

AFFORD Migration and Development West Africa project Stakeholder meeting report

July 2017

Summary of activities and results

1. **Participation in the Ghana Diaspora Homecoming Summit July 2017:** As part of our participation in the Migration and Development project inter-regional stakeholder meeting, a group of diaspora took part in the Ghana Diaspora Homecoming summit (GDHS 2017).

The Ghana Diaspora Homecoming Summit Highlights 5th July to 8th July 2017, Accra International Conference Centre. The event brought together thousands of government, civil servants, diaspora, diaspora organisations and civil society organisations to discuss the role of diaspora in the transformation of the Ghanaian economy.

2. **Migration and Development West Africa Ghana stakeholders meeting 10-11 July 2017:** The inter-regional stakeholder meeting took place from the 10-11 July 2017 at the British Council in Accra. Migration and Development West Africa project can feed into the narrative and structuring the diaspora engagement in the context of the project objectives especially channeling remittances into development and job creation purposes.

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The focus of the first day was an entrepreneurial Ghana and focused on its economic

transformation and the role the diaspora plays. Speakers at the summit included President Nana Addo Akufo-Addo, Hon. Ken Ofori-Atta, Minister of Finance, Hon. Alan Kyerematen minister of Trade, Mr Yofi Grant CEO of the Ghana Investment Promotion Centre (GIPC), Hon. Ignatius Baffuor-Awuah MP, Minister for Employment and Labour Relations, Hon. Robert Ahomka-Lindsay, Deputy Minister of Trade and Industry, Hon. Shirley Ayorkor Botchway, Minister of Foreign Affairs, Hon. Otiko Afisa Djaba, Prof. Kwaku Asare. Mr. Alex Dadey, Chairman of the Summit Planning Committee.

H.E. President Nana Addo Akufo-Addo emphasised the importance he places on the diaspora and their full inclusion to move Ghana forward. He also highlighted that the accountability of his government extends to Ghanaians overseas as well as those in country and that the Diaspora Relations Office will be crucial in facilitating this. He then stressed the importance of all Ghanaians having a stake in the country's development in order to move the country beyond aid.

There was a strong focus on the financial opportunities Ghana presents and the already established financial contribution of diaspora (through remittances, which according to Hon. Ofori-Atta and Mr Grant are greater than foreign direct investment (FDI)). Emphasis was on the human and financial capital the diaspora brings along with experience and exposure to different ideas and perspectives. Reviewing laws and policies, which restrict diaspora participation and inclusion including Representation of People Amendment Act (ROPAA) was high on the discussions during the GDHS 2017. Diaspora and government believe institutionalising those laws will allow a more frequent and fruitful dialogue.

Other speakers include Mr. Djabarnor Narh (partner at EY Ghana), Mr. David Ofori-Dortey (AB), David Rahul Gopinath (ECOM Agrottrade Ltd), Mr. Phillip Sowah, Princess Naa Asie Ocansey, (MD of SOS Labour Ghana Limited), Sylvia Lopez-Ekra of IOM Ghana, Ms. Josephine Nkrumah, Chairperson of the National Commission for Civic Education, Dr. Ellen Hagan, MD of L'AINÉ, Mr. George Asomaning (DENI - Direct Expatriate Nationals Investment), Mr. Hayford Atta-Kruffi, CEO of the National Pensions Regulatory Authority (NPRO), Dr. Thomas Mensah, a pioneer in fibre optic technology, three 2nd generation panelists - Danielli Ofori Atta, Founder & CEO of Mhoseenu (Creative Consultants), Arnold Sarfo-Kantanka, MD of Me Firi Ghana and Chair of Future of Ghana (FOG), and Michael Bediako, Special Advisor to the Minister of Finance.

A number of speeches addressed some of the realities of doing business in Ghana, the opportunities, challenges, bottlenecks, public-private partnerships (PPPs), frameworks and policy. They spoke about the changing facing entrepreneurship in Ghana today. According to Rahul, Ghanaian entrepreneurs needs four things: knowledge, mentorship, capital and enabling government policy.

