and sharing and collaborating.

Leadership - Leading the customers, leading the industry.

Board of Directors



PROF. RICHARD
JINKS BANI
- Board Chair



AKPALU KWASI
FORSON
- Member



BENJAMIN OBODAI
TORTO
- Member



JOHN AHIA AWATE
- Member



MARK K. KRAH
- Member



MR. PAUL PARKER
ATITSOGBUI Esq.
Secretary



GEORGE A. OKINE
- Member



SAMUEL YOUNGE
- Member



KATEY-WAYO
DORGBEY
- Member



RHODA A. ASHIABI
- Member

Management Team



Mr. Mark kofi krah
- General Manager



Mr. Eric Penu
- Branch Manager (Ho)



Ms. Francisca Sogah
- Branch Manager (Kpando)



Philip Torku
- Internal Auditor



Mr. Kodjo Tamatekou
-IT Officer



Mr. Solomon Agbedzafor
- Risk and Compliance Officer



Our Milestones

Within a space of four and half years of operations, we have grown our deposits to more than 2.6m as at September 2021. This feat is the springboard for the opening of the Ho branch of the Bank on November 1, 2021 which has since commenced operations.

The Bank's stated capital is 2.9m in excess of Bank of Ghana's 1m requirement for Rural and Communities Banks.

FREROL has also assisted many of its customers to grow their businesses and acquire properties such as land, cars (private and commercial) etc. and continues to remain the backbone of rural and community business enterprise in the Kpando District and beyond.

What We Offer

Our suite of product and services portfolio include the following:

Accounts

| |
|------------------|
| Savings Account |
| Susu Savings |
| Kiddie Savings |
| Fixed Deposits |
| Current Accounts |
| |
| |

Loan Products

| |
|---|
| Susu Loans |
| Business Loans |
| Personal loans |
| SME Loans |
| Salary Loans to workers who are paid through Controller and Accountant General's Department |
| Microfinance Loan |
| Running Overdraft for business entities |

Electronic Transfer Services

Apexlink funds transfer from one Rural Bank to another, Apex Instant Pay Transfer to any universal bank in Ghana, Unity link transfer, MTN Mobile Money Transfer, Vodafone cash transfer, Automated cheque clearing (CCC), Automated Clearing House (ACH).

Our Capacity

Board of Directors

Our highest governing body – the Board of Directors - is made up of professionals with varied expertise and competences in Academia, Industry, Law, Finance, Human Resources and Banking.



Staffing

The Bank which started operations with six staff now has 15 permanent staff as well as six contract staff. Our staff are well trained and motivated individuals who are specialists at what they do. We listen to our clients and this helps us to offer them services that meet their expectations and demand.

Our Uniqueness

FREROL Rural Bank is highly compliant with rules, regulations and procedures in the delivery of our services. At FREROL Rural Bank, compliance is not just a word but a CREED. With utmost level of professionalism and duty of care, our team always ensures that investments of our cherished customers are protected. We also respect the views of our customers and offer them products and services that meet their demand and grow their businesses, hence the tag-line... *Growing Your Business*



Corporate Social Responsibility

Supported community development in our catchment area in various ways including the donation of PPEs valued at GHS100,000.00 to the Margaret Marquat Hospital in Kpando to assist them in their efforts to fight COVID-19.

Looking Ahead 2023 and Beyond

Our vision is to continuously provide innovative products and services that will grow the businesses of our cherished customers and also maximize the value of our shareholders' investment.

In the near future, FREROL will continue to expand its operations to the southern parts of the Volta and Oti Regions.



.. Fresh face of First Sky Group

First Sky Energies Limited, a member of the First Sky Group, is a new frontier company established to take its rightful place in the energy economy of Ghana.

First Sky Energies was incorporated on December 7, 2021 with its operational core focus in energy including solar and hydro electricity generation and any other energy related business and oil and gas (both upstream and downstream activities).

First Sky Energies is currently working on a 50 megawatt solar power project in the Yendi district of the Northern Region in partnership with the Bui Power Authority.

The First Sky Group is convinced that the entry First Sky Energies into the energy ecosystem will provide yet another huge platform to contribute its quota to the development of Ghana through commitment to statutory obligations, creation of new jobs that offer avenues for skills development and above all improve the living standards of the citizenry.



First Sky Group Corporate Social Responsibilities

First Sky Group implements a Corporate Social Responsibility (CSR) regime that seeks to promote business continuity and sustainability within the context of CSR as a critical vehicle for reputation and brand management. To this end, First Sky Group focuses its CSR approach to ensure greater and maximum effect consistent with its business goals. The thematic pillars which have anchored the delivery of First Sky Group's CSR strategy are Education & ICT, Social, Health and Religious.



