

Pioneering Sustainability

A Crucial Catalyst in Ghana's
Journey to Net Zero

Africa | Asia | Europe | USA





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Abstract

In the age of climate change and environmental challenges, companies worldwide are rethinking their practices to embrace sustainability. The Josping Group of Companies, has been at the forefront of this movement, setting an exemplary model for businesses looking to incorporate eco-friendly practices into our operations.



The Jospong Group

The **Company** is a diversified holdings company headquartered in Accra, Ghana, with operations in 6 other African countries and parts of Asia. The Group has business interests in 15 sectors, with our biggest operations in Waste Management, ICT, Banking, and Transportation.

Established in **1995** as a printing press, the Group has since experienced phenomenal growth with over 60 subsidiaries focusing on delivering quality services and products at competitive prices, using simple technology.

The Jospong Group of Companies, encompassing **over 60 subsidiaries** across Africa and the Middle East, is structured into five clusters. These clusters are managed by an Apex Board and supervised by five Chief Operating Officers.





Our Vision

To be the most successful African Holding Company leading in every sector we operate



Our Mission

Improving the lives of people



NET ZERO





The largest cluster, the **Environment and Sanitation Group**, constitutes over **60%** of the group's operations. It is deeply involved in the circular economy, focusing on waste management, including public cleansing, residential waste collection, transfer stations, recycling (plastic and organic waste), and landfills management.

This cluster holds the highest number of subsidiaries and contributes the most significant percentage of profit to the Group.





The Commercial and Allied Services Cluster

The **Commercial and Allied Services Group** is dedicated to customer-facing services such as Multimedia, Hospitality, Printing and publishing, Human Resource outsourcing, and consulting services.

It includes well-established companies like Appointed Time Printing, Metro TV, AH Hotel, Africa Institute of Sanitation and Waste Management, Acreaty, and Dumgya.





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The Technical and Logistics Cluster



The **Technical and Logistics Group**, the second-largest cluster, boasts subsidiaries in manufacturing, construction, Automobile and equipment, Ports and Logistics Services, Agriculture, Agro business, Mining and quarry, as well as oil and gas.

Notable companies under this cluster include Sino Africa, JSA Logistics, Amaris Terminal, Road Safety Management, JA Plantpool, JA Hiring, Yutong, Vehicle Assembly Plant, JA Quarry, Universal Plastic Production and Recycle, Ayensu Starch, Park House, and JSA Farms.





The Information and Communication Technology Cluster

The **Information and Communication Technology Group** operates four major companies—Subah Infosolution, Property Data Bank, DocuPro, and Melchia Investment—focused on providing solutions in the information technology space, including software development, programming, website development, auditing of Telcos, simbox fraud detection, and digital archiving of documents.