Mr. Phillip Sowah spoke about institutional frameworks being used to drive growth in capital markets and highlighted the key need to truly understand how much money Ghanaians abroad send and for what reasons. He argued that once we understand whom, what and why, then financial instruments and other enabling policies that could be designed to truly meet diaspora's needs. Mr Yofi Grant - Ghana's GDP growth is estimated at 7%+ next year and GIPC has created a digital map highlighting the business opportunities across the 10 regions which will go online soon (no date given but shown in the PPT). A study by EY shows that Ghana is ranked 4th for doing business in Africa and 1st in West Africa but the government intends on doing enacting business reforms including making processes digital. The aim is to make Ghana the most business friendly place in Africa.

Hon. Ken Ofori Atta and Hon. Alan Kyerematen addressed the fact that Ghana is aiming to move from an import oriented economy to a production economy and spoke about moving Ghana from an economy that exporting raw materials to creating production lines to increase the value of our exports substantially. He spoke specifically of steel and iron, which would strengthen the construction industry and increase our competitiveness. This is in line the government's one district one factory programme intended to spearhead the industrialisation of the country looking to China as an example.

There were many interesting questions from the audience including the perceived hostility from Ghanaian nationals to those from abroad, the capacity of the energy sector, creating more efficiency at the ports, lack of information sharing and clear channels to learn more about opportunities in Ghana.

The human resource issue from converting the 'brain drain' to 'brain gain', and how tertiary institutions and industry can collaborate to reduce the skills gap, how institutions such as the International Organization for Migration (IOM) have been mobilising diaspora groups in Ghana for over 30 years and addressing how we can develop a more productive and efficient work ethic for the growth of the Ghanaian economy was of importance to most people. Government is keen to build a comprehensive database to understand where diaspora are located, their skills sets and how they can be utilised fruitfully to positively contribute to the Ghanaian economy.

A call to action focused on diaspora to not just point out challenges but to also be part of the solution in an active and impactful way. Drawing on their own experiences some of the speakers who were diaspora be realistic, manage expectations and to use the same level of resilience used to survive in their new host countries in Ghana. He also shared several points, which he called Home Truths to encourage the diaspora to engage differently in order to bring cohesion and more collaborative partnerships with Ghanaian locals.

Sylvia Lopez-Ekra of IOM Ghana discussed the Connecting the Diaspora for Development (CD4D) programme, which is aimed at harnessing skills transfer in many countries including Ghana through its diaspora, particularly in the agriculture and health sector. Ms. Lopez-Ekra also mentioned that Ghana remains a strong example of diaspora engagement and is regularly used as a reference point for the diaspora agenda. It was also emphasised that more needs to be done to integrate second-generation Ghanaians abroad who may not have citizenship but are doing wonderful things to celebrate the name of Ghana.

Dr. Ellen Hagan, MD of L'AINE focused on bridging the skills gap of youth relative to universities and industry. She called on diaspora to be innovative and to have an entrepreneurial mind to identify gaps and assess whether these gaps can be converted into an opportunity to grow and create employment and build skills.

Mr. George Asomaning introduced us all to DENI - Direct Expatriate Nationals Investment, a financial instrument, which allows all Ghanaians regardless of location to invest. There is no minimum investment and similar to other stocks and financial products pays a dividend based on performance. He encouraged all of us to get involved as it launches. (Date not given).

Mr. Hayford Atta-Kruffi, CEO of the National Pensions Regulatory Authority (NPRA) discussed the eligibility and security for all diaspora in terms of retirement schemes and pensions. He highlighted that it is very simple to transfer pensions from abroad to Ghana (a formal letter to the NPRA has to be written to begin to process) and is working with the Diaspora Relations Office to make this information more readily available.