The Health Projects of First Sky Group

Free Dialysis Project At Korle Bu Renal Dialysis Unit



Since December 2016, the First Sky Group has executed a programme that substantially increases health financing, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines through the free dialysis project at the Korle Bu Renal Unit. Health financing has taken the form of payment of cost of renal treatment and management for patients at the Renal Dialysis Unit of the Korle Bu Teaching Hospital. The project begun with an initial sum of Six Hundred and Twenty Thousand Ghana Cedis (GHC 620,000.00) and a further donation of an amount of Two million Ghana cedis (GHC 2,000,000.00) as an endowment fund for the treatment of all patients at the dialysis unit. As at December 2022, a total of Twenty Four Million Ghana Cedis (GHC 24,000,000.00) has been disbursed on the project.

First Sky Group Sponsorship Of Kidney Transplant In Ghana



First Sky Group, Korle Bu Teaching Hospital in collaboration with Transplant Links UK in 2019 successfully performed Kidney Transplantation for four patients with Kidney failures. The commitment to building infrastructure and providing logistics that significantly impact the quality of care in the health delivery chain with a firm focus to touch lives and save souls is the motivation to fully fund the establishment of a Kidney Transplant center in Korle Bu, a first of its kind in the West Africa sub region to cater for patients with Kidney failures who otherwise would have been flown to India and South Africa. This is the heartbeat of the Health component of our CSR strategy

<http://kbth.gov.gh/korle-bu-performs-four-succesful-kidney-transplantations/>

The Church Partnership Projects of First Sky Group

First Sky Group Donation Towards The Building of The National Cathedral of Ghana



First Sky Group at its 15TH Anniversary donated Two Million Ghana Cedis (GHS2,000,000.00) in cash and materials towards the construction of the National Cathedral Project.

First Sky Donation To Sixty Churches



The thrust of the First Sky Group is that it is a wholly God owned indigenous Ghanaian holding entity comprising subsidiaries with interests in Hospitality, Construction, Insurance, Banking, Commodities Trading and Bitumen Processing.

Besides, the Group's special interest in the Church is understandable as the Chairman, Eric Seddy Kutortse, is a devoted Christian and West Africa Board Chairman of the Evangelism Explosion, a worldwide organization that aims at spreading the gospel of Jesus Christ across nations. He is not only a Deacon at the Trinity Assemblies of God Church in Tema, but also a lay preacher.

That unconditional rest, faith and trust in God as the source and owner of the Group informs the church partnership component of our CSR. First Sky Group in 2015, donated some vehicles and 15 sets of musical instruments to various churches across the country. The Group in March 2016 handed over 60 church buildings with seating capacity of 450-650 to the Assemblies of God Church, Ghana with 30 chapels each in the Eastern and Volta Regions. This was to alleviate the inconvenience of churches having meetings under trees and in classrooms.

The Social Projects of First Sky Group

It is noteworthy that apart from education, health and church partnership interventions which form some of the core focus areas of the Group, there is also a huge interest in addressing some of the social and environmental issues of the country, based on which the Group has assisted many individuals and organizations.

First Sky Group and National Road Safety Commission Collaboration



In 2019, at its 16th Anniversary First Sky Group partnered with the National Road Safety Commission by donating an amount of One Million Ghana Cedis (GHS1,000,000.00) and two brand new pickups towards road safety awareness in Ghana to help educate the public about road safety. This partnership is anchored on the SDG target of the UN to halve the number of global deaths and injuries from road traffic accidents by 2020. In Ghana, death and injuries from road traffic accidents are a key health and security concern.

Ghacem Limited appreciates you for successfully organizing the Annual Thanksgiving for the 20th year in a roll.

We are proud to be partners with one of the best Road Engineering Firms in Ghana. Your selfless dedication in Building our dear Nation is remarkable. Your long standing partnership means a lot to us.

For many years, First Sky Ltd. has been in the business of Engineering our major roads in the country. You made adjustments to your action steps in achieving this Milestone. This you have achieved with efforts from your dedicated staff and Partners.

Ghancem wishes you the very best in all our future collaboration.



42.5N USES

Ultra-high Strength for Heavy Structural Applications



42.5N USES

For more Blocks & Precast Products



32.5N USES

For Plastering, Block Laying & more



32.5N USES

For general masonry applications

Ghacem...The Nation builder





GOODWILL MESSAGE FROM TGCL TO FIRST SKY GROUP.

First Sky Ltd. is a company that always aims for excellence in all their business endeavors and we are proud to be associated with you as one of our key customers.

Our nearly two decades of business partnership has been a great experience. We have delighted you with quality products and you have remained loyal despite rising competition.

We are grateful for your continuous patronage and we have made strides in the automobile industry amidst economic challenges because of customers like you. We are committed to providing you with the highest quality of Toyota products and services and meet your needs.

This year has been exciting, and we look forward to more fruitful business engagements in 2023.
Happy New Year!

