ADDRESS TO JULY 2017 CONGREGATION UNIVERSITY OF GHANA LEGON Saturday, 22nd July, 2017 at 2.00pm

SALUTATIONS

Vice Chancellor	
Members of the College of Humanities Advisory Board,	
Distinguished Ladies and Gentlemen	

Introduction

It is with great pleasure and delight that I participate in this afternoon's Congregation at which post graduate degrees will be conferred on our distinguished personalities who have successfully completed studies in various disciplines.

I know how it feels since I have gone through this process three times: first, as an LLB Honours graduate in 1976, then as a professional on attainment of the Qualifying Certificate in Law and subsequent enrollment at the Bar in 1978 and finally upon graduation with an EMBA (Finance Option) from the University of Ghana Business School in 2004. They were all such exciting times.

The exhilaration almost immediately gives way to anxiety after the ceremony as family & friends will expect the paper to be handed over to you today to translate into affluence tomorrow. They expect immediate & significant improvement in your circumstances and by extention theirs as well. By this I mean, your post graduate certificate is supposed to be the answer to the numerous needs including financial needs of family & friends even to the extent that some may believe that you, being matured executives, will henceforth be in a position to place them or their children in lucrative jobs, or that they can now spend without budgeting & possibly splurge at will.

My mandate is to "encourage you, our post-graduate graduands from the College of Humanities as you prepare to make crucial decisions on the next steps in your careers" and where necessary, share some personal experiences with you.

Certainly, the job you decide to do, the undertaking you decide to pursue or the department/division you request to be transferred to is critical to your future success.

This is the time to pray for wisdom and not rely on your own insight or understanding. The Bible says:

"A wise man is strong,

Yes, a man of knowledge increases strength;

For by wise counsel you will wage your own war,

And in a multitude of counselors there is safety." [Proverbs 24:5-6 NKJV]

Remember, also, the adage: "Rome was not built in a day". I am sure, as mature people, this has been proven over and over again through numerous experiences that you have had.

I am certain that your confidence is soaring and it's as though, equipped with your Post-Graduate Degree or Certificate, you can achieve anything you conceive of. That certainly is possible but subject to many considerations and conditions a few of which I would like us to reflect on because I believe they are tips for distinguishing you from others in an increasingly competitive world.

1. Continuous Education and Innovation

Today marks a significant milestone in your lives and the beginning of continuous education on life's stage. Continuous practical education will be the hallmark of improvement in every and any endeavor that you will be engaged in.

As an Executive Director, Retail Banking and an EMBA graduate who had successfully completed a program that included Marketing, I knew that it was imperative that the customer's needs and demands are met. However, in our bid to reduce the transaction processing burden on the institution, our task was to get the customer to gravitate towards electronic channels. That was regardless of whether or not the customer wanted to relate to human beings & not machines for banking transactions.

This posed a big challenge for me as an EMBA graduate.

I had to be innovative. I got my team together and after brainstorming, we decided to study global trends and eventually came up with an eProducts proposal including a marketing & financial plan that would re-orient the customers towards electronic channels and highlight the measures taken by their bankers to provide ease, convenience, flexibility, and unhindered access to their bank accounts.

And voila! We made it.

Albert Einstein said that "the development of general ability for independent thinking and judgement should always be placed foremost not the acquisition of special knowledge".

You are expected to use your technical and academic proficiency as vehicles for social and economic change through continuous education.

2. Aim High; Aspire to Excellence

Aim high and inspire your Team to join you in this mission. It has been very gratifying seeing former members of my team excel and now head departments and affiliates. I encouraged each one of them to avoid complacency and strive to exceed expectations i.e. delight the customer with skill, speed and expert knowledge of products and procedures, surpass the profit budget, reduce cost, beat competitors in a professional manner.

In your pursuit of excellence, I recommend that you research current trends and best practices even for mundane things.