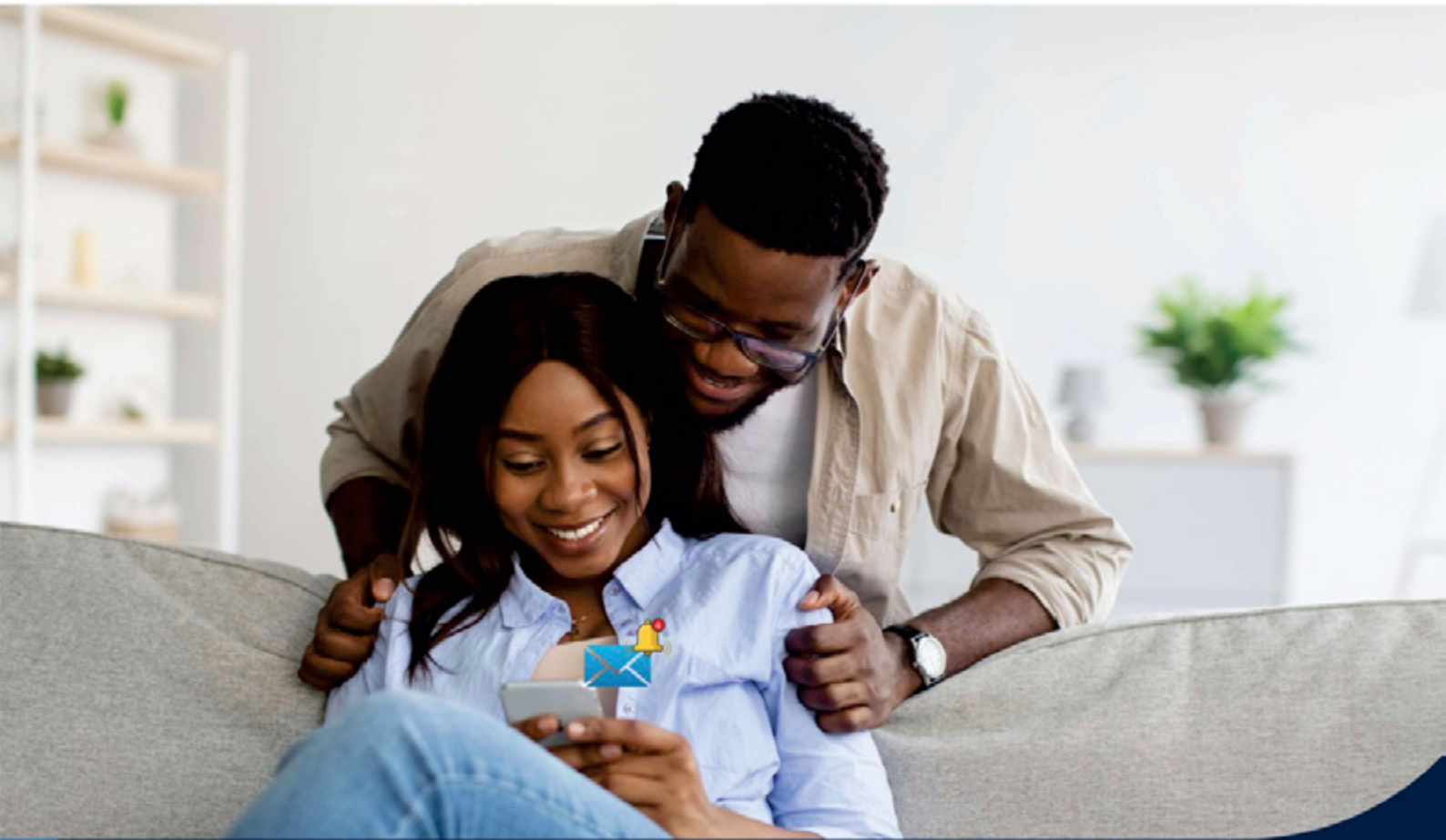
The Financial Services Cluster

Within the **Financial Services Group**, the company has a universal bank (OmniBSIC Bank), two insurance companies (Millennium Insurance and Cosmopolitan Insurance), a venture capital company (Union Capital), a pensions trust, and a digital payment platform company. This group has experienced remarkable growth, evident in the increasing number of subsidiaries and notable achievements, including revenue, awards, and recommendations from international and local entities. High-profile individuals continue to commend the Group for its remarkable achievements.





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Sustainable Development Goals



**SUSTAINABLE
DEVELOPMENT**

GOALS

Our organisational agenda is to ensure that no one is left behind.

The Josping Group of companies with its operations across several sectors and predominantly in the areas of sanitation and waste management, substantial efforts are being made in achieving the Sustainable Development Goals.

Out of the 17 collection of interlinked global goals designed to be a blueprint to achieve a better and more sustainable future for all, the Group directly contributes to 13 of them.

- (1) No Poverty,
- (2) Zero Hunger,
- (3) Good Health and Well-being,
- (4) Quality Education,
- (5) Gender Equality,
- (6) Clean Water and Sanitation,
- (7) Decent Work and Economic Growth,
- (8) Industry, Innovation & Infrastructure
- (9) Reducing Inequality,
- (10) Climate Action,
- (11) Life Below Water,
- (12) Life On Land,
- (13) Partnerships for the Goals.