Kohji Yanaka
MD/CEO



GOODWILL MESSAGE AS A PARTNER

At the outset, we'd like to thank you for your unwavering efforts and continued support that you had extended to us from time to time. Gratitude is a powerful emotion and because of you, we are overwhelmed with it. It's a privilege to have had the chance to serve you. We at B5 Plus know you had many options to choose from; we thank you for choosing us.

We are counting our blessings and that means customers like you. Without you, we would not be here. Thank you for being our valued and a loyal customer. We are so grateful for the pleasure of serving you and hope we met your expectations. "Without you, we would not be us".

We firmly believe coming together is the beginning, staying together is progress and working together is success. We wish to re-affirm our commitment to you and look forward to an improved mutually beneficial relationship which adds value to your business.

Thanks for your business and Trust. It's our pleasure to work with you. Your support means the world to us! Hope to work with you again in near future.

Lalit Hemani (General Manager)



GOODWILL MESSAGE

FROM LICENSED COCOA BUYERS ASSOCIATION OF GHANA (LICOBAG)

On this occasion of your twentieth anniversary celebration as a Group, we the members of the cocoa fraternity especially LICOBAG wish to congratulate you on having come this far. Your subsidiary, First Sky Commodities, is a valued affiliate member of our group. You have indeed established your foothold in Corporate Ghana. Your phenomenal growth is exciting and we can only wish you well in the years to come. We wish you happy anniversary.

Samuel Adimado.
(President)
LICOBAG



GOODWILL MESSAGE

In this Thanksgiving, we share our genuine appreciation with your esteemed company for the sustained value-laddend relationship forged between our two companies over the years. Experiencing some of the road and civil engineering infrastructure credited to your company shows your determination and drive to give the best of service to all your customers which further entrenches how far your company has come and how immense its growth has been over the years.

In HMD we are happy to be at the forefront with the provision of reliable heavy machinery and excellent aftersales solutions and looking into the future, we wish the First Sky Company LTD bigger, better and greater opportunities as we pray for greater success, especially as the YEAR OF ROADS take root.

The HMD Family will continue to maintain our long-term relationship with First Sky so that we will continue to positively reshape our community.

To us at HMD, we hope our partnership strengthens and solidifies to become the little secret that drives this nation on its frenzied developmental path.

We hope you have a joyous holiday.





Ghana Cocoa Board
Proud to Maintain Premium Quality Cocoa

GOODWILL MESSAGE TO FIRST SKY GROUP

The Board of Directors, Management and Staff of Ghana Cocoa Board (COCOBOD) welcome the offer to be part of this year's Annual Thanksgiving Service of First Sky Group, also a Ghanaian Licensed Cocoa Buying Company. COCOBOD appreciates this opportunity and wishes to thank First Sky Commodities for the recognition.

The successes chalked by Ghana's cocoa industry over the past years cannot be celebrated without the invaluable contribution and support from stakeholders such as First Sky Commodities.

COCOBOD granted approval and issued an operational license to the company to purchase cocoa in 2013, convinced, among others, by the company's stated mission of using cocoa purchases as a means of improving the well-being of cocoa farmers in traditional and non-traditional cocoa-producing areas.

The company has steadily grown over the past few years in its operations, looking at the quantities of its cocoa purchases made over the years. Our records indicate that in the 2015/16 crop year, the company began by purchasing 978 metric tonnes of cocoa beans. The company then increased its cocoa purchases value to 2,890 metric tonnes in the 2016/2017 season, representing an exponential increase of 195.5 per cent.

In the just-ended cocoa season, First Sky Commodities purchased more than 10,000 metric tonnes. Our records indicate that the company currently operates in 31 districts within the (7) cocoa growing regions in Ghana. It is refreshing to state that, First Sky's operations have not only helped in the growth and sustenance of Ghana's cocoa industry, but also continues to create jobs for the youth.

As we work to sustain the cocoa industry which continues to serve as backbone of Ghana's economy, we wish to reiterate our commitment to ensuring a more improved business relationship with all stakeholders for mutual benefits.

Once again, congratulations to First Sky Group on the occasion of your 20th Anniversary Thanksgiving Service. We wish you a happy celebration.



MANTRAC GHANA GOODWILL MESSAGE

Our close relationship with First Sky Limited dates back nearly two decades, however, our first prime product transaction was the sale of a 1998 built 140G Motor Grader on September 16th 2011. This marked the start of an industry wide partnership, not an ordinary B2B relationship, but a strong valued partnership with mutual respect. From this humble beginning First Sky is proud to have modern CAT machines across various models in their fleet today.

Having played a dominant role in Ghana's road construction industry for over seven decades, Mantrac has seen First Sky grow steadily and admirably through good as well as challenging times to become one of the leading companies in the industry. Because in Mantrac we believe in growing together with our partners and we pride ourselves in their success stories, First Sky has always remained in our good books and we have committed to ensuring they receive the best possible support from us. We are proud to see how this partnership worked perfectly through the use of reliable CAT machines in building some of the finest roads in Ghana.