Political inclusion for all Ghanaians at home and abroad was addressed by Hon. Shirley Ayorkor Botchway, Minister of Foreign Affairs, including the contention around dual citizenship, the need for a dual citizenship card and what the Ghanaian Constitution states. The issues and challenges faced by Ghanaians abroad with regards to passports, fees, other consular services and customer service in Embassies in their respective nations. Training and accountability was emphasised and the Hon. Minister pledged her commitment to changing this

Second generation Ghanaians sharing their perspectives, experiences and advice on how they were eager to engage with Ghana had Danielli Ofori Atta, Founder & CEO of Mhoseenu (Creative Consultants), Arnold Sarfo-Kantanka, MD of Me Firi Ghana and Chair of Future of Ghana (FOG), and Michael Bediako, Special Advisor to the Minister of Finance. Danielli began by sharing her desire to come back to Ghana after finishing her law degree at the University of Manchester because she wanted to change the world. She then went on to outline Mhoseenu's mission and their six key principles, which also served as advice for those

interested in how to manage relocating to Ghana. They are:

1. Innovation
2. Quality control
3. Accessibility
4. Reliability
5. Consistency
6. Community

She called on second generation Ghanaians to be part of the New Ghana and make it a lifestyle, a way of thinking and a movement worthy of effecting positive transformation of Ghana.

Arnold discussed the ways in which second generation Ghanaians abroad can integrate into Ghanaian society, business and politics. He spoke of the vision of Me Firi Ghana and Future of Ghana - a 1st world self-sustaining Ghana, the What About Me (WAM) Campaign where 2nd generation Ghanaians volunteered over 1100 hours in Ghana from across Europe, and how the youth can be engaged in Ghana. He went on to discuss research in progress by FOG, which showed that only 1.6% of respondents are interested in remittances and the importance of bringing evidence and data to the fore. He called for us to actively engage each other and work together to make Ghana what we know it can be. He encouraged organisations like AFFORD and ADEPT to continue their good work and encouraged diaspora to contact such organisations to provide them with the needed insight make their work and contribution easier.

Michael discussed the realities of working and surviving in Ghana. He told us that in order to live in Ghana we have to embrace Ghana in its entirety not only the nicer parts of town. He also called on our duty to contribute to something bigger and to build strong networks to help us settle in and facilitate the change we desire to see.

The wider Ghanaian and African Diaspora including African Americans, Nigerians and Senegalese representatives shared their experiences and sentiments towards a cohesive global diaspora movement for the benefit of Ghana and Africa as a whole.

Delegates wished to engage beyond the summit. This informed the creation of the Diaspora Mobilisation Drive slated to eventually become an independent agency aimed at fulfilling the mandate and policies relating to the diaspora in collaboration with the government.

The Ten (10) Point Pillars Of Government's Industrial Transformational Agenda

1. Industrial revitalization Programme (Provision of stimulus package to economically viable but financially distressed companies)

2. One District One Factory (Decentralizing industrial development) the policy is geared towards decentralizing industrial development. The initiative is designed to decentralize industrial development to ensure an even and spatial spread of industries. The state will facilitate and assist medium to large-scale business to set up. The state will only have an equity interest
3. Development of Strategic Anchor Industries (towards diversifying the economy) It is expected to give rise to the emergence of strong and robust petrochemical and integrated aluminium industries, vehicle assembling plants, pharmaceuticals, palm oil as well as industrial salt architecture.
4. Establishment of Industrial Parks in all regions. The Ministry of Trade and Industry will facilitate the acquisition of land for the springing up of these industrial parks nationwide. These parks will be Free Zone enclaves with access to reliable energy supply
5. Development of small and medium-scale enterprises (SMEs) If the Government's objective of job creation will permeate all facets of the economy, small and medium scale enterprises would have to be given the needed boost to survive.
6. Export Development Programme. The Ministry will encourage and facilitate for businesses to take advantage of AGOA and the EPA. This is particularly necessary because should the factories under the One District One Factory take on Free Zones status, they would be required under the law to export about 70% of their production.
7. Enhancing Domestic Retail Infrastructure. This will be done through value addition to locally manufactured products to make them competitive with other products from elsewhere. Again, flagship interventions such as the One District One Factory and the industrial revitalisation Programme will lead to large volumes of production and there is the need to get the needed retail infrastructure in place to cope with it.
8. Improving the Business Environment through regulatory reforms. This involves putting in place measures to ease the cost of doing business in the country through removing some of the bureaucracies associated with doing business in the country. This will help position the country as business friendly environment and consequently impact on the country's ratings on the World Bank's ease of doing index.
9. Industrial sub-contracting exchange; this is intended to link SMEs to large companies in the country to ensure that the large companies subcontract some of their businesses to the SMEs.