Pioneering Sustainability

Transforming Ghana's Agriculture through Industrialization



Asian-African Consortium
East Legon, Accra
Near the American Int'l School

0241 745 593 | 0308 230 810

✉ info@AsianAfricanConsortium.org
📱 @AsianAfricanConsortium

The Jospong Group's ESG Policy: A Guiding Framework for Advancing Development

At the heart of the Jospong Group's sustainability journey lies an unwavering commitment to **ESG principles**. These principles serve as the guiding light for the group's activities, shaping our efforts to minimize its environmental footprint, empower communities, and uphold the highest standards of corporate governance.

POLICY GOVERNANCE

ESG is a top priority of the Jospong Group, hence the policy is intended to be driven at the Apex Board level by the ESG Committee, led by the Chief Investment Officer (CIO) and supported by a technical committee. The ESG Committee will meet regularly to formulate goals, strategies, implementation timelines and monitor the work of the technical committee.

The technical committee, comprised of key executive management members, senior investment professionals, social responsibility professionals, and environmental specialists is responsible for the implementation, monitoring and evaluation of strategies formulated at the board level.

POLICY COMMITMENT

This ESG policy statement reflects our mission of improving the lives of people and our commitment to making business decisions and actively seeking for investment opportunities that promote reduction in carbon emission while addressing broader societal concerns about sustainability and inclusivity. JGC is committed to operating its business in an environmentally sustainable manner, socially responsible focus driven by human-centric ethos, and guided by ethically robust corporate governance system.

We are aware of how our actions affect the environment and we are committed to ensuring we add value to the environment, people and the communities in which we operate. Value addition is our main goal behind our ESG policy and we are committed to it. In view of this JGC intends to subscribe to the United Nations Sustainable Development Goals (SDGs). All employees at both subsidiary and group levels, including Directors, Chief Executives, COOs, Managers and Officers have the responsibility of promoting this policy.

The Jospong Group's ESG Policy: A Guiding Framework for Advancing Development

POLICY FRAMEWORK

Our Environmental, Social, and Governance (ESG) policy framework ensures that an integrated approach to dealing with societal issues that impact investment opportunities beyond profit considerations aligns with our core values. JGC recognizes that issues such as climate change, high youth unemployment, deforestation and habitat loss, water quality and availability, waste disposal, and the impact of development on communities are global issues that require corporate action in direct relationship with our mission.

The ESG policy framework is intended to guide at all levels of the organization in embracing and application of ESG considerations to how the group does business, interact with the communities we do business in, and how governance issues impact investor confidence.

From its inception, the Jospong Group has been on a mission to foster sustainability and help build a green environment in Ghana and across the African continent. One of the standout achievements of the group is the generation of substantial carbon credits, made possible through various innovative initiatives.



Electrification of Waste Management Trucks

Zoomlion Ghana Limited, a dedicated advocate for environmental sustainability, is at the forefront of a transformative initiative in Ghana and beyond, as the company seeks to retrofit 1,000 refuse trucks in its fleet, which is a significant step towards reducing carbon emissions.

Currently, Zoomlion collects and processes ~500,000 Tons of waste annually, emitting a staggering 91,000 tons of CO₂ during refuse transportation in Ghana.

This undertaking reflects the company's unwavering commitment to reducing its environmental footprints, fostering a greener future for our community and the planet. Zoomlion is collaborating

with Zeronox, a California-based EV powertrains maker to undertake this project.

This ambitious undertaking holds the promise of creating a substantial and far-reaching impact. The project will save 364,000 tons of CO₂ (equivalent to 14.5 million mature trees), create 2,000 new technical jobs (40% women, 70% youth), and upskill 1,200 technical staff over a 5-year period.

The investment and significant job creation associated with the project will contribute to robust economic growth and sustainability in the regions where our project unfolds.





Sustainable Waste Management and Circular Economy



Ghana produces 6,570 million tonnes of municipal solid waste (MSW) annually, with 70% organic and plastics. More than 70% of the MSW fraction comes from households. With 40-60% moisture content and high tropical temperatures, MSW degrade quickly.

In addressing the waste management challenges, Government policy has mainly focused on promoting private sector participation to achieve greater efficiency.