One thing we will never forget about First Sky Limited is their openness, sincerity and resolve to always honour their side of any business agreement. This is the hallmark of every successful business.

In Mantrac, we aim at being the benchmark of a Caterpillar dealership on a global scale. We see similar qualities and ambitions in First Sky and it is by no mere coincidence that our partnership is unique.

On this occasion of their 20th Anniversary, we congratulate the entire Management & Staff of First Sky Limited and pledge our continuous world class support in all aspects of our business relationship. We look forward to taking this partnership to a higher pedestal in a mutually beneficial manner to ensure growth and profitability in the years ahead.

Long live First Sky, long live Mantrac, long live Ghana.

Congratulations and Happy Anniversary!!!

STEVEN ANDREW SCOTT

Managing Director
Mantrac Ghana Limited





GOODWILL MESSAGE TO FIRST SKY GROUP BY MINISTRY OF ROADS AND HIGHWAYS

An achievement of 20 years in the Construction and other businesses is no mean feat and it is worthy to be celebrated. The Ministry of Roads and Highways is proud to be associated with you as a business partner in providing safe, effective and efficient road transport infrastructure in Ghana. You have come this far by dint of hard work, efficient management and God's favour.

Sustaining this business for 20 years in the rather difficult business climate in Ghana is a story worth telling to the world. We have been impressed with your growth in quality and size over the years and we are highly impressed with your dedication to work, integrity and business acumen. We are proud to have you as one of the best Ghanaian indigenous construction companies who stands for **QUALITY, HONESTY AND DEDICATION**.

We will continue to associate with you and pray for God's continuous grace, good opportunities, and prosperity to sustain the First Sky group.



Hon. Kwasi Amoako-Attah
Minister of Roads & Highways

GOODWILL MESSAGE FROM REV PROF. PAUL FRIMPONG MANSO FORMER GENERAL SUPERINTENDENT, ASSEMBLIES OF GOD, GHANA

"Wait on the Lord, be of good courage, and He shall strengthen your heart: wait I say, on the Lord" (Psalm 27:14)

What a joy it is today to celebrate this 20th Anniversary celebration of the First Sky Group. The scripture says that "For all the promises of God in Him Are Yes and in Him Amen, to the glory of God through us" (2 Corinthians 1:20). The scripture clearly says that God is a promise keeper to those He has called and sent forth. He does many glorious things through them. This is the story of Apostle Eric Kutortse and the First Sky Group. It's been a story of obedience and total commitment on the part of His anointed servant Apostle Eric Seddy Kutortse, who over the years has availed himself to be used by the Lord to carry out many mighty works for the Lord.

The First Sky Group has been of tremendous help to the Church in the area of Missions. We bear witness to the fact that even in the face of many challenges and threats to your life you continued steadfastly to do that which the Lord has laid on your heart. May God's love dwell richly in you as you continue to reap the fruits of your labour.

Today the whole world celebrates you.

My wife and I are eternally grateful to you.

The church celebrates you.

**CONGRATULATIONS ON YOUR 20TH ANNIVERSARY.
AYEKOOO!**



GOODWILL MESSAGE from TRINITY TEMPLE ASSEMBLIES OF GOD COMMUNITY 10 TEMA

It is with great joy and thankfulness to our Lord and Saviour that we write as a church, Trinity Temple Assemblies of God, to congratulate you Deacon Eric Seddy Kutortse, Mama Rose Kutortse and everyone who sacrificed, labored, and trusted God for this glorious march of the First Sky Group, 20 years of existence is no mean achievement in the life of a company. We celebrate you.

Your impact in this local church is such phenomenal that words are not sufficient to express our appreciation to you, your wife and family and the entire First Sky Group. Your passion and dedication for God's work is a great source of inspiration to many. May God continue to challenge you unto greater heights and achievements, and may the Lord inspire and empower you to do more in the Kingdom.

We join the world to celebrate you on this great occasion of the 20th Anniversary Celebration of the First Sky Group.

Happy Anniversary
Long Live First Sky Group, Long Live Trinity Temple AG

GOODWILL MESSAGE from REV DR SYLVANUS AMEGASHITI- ELORM SENIOR PASTOR OF TRINITY TEMPLE ASSEMBLIES OF GOD

"Who despises the day of small beginnings? Men will rejoice when they see the plumb line in the hand of Zerubbabel" (Zechariah 4:10)

Great and excellent things often start in very small and negligible ways. Persistent Prayer, good strategic planning, hard work and the Hand of God releases the favour and the goodwill of God upon every enterprise. This is the story of the First Sky Group of Companies which started humbly twenty years ago. Apostle Eric Seddy Kutortse and his two-member staff worked assiduously in the face of many challenges to establish the first company – The First Sky Construction Limited. The fruits of your labour testify to your diligence and tenacity. Out of the First Sky Construction Limited, six very strong and vibrant companies have been birthed. I salute all the Management and Staff of the First Sky Group on the occasion of your 20th Anniversary celebration.