10. Improving Public-Private sector Dialogue. It is expected that at least there will be one Business Summit every year to review implementation of various initiatives to take stock of the strides made and steps being taken to address identified implementation challenges.

The diaspora involvement in development and job creation discussions has included the focus often been limited to capitalising on remittances and much of the literature focuses on how other organisations can benefit from diaspora groups, rarely on capacity building for these collectives which are often informally organised, staffed by volunteers and ill-equipped to make the kind of impact that matches their commitment to the home nations.

Many diaspora networks struggle to gain recognition as development actors or to secure the funding needed to sustain their projects. They further struggle to recognise and fill the capacity gaps that could enable them contribute significantly to the development of their countries of origin.

Most diaspora groups have failed to organise themselves to maximise their impact. Also very important is how to better securing funds/grants, finding partners or working with governments to create and sustain positive impact.

Activity 3.3: Inter-regional multi-stakeholder meetings will be organised in target countries and aim to improve coordination between diaspora, development and government actors, promote and concretize the implementation of innovative cooperation frameworks between those actors for a more effective channeling of remittances for development purposes in the target countries. Those meetings will look at the successful practices described under Activity 3.2 but will also look at remittance model initiatives that support job creation.

2. Migration and Development West Africa Ghana stakeholders meeting 10-11 July 2017

Despite the inability to have an ECOWAS, CMS, AfDB representation and some of the speakers who had agreed to speak on different topics not making it due to last minute issues, the inter-regional stakeholder meeting took place from the 10-11 July 2017 at the British Council in Accra. Migration and Development West Africa project can feed into the narrative and structuring the diaspora engagement in the context of the project objectives especially channeling remittances into development and job creation purposes.

The Migration and Development West Africa projects diaspora stakeholder meeting was organised under the theme “Development and Job Creation through Remittance: A practical framework for diaspora engagement” On the 10-11th July 2017 at the British Council in Accra, Ghana.

Speakers at the inter-regional stakeholder meeting included Paul Payne, British Council, Nelson Amo, (Innohub), Amma Gyampo (AmDeCo), Henry Abraham, (Miro Forestry), Akua Ofosehene, Arnold Sarfo-Kantanka, (Me Firi Ghana), Richard Tandoh, (Star 100), Arnold Parker (AB Financial Services) Sam Yeboah, (Mirepa Capital), Mike Attah, Collectif des Associations Ghanaises en France (CAGEF)/FORIM, Pearl Boateng (Future of Ghana), Kwaku Yeboah and Angela Odai, Diaspora Affairs Bureau, Akwasi Awua Ababio and Nadia Musah, Diaspora Relations Office at the Office of the President, Chukwu-Emeka Chikezie (Director, Up!-Africa Ltd.), Nicholas Atampugre, CaRoRA Consult *

Diaspora engagement stakeholder meeting sought to enhance diaspora role in development and job creation. It also considered the promotion of cooperation frameworks for more effective channelling of migrant remittances for development purposes, including job creation.

An overview of diaspora initiatives, international perspective of engaging with diaspora from across the different regions and highlighted Philippines, Mexico, Senegal, and Moldova.

All participants realistically envisage themselves working together for successful completion of the Migration and Development West Africa project. To participants it was an opportunity to promote an innovative approach in terms of mobilizing their diaspora and engaged in the removal of obstacles that make it difficult for diaspora and migrants to contribute positively to development.

The participant will their perspectives is possible in terms of setting up mechanisms, partnerships or positive developments of the framework for intervention of the promotion of cooperation frameworks for more effective channelling of migrant remittances for development purposes, including job creation.

Participants from government, civil society organisations, returnees and diaspora based organisation and individuals interested in migration, diaspora and development.