Lead by the Jospong Group, West Africa's leading waste management service company, the ITMO programme aims to establish integrated recycling and composting plants in all major cities in Ghana.

The ITMO programme will divert the MSW from landfilling to produce compost and recover other economic fractions. Organic waste will be treated in these composting facilities to reduce methane and nitrous oxide emissions from food and garden waste. Through safe disposal and sustainable treatment of organic waste, major environmental health hazards related to the uncontrolled waste disposal will be avoided. The ITMO programme will improve air quality, municipal waste management, and water quality and significantly impact the climate.

In the end, the ITMOs programme is expected to:

- Lead to transforming the waste sector and creating 16 sustainably managed composting facilities in Ghana.
- The production of 62,521.22 tonnes per year of grade A high-quality organic

fertiliser will increase agricultural productivity.

- Create 1,000 direct jobs in particular for women in the three composting facilities and several thousand indirect jobs across the waste value chain and increased income in the agricultural sector due to increased yield of agricultural produce.
- Indirectly 2,000 households are in the coverage area of IRECOP.

The measures described in this Mitigation Action Design Document (MADD) are introduced for the waste sector – composting – that contribute to climate change mitigation and a transformation towards a low carbon waste sector. The waste sector contributes to more than 42.2 per cent of Ghana's methane emissions, according to Ghana's fourth inventory report (2019).

However, waste occupies a top position among the sources of urban emissions and has not been addressed by any major climate change-related activities up to the present.

Before the Introduction of regional Solid and Liquid waste treatment infrastructure in Ghana, Sanitation in most regional capitals exemplified the problems of a dysfunctional waste management system.

Ghana's updated Nationally Determined Contribution (NDC) includes a specific conditional mitigation commitment which requires support to adopt alternative urban solid waste management and contribute to smart communities, enhance gender empowerment, create new jobs and significant emission reductions.



Creating a Sustainable Future through **Waste Management**

Sustainable Waste Management and Circular Economy

Composting is one of the conditional waste sector mitigation measures in Ghana's NDC. That is why IRECOP, through MESTI and the Ministry of Sanitation and Water Resources, propose to develop and sustainably operate a sorting, material recovery and composting plants across all 16 regions of the country.

The ITMO programme will promote improved urban solid waste management through composting and create a sustainable market for environmentally friendly fertilisers. It will transition Ghana's waste sector from a disposal-driven one to one of enhanced composting and recycling. This will have numerous positive impacts.

Through the ITMO programme, significant co-benefits related to at least 10 Sustainable Development Goals can be achieved.

The ITMO programme leads to emission reduction, thus contributing to positive climate action and Ghana's NDC objectives, increases sustainable municipal solid waste management, thereby improving air quality, improves water quality by reducing the amount of illegally dumped waste, creating opportunities for new income-generating activities for women in the composting value chain, and finally, fosters productivity, increases production efficiency, enables added value activities and encourages new income-generating activities, thereby enhancing economic growth and providing the means to alleviate poverty.





Sustainable Industrial
Agriculture to enhance
Food Security



Sustainable Industrial Agriculture to enhance Food Security

Jospong Group's commitment to Sustainable Industrial Agriculture stands as a cornerstone in advancing Ghana's food security objectives.

Through innovative and environmentally conscious agricultural practices, Jospong Group has established itself as a key player in ensuring a resilient and sustainable food supply chain.

Leveraging state-of-the-art technologies, responsible land management, and community engagement, the Group promotes efficient resource utilization while minimizing environmental impact.

By integrating sustainable practices into its agricultural operations, Jospong Group not only enhances productivity but also contributes to the long-term well-being of local communities.

Social & Environmental Benefits



Contribution to Economic Growth: The project is expected to generate positive benefits in terms of contributions to Gross Domestic Product (GDP). Total estimated revenues over the 10-year period stands at US\$3bn. In addition, domestic rice production will support Ghana's food industry, and help to reduce the US\$1.2bn annual rice import.

Employment Generation: Various levels of skilled and unskilled personnel for positions shall be hired for business operations. About 4,767 new jobs are expected to be created through this project; 119 for rice mill, 4,557 direct nucleus farm jobs and over 30,000 outgrower jobs.