What a joy it is for me and my wife to be associated with the Executive Chairman Apostle Eric Seddy Kutortse, his able and prayerful Wife Mama Rose Kutortse, his family and all the wonderful employees of the Group. The fruits of your labour testify to the dedicated service you have rendered in the Kingdom business for the past 15 years that I have been associated with you. You have been guided by love for God, love for humanity, and being a change agent in this generation. You have impacted many individuals, the church of God, and institutions across the country and beyond.

Today, we are witnesses to the abundant grace of God upon your Calling.

On this glorious occasion of your 20th Anniversary, my wife and I salute you from the depths of our heart. You are a great Help sent from heaven for our ministry and family. May the Light of the Lord continue to shine on your path as you march forward as gallant soldiers of the Lord. Continue to focus on God and stay faithful to Him as He opens wider and more glorious doors unto you.

We celebrate you and pray for more fruitful years for you.

**CONGRATULATIONS DUMEGA
HAPPY 20TH ANNIVERSARY**





GOODWILL MESSAGE FROM THE GENERAL COUNCIL OF THE ASSEMBLIES OF GOD, GHANA HEADQUARTERS



Rev. Dr. Stephen Y. Wengam
General Superintendent

On behalf of the Executive Presbytery and the General Council of the Assemblies of God, Ghana, I write to congratulate the First Sky Group of Companies and the Executive Chairman, Dr. Eric Seddy Kutorste, on the occasion of the 20th Thanksgiving anniversary celebration.

Not very many company executives see the need to set aside some days to recognize and appreciate God for His goodness and mercy; and for His protection and blessings over their affairs. It is exhilarating and heartwarming to find in the leadership of the First Sky Group of Companies, the burning desire to give special thanks to the Almighty, periodically. Some institutions have their trust in 'chariots and horses' but the leadership of the First Sky Group of Companies has over the past two decades demonstrated utmost trust in the name of the Lord God (**Psalm 20:7**). Some count on their skills,

locations, market shares, strategies and experiences, but we do know that companies need more than the above to progress speedily.

The company's drive toward corporate social responsibility is manifested in their very many social and safety interventions. An example is the determination and act of paying the health bills of the disadvantaged and vulnerable in our society. I will not belabour this point since we all understand the cost of going through dialysis around the globe.

From a humble beginning, through prayer and dint of hard work, God has raised the First Sky Group of Companies into greatness. Today, it has grown in leaps and bounds to become a Group. For example, the leading subsidiary companies under First Sky - Volta Serene Hotel, First Sky Ltd, Serene Insurance, Frerol Rural Bank, First Sky Commodities and First Sky Bitumen Processing among others - are all doing well in their respective industries.

Let me take the liberty to eulogize the credentials of the Executive Chairman, Dr. Eric Seddy Kutorste. He has been a long-standing and proud member of the Assemblies of God, Ghana; and an established Christian Businessman. His immense contributions to the development of AG Ghana in particular, and our dear country Ghana in general, cannot be overemphasized. He single-handedly financed the construction of 60 church buildings for our beloved church, AG Ghana. His commitment to the local church, district, regional and the General Council on one hand; and his financial contributions in putting up the AG Headquarters building, and the establishment of the Assemblies of God Television (AGTV), attest to his love for God, and loyalty to his mother church.

It is in this light that, I pray for God's extra-ordinary manifold blessings to come upon the Executive Chairman of the First Sky Group of Companies, his family and management team, and the entire staff as they introduce and execute well-thought through policies to govern the establishment. On behalf of the Executive Presbytery Officers and Members, on behalf of the Assemblies of God fraternity in Ghana, and on my own behalf, I wish you all happy and glorious 20th anniversary. Long live the businesses under the First Sky Group of Companies.

Congratulations!



Serene Insurance is the Fastest Growing Insurance Company

Serene Insurance, a member of the First Sky Group, a strong brand in the general insurance space of Ghana has been recognised as the fastest growing insurance company at the 5th Ghana Insurance Awards held in Accra.

The recognition comes on the back of the privileged reputation Serene Insurance has built as a provider of reliable and cost effective insurance products and services that address the needs of the insuring public.

From the onset with one branch, today Serene Insurance boasts of nine (9) branches with over sixty-eight (68) staff and more than forty thousand (40,000) institutional and retail client base showing the steady growth and penetration into the industry market in Ghana in a space of four years.