3. Planning and Critical analysis

The popular maxim by Benjamin Franklin that you have heard many times over is that "if you fail to plan, then you are planning to fail". Planning and Critical analysis are required in all aspects of life if you must be structured in what you do. An effective and efficient executive must plan the day, plan for a meeting, plan for the department, always plan. You must have a passion for the constant development of accurate and objective assessment of what needs to be done even in complex and difficult situations.

4. Integrity

This has been succinctly encapsulated in the Coat Arms of the University- to wit — "Integri Procedamus". Proceed with integrity. Be sincere with yourself & all others. I strongly recommend that you do the right thing all the time whether or not there is a CCTV camera. Make a conscious effort to know polices, practices and procedures of your organization or if self-employed establish standard operating procedures and apply same consistently. This will ensure fairness at all times.

Again, I will encourage you to develop a passion for the time-tested values of society and your organization in particular. I have always believed in the philosophy that a man or woman of integrity will never listen to any plea against conscience.

It is imperative that you know your skills and competencies so that in all things, you do not over-extend yourselves; do everything in accordance with your capabilities - financially & professionally. Ostentatious living leads to bad practices; rather, be modest and ensure to save for a rainy day.

5. **Personal Values and Life Objective.** Please permit me to share my family motto with you. It has been the guiding principle in all that I do:

"There is great gain in godliness with contentment".

This motto was derived from the Bible which says, *inter alia*:

"There is great gain in godliness with contentment; for we brought nothing into the world, and we cannot take anything out of the world;" [1 Timothy 6:6-7 RSV]

A lot of the greed and avarice, decay and corruption that have plagued our Country and Society today is largely due to the failure or inability of some well-educated certificate wielding graduate and post-graduate citizens to recognize that truly they brought nothing into this world and can never take anything out of it. Perhaps, it will be useful to develop some personal values for yourselves and uphold them steadfastly.

6. Hard work

My commitment to and advice on godliness with contentment is never to recommend mediocrity, complacency or average performance. It is rather to encourage you to have a mind that is focused on true achievement or even over-achievement which alone guarantees godly satisfaction and contentment.

Let me remind you of our great philosopher and composer, Dr. Ephraim Amu, who admonishes us in a choral thus:

"Momma yenko so mforo, yereforo, yereforo Momma yenko so mforo, Adesua ye koko a yereforo, yereforo apere aben atifi.

Momma yenko so mforo, Yereforo, yereforo, Momma yenko so mforo, mpere mmen atifi,

Koko no atifi da so wo akyirikyirikyiri. Yegu so reforo nso yennya mmen atifi ara e, Momma yenko so mforo abotoase ne ahoyere mu, adwene-mu-da-ho ne owen dennen mu, Momma yenko so mforo, mpere mmen atifi Adesua koko no atifi na yerepere ara ako akodu ho."

In a nutshell, education is like a hill that we are climbing. We have not reached the summit so we must persevere.

This is an admonition for continuous hard work and advancement as well as avoidance of complacency.

7. Dare to be different

If you are going to impact positively on our society, you must develop the mettle that will enable you exhibit the courage of your convictions. In our society today, too many people are happy being like everybody else. You must have your own considered opinions on issues and speak up when you disagree with others, stating your own beliefs or opinions confidently but respectfully.

Dare to be principled. Dare to do the right thing at all times. Dare to stand out in pursuit of excellence.

8. Work-life balance

I have already admonished you to continuously work hard and strive to over-achieve. You must remember, however, that you can only achieve if you are alive, strong, healthy and happy. Therefore, you must maintain a balance between work and reasonable pleasure. Spend quality time with the family, programme regular breaks and holiday for yourself and the family and make exercise and health assurance a regular feature of your life.

Above all, remember that he or she who does not find time for his God in the morning is not likely to find Him in the rest of the day.

Conclusion

With these few tips, and in conclusion, it is my most sincere hope that you will all succeed in your future endeavours. I wish you all the very best of God's blessings. May you go out to

make Ghana and the world a better place as others are challenged to adopt you as their role models.

Congratulations.

Thank you for your kind attention.