Women Economic Empowerment: About 40% (~1,870) of direct jobs are targeted at women. In the selection of outgrowers, JSA Farms plan to give priority to female household heads and single mothers who find it difficult to create economic incomes through farming due to the high out-of-pocket expenditures associated with farming.

Circular Economy: Around 10% of the paddy is husk, which contains 16 to 22% ash, and 90-96% of the ash is composed of silica (silicon dioxide, SiO₂). Rice husk has traditionally been used as an ingredient in ruminant and poultry feeds worldwide. In the modern rice milling industry, rice husk is commonly used as fuel source for grain drying. The husk will be burned in a simple steam boiler where the steam is then used for drying of paddy, or the hot flue gas from combustion of rice husk to be used to heat up air used for paddy drying. About 57,600MT of husk (biomass) to be generated annually

will be used to power the dryer and produce briquettes for a free distribution to the women in the supply chain to reduce their use of firewood consumption. Part of the biomass will be used in producing organic fertilizer in Jospong's existing 16 regional compost plants, to be sold at lower prices to farmers in the network

Climate Smart Agriculture: The project will introduce Alternate Wetting and Drying (AWD) technique as a climate smart agriculture technique for sustainable rice production. Through AWD application, rice farmers can increase yield, reduce methane emissions, cut water pumping costs, and improve efficiency of water use. In conjunction with promoting AWD, the project will train farmers on other Sustainable Rice Intensification (SRI) measures. SRI is an approach that allows farmers to use less seed, less water and fewer or no chemicals inputs, which leads to increase in rice yields. The practice of SRI/AWD replacing continuous flooding, will lead to increased water productivity and reduced carbon footprints in rice production.

Capacity Development: The project will provide opportunities for manpower development through internship program in collaboration with second cycle and tertiary institutions for practical field training sessions

Through these initiatives that prioritize conservation, biodiversity, and social responsibility, Jospong Group's Sustainable Industrial Agriculture is a beacon for a future where food security and environmental stewardship harmoniously coexist in Ghana.



**Fostering Inclusiveness by
promoting Gender Equality**

Fostering Inclusiveness by promoting Gender Equality



At the Jospong Group of Companies, we proudly acknowledge and celebrate the significant impact of “Woman Power” in our relentless pursuit of sustainable waste management. Women within our organization are not just contributors; they are the driving force behind innovative solutions and transformative initiatives that shape our environmental endeavors.

In the dynamic field of waste management, we have witnessed firsthand the invaluable perspectives and skills that women bring to the table. From grassroots engagements to leadership roles, women at Jospong are at the forefront of our commitment to environmental stewardship. They lead projects, advocate for community involvement, and champion the adoption of eco-friendly technologies. Their involvement exemplifies our belief in the power of diversity, and we recognize that a gender-inclusive approach is essential for crafting comprehensive and sustainable waste management solutions.

The Jospong Group is privileged to have women who are not just managing waste but leading the charge towards a cleaner and more sustainable future. Their dedication and expertise stand as a testament to the transformative potential of “Woman Power” in our collective mission to build a greener world.

Conclusion

Jospong Group's unwavering commitment to pioneering sustainability positions it as a crucial catalyst in Ghana's journey to net zero. As we stand at the intersection of environmental responsibility and economic progress, Jospong Group invites the world to join hands in shaping a sustainable future for Ghana and beyond.

By partnering with us, you're not only engaging with a leading force in sustainable practices but becoming an active participant in a transformative movement.

Together, we can foster innovation, drive positive change, and create a legacy of environmental stewardship that transcends borders. Join Jospong Group on this extraordinary journey towards a net-zero future, where sustainable development and prosperity go hand in hand.

Together, we can turn aspirations into achievements and make a lasting impact on the planet we share. Welcome to a future of sustainability, welcome to the Jospong family.



Jospong Group of Companies

Nmai Djorn Near Zoomlion Head Office, Accra.
P. O. Box CT 8267 Cantonments, Accra, Ghana, West
+233 (0) 302 2783901 | +233 (0) 544326770

info@jospongroup.com

www.jospongroup.com