Serene Insurance's aggressive agency network expansion of over 200 active agents across the country, unrivalled customer service, strong financial base, being one of the well capitalized players in the industry and inclusive product penetration into the insurance market among other innovations has positioned it as the new face of insurance.

Serene Insurance has demonstrated strong growth in key financial metrics across its various business segments as it recorded about **GHS 43.3m** in gross written premiums for the 2021 financial year representing **50%** increase as against **GHS 21.7m** in 2020.

Speaking in an interview, Mrs. Eugenia Agyire-Tettey, Head of Marketing at Serene Insurance said: "At Serene Insurance, we are motivated by the truism that a satisfied customer is the best business strategy of all. This is why we have been committed and focused on timely

claim payments, staying true to our word in delivering unprecedented and prompt claim payments".

Mrs. Agyire-Tettey noted that Serene Insurance has partnered with credible local and international reinsurance brands to support the company's operations in providing another layer of protection for policyholders as a demonstration of commitment to safeguarding customer interest.

Mr. Michael Agbleke, General Manager noted Serene Insurance placed the award in great esteem stressing it would serve as a constant reminder for the company to strive towards deepening its efforts to creating value for all stakeholders.

'We still remain focused on being the preferred insurance partner and institution of choice for our staff, shareholders and customers', Mr. Agbleke noted in appreciation to all stakeholders.

In his welcome remarks, Mr. Richard Abbey, Chief Executive Officer of Xodus Communications, organisers of the Ghana Insurance Awards noted his outfit was in partnership with industry players to promote higher standards and recognise excellence.

Guest of Honour, Dr. Bernard Okoe Boye, Chief Executive Officer of the National Health Insurance Authority (NHIA) commended nominees and winners for pushing the boundaries of excellence and quality services.

The Ghana Insurance Awards is a trademark owned by Xodus Communications Limited organizers of Forty under 40 Ghana, Forty under 40 Africa, Ghana Oil and Gas Awards, Ghana Manufacturing Awards and Ghana Auto Awards.



Serene Insurance Has New Management

Serene Insurance Company, a member of the First Sky Group, announces the appointment of a new management to steers the affairs headed by Mrs. Mercy Naa Koshie Boampong as the Chief Executive Officer of the Company. Her appointment took effect from September 1, 2022.

The other new management members are Mr. Michael Dodzi Agbleke, General Manager Technical, Mr. Nana Yaw Dwomoh, General Manager, Business Development and Marketing and Mr. Theo Nii Adjei Oninku, Chief Finance Officer.

Mrs. Boampong leads with the support of the new management team to push through a number of critical transformational changes at Serene Insurance Company on the back of its recent recognition as the Fastest Growing Insurance Company in Ghana.

As an experienced insurer, Mrs. Boampong brings to her new role, vast industry experience and deep knowledge spanning more than 22 years during which she assumed a number of senior level positions. Prior to joining Serene Insurance, Mrs. Boampong had a successful career with Enterprise Group as the General Manager, Brokerage and Institutions where she worked for 18 years.

Welcoming the new at an induction ceremony at the Head Office of Serene Insurance, Mr. Eric Kutortse, Executive Chairman, First Sky Group, said: "I am delighted to welcome Mercy as the first female Chief Executive Officer

for Serene Insurance Company. I have full confidence in her scope of knowledge, experiences and profound insights in the industry, which I believe will further drive the growth of Serene Insurance".

Mr. Charles Gidi, Board Chairman of Serene Insurance Company was optimistic "Mrs. Mercy Boampong has the ability to deliver on Serene Insurance's strategic agenda to be among the top five insurance firms in the country in the near future".

Mr. Gidi said "I believe in the leadership and vision of Mrs. Boampong to reinforce the business and to deliver on our commitments to staff, customers, regulator, shareholders, stakeholders and general public in her new role".

Commenting on her appointment, Mrs. Boampong said "I am really humbled to be leading Serene Insurance as we do our best to be the best insurance company for our clients and stakeholders. I am also delighted to have a strong energetic team, dedicated to work hard and deliver value at a time that we building on being recognised as the fastest growing insurance company in the country."

Having become a strong household brand in the general insurance sector in the country since inception in 2018, Serene Insurance is well capitalized with about GHS 57 million and was the first insurance company in Ghana to officially announce full capitalization in January 2021, far above the limit set for new capital requirements by the regulator, National Insurance Commission for insurance firms.



First Sky Construction Is One Of The Best In Ghana - Akufo Addo

The sod cutting for the commencement of the Dome- Kitase road by the First Sky Construction drew massive commendation from the President, H.E Nana Akufo-Addo describing the company as one of the best in the country taking into consideration the many projects that it has successfully handled.

He noted that the 35million dollar project, covering some 23 kilometers, funded by the government of Ghana with support from the Kuwaiti Fund will connect the Accra – Kumasi road to the Accra – Aburi – Koforidua road and also serve as an alternative route for Accra and Aburi.