General comments and areas of agreement by participants is that migration, remittances and development are inextricably linked together. While remittances can have positive impacts on families' welfare, in some cases the primary effect of migration is not remittances but family separation. This may create psychological social and economic vulnerabilities that may or may not be easily seen by the positive effects of remittances. This is why a concerted and collaborative effort is needed to reduce the existing issues.

The evidence of migration and remittances' impact on education and health is mixed and country-specific. While there is positive evidence of the impact of remittances on these social dimensions at the household and community levels, the existence and sustainability of such impacts varies according to several factors, including country, gender and socioeconomic backgrounds of households, success of the migration process measured by the amount of remittances sent, and whether the migration is short or long term.

While remittances may contribute to raise living standards of those in countries of origin, and represent a much needed source of foreign currency earnings for developing countries, they are private money and not susceptible to all types of policy interventions.

Remittances should not replace the obligations of States to fulfil the fundamental human rights of their citizens such as providing access to food, health, housing, education, and decent work, without discrimination. Diaspora and migrants also have a moral responsibility to support government efforts.

Governments can maximize the impact of remittances by addressing it, primarily through universal social policies, basic vulnerabilities that prevent populations from investing in health and education. These vulnerabilities could be due to migration, to the structural socioeconomic condition of the household or to the inadequacies and inaccessibility of health care and education. These can be disincentives for households to prioritizing these services for expenditures of remittance receipts.

Governments could also promote the creation of more decent work opportunities, which will create incentives to households to invest in education and have access to these opportunities. Public-private partnerships with the private sector in origin countries, or the investments of members of the diaspora in their home countries are essential to create these structures of opportunities in particular, adolescents, and youth.

Paul Payne, of the British Council concluded, “The diaspora are an underutilised, hidden gem” which has informed the decision by the British Council to engage with diaspora.

Akwasi Awua Ababio and Nadia Musah, of Diaspora Relations Office Ghana’s Diaspora indicted that the Government of Ghana’s perspective is highlighted by the fact that 35 Diasporas are members of the current governments’ administration and intends to create a database of Diasporas and migrants to contribute effectively to economic development and job creation.

Kwaku Yeboah and Angela Odai, Diaspora Affairs Bureau also on Government of Ghana’s perspective over the past five years: the existence of the bureau and the work it has been doing with Ghanaian diaspora and migrants. The bureau’s interventions have ranged in assisting people to find the right opportunities in Ghana. Government say remittance is \$2.9bn annually; need to spend more time thinking how to engage the diaspora; Ghana is a relatively late entrant into the Diaspora for Development conversation.

The Diaspora Affairs Bureau profiled Ghanaian diaspora groups in the five target countries (Germany, UK, USA, Italy and the Netherlands) and are expanding their diaspora profiling programme. The Bureau is also tasked with the responsibility of creating opportunities for dialogue between the Government of Ghana and the diaspora, including a national diaspora colloquium, which was first held in August 2012.

Established a national Diaspora Support Unit at the Ministry of Foreign Affairs to support the diaspora and create a diaspora database and diaspora website (www.ghanaiandiaspora.com) to serve as a platform for facilitating the engagement of the country’s emigrants in the sustainable development by the Government of Ghana.

It is important that the diaspora are central to any effort to engage them, and the main question for the Bureau is “What are the Diaspora doing/can the Diaspora do for Ghana?” - highlight examples of members of the Diaspora that are contributing to Ghana’s development locally.

What is Ghana doing for the Diaspora? Highlights ongoing issues of interest to the diaspora e.g. Homecoming Summit in 2001, Ghana Dual Citizenship Regulation Act (2002), the Representation of the People Amendment Act (ROPAA), 2006 [Act 699] - allowing Ghanaians abroad to vote in national elections. Creation of the Diaspora Affairs Bureau and promoting investment opportunities.

Data from the Bank of Ghana and the World Bank indicate that the annual monetary and other contribution of the Ghanaian diaspora is a crucial part of Ghana’s balance of payments, far outstripping the combined total of official development aid that the country receives. Therefore, linking the Ghanaian diaspora to development, as has been done in the Philippines and Mexico, is a key component to the sustainable development of Ghana.

The Diaspora Engagement Project aims to contribute