The President said he was happy the rehabilitation of the Dome – Kitase road is happening under his administration; adding that many more roads will be constructed in line with government's agenda to provide good, and quality road infrastructure to help accelerate the socio-economic development of the country.

► The President, months ago commended the First Sky Group for its exceptional works in the construction sector when he announced that the Asikuma – Have road project has been awarded to the same company.

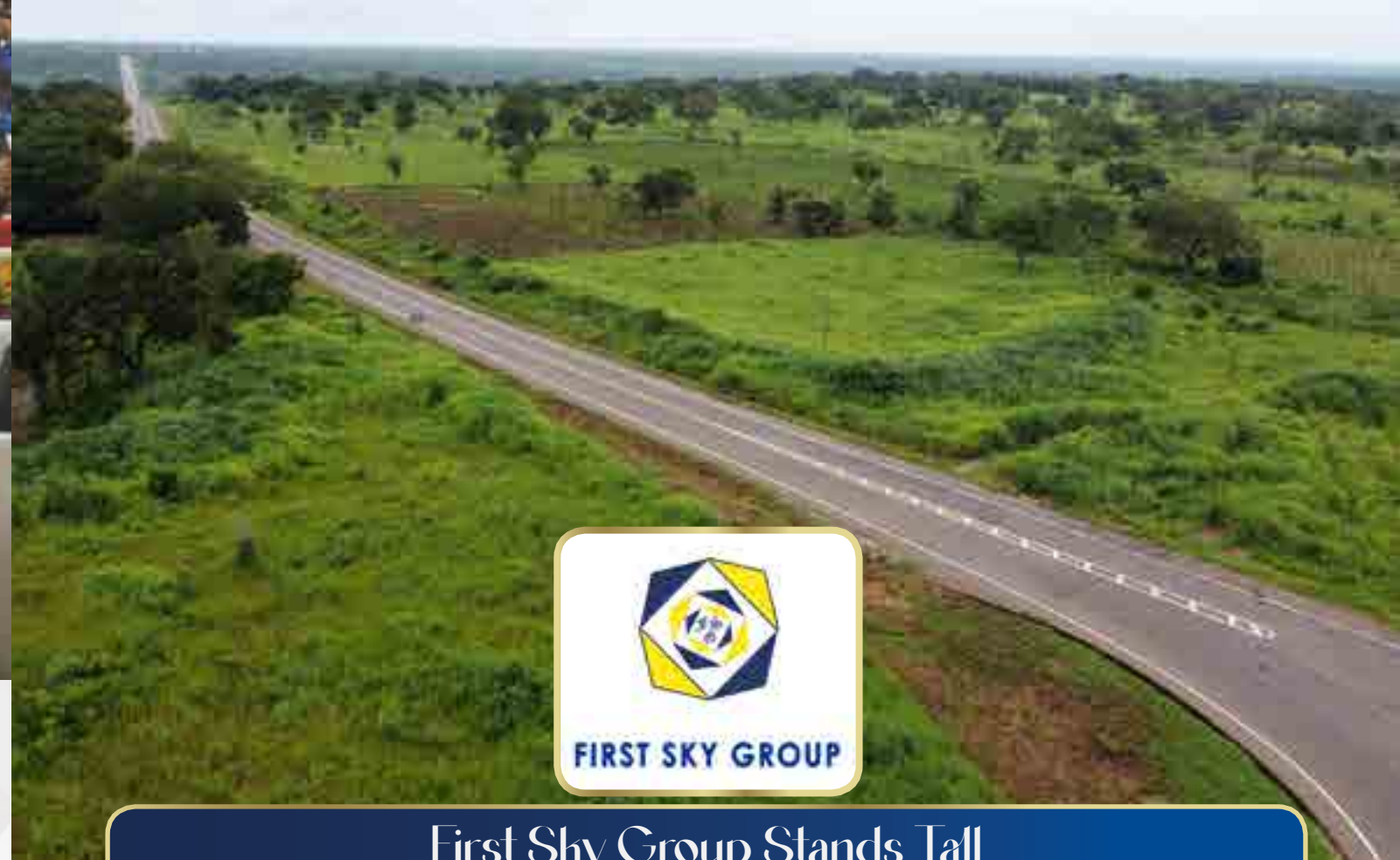
The Executive Chairman of the First Sky Group, Eric Seddy Kutortse in his statement noted that, for the past five years, First Sky Construction has been able to construct a total of 431 kilometers of road projects across the country.

Mr. Eric Seddy Kutortse pledged that all road projects would be completed in time and handed over to government as his team comprises of hardworking and diligent men who are always ready to work.

"It is with so much pleasure that we have diligently worked on the roads awarded to us without any issues and it's been very successful," Mr. Kutortse said.

Mr. Kutortse noted that First Sky Construction is currently undertaking a total of 225 kilometers of road projects which are at different phases and stages of completion across the country.

The Roads and Highways Minister, Kwesi Amoako-Atta reiterated the ministry's commitment to ensuring that all road projects are delivered to reflect value for money while improving the lives of the people.



First Sky Group Takes CSR To Another Level Invests GHC500k In Ghana Bar Conference Centres

First Sky Group, a unique and diverse wholly owned Ghanaian holding entity comprising subsidiaries with interests in Hospitality, Construction, Insurance, Banking, Commodities Trading, Energy and Bitumen Processing, has committed to invest about half a million Ghana cedis as seed money for the construction of the Volta and Oti Regional Bar conference centres for the Ghana Bar Association.

The commitment was made by the Executive Chairman of the First Sky Group at the opening session of the 2022 Ghana Bar Association Annual Legal Conference in Ho at the Volta Serene Hotel, a subsidiary of the Group.

The National President of the Ghana Bar Association, Yaw Acheampong Boafo made a formal announcement of the commitment by First Sky Group in his address during the Annual Conference of the Association in Ho.

Mr. Acheampong Boafo noted that it has become necessary and significant for the first Regional Bar Centres of the Association to be built in Ho to host its activities in the region.

"Therefore, it is significant that the first Regional Bar Centre of the Ghana Bar Association is to be built in Ho. I will have the privilege to cut the sod for the construction of the project this afternoon. I am happy to inform Conference that First Sky Group has pledged Five

Hundred Thousand Cedis (GHC 500,000.00) towards the construction of the Bar Centre," he said.

Mr. Boafo commended the Chairman of the First Sky Group, Eric Seddy Kutortse for the continued support towards the Ghana Bar Association.

He assured members of the Association of his commitment to making sure that, during his tenure of office, the Volta and Oti Bar Associations have a befitting edifice to serve as Regional Bar Centre.

"I am assuring all members that by the end of my tenure in office as National President, the Volta/Oti Bar will have a befitting edifice to serve as a Regional Bar Centre," Mr. Boafo said.

Commenting on the gesture, Executive Chairman of First Sky, Mr. Eric Kutortse noted the decision aligned with the strategic imperative of First Sky Group that seeks to promote business continuity and sustainability through the vehicle of partnership with critical stakeholders such as the Ghana Bar Association for infrastructural transformation of the economy.

The Conference was organised under the theme: "Ghana's Democracy under the Fourth Republic: Gains, Challenges and Prospects".



First Sky Group Stands Tall Among Road Builders in Ghana

The First Sky Group has created a good impression by the quality of work executed so far. "The First Sky Group stands tall among road builders in the country, it is up to the task, and we believe the road will be ready soon as planned," he added.

These are the words of President Nana Akufo-Addo when he inspected work on a portion of the 45-kilometre Asikuma-Have road at Kpeve in the South Dayi District of the Volta Region, as part of his two-day tour of the region in September 2022.

President Nana Addo Dankwa Akufo-Addo has reiterated his belief in the capacity of indigenous local road contractors who have demonstrated they are up to the task of delivering quality road projects in a timely manner.

➤ The President inspected work on the GH¢236 million Government of Ghana project being executed by Messrs First Sky, with the Ghana Highway Authority (GHA) as the supervising agency.

➤ The Executive Chairman of First Sky Group, Eric Kutortse, told President Akufo-Addo that work was progressing smoothly assuring that 'the project would be completed according to schedule'.

The project to upgrade the 39.3 km Asikuma-Kpeve stretch forms part of the broader Eastern Corridor Road began on October 7, 2021. It is one of the 58 road projects being constructed in the Volta Region, out of which 129 kilometres have been completed.

Work on the 39.3km Asikuma Junction-Kpeve section of the Eastern Corridor Road is 26 per cent complete and scheduled to be completed by December 2023.

Eastern Corridor Road

Among the roads completed in the Volta Region are 21 kilometres of asphaltic overlay of selected roads in the Hohoe and Kpandu municipalities. In addition to the above are the 15.6 kilometres of bitumen surfacing of Akwetey-Adaklu-Waya Road; 20 kilometres of Bitumen Surfacing of Yorkitkpo-Kpoviadzi-Trepe Road; and the upgrading of 9.7-kilometre Liati Agbonyira-Fodome Ahor Feeder Road. The 175-metre bridge on the Agbenoxoe-Dafor Feeder Road, which links communities between Kpandu, Dafor to Nkonya, has been completed.

The Dualisation of Ho Main Road (10km) between Sokode Gbogame and Civic Centre, the first major dual carriageway in the Volta Regional Capital, is 85 per cent completed and is scheduled for completion by the end of 2022.



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FIRST SKY GROUP

20th

ANNIVERSARY

Theme

**"The Lord has done great things
for us and we are glad."**

{ Psalm 126:3 }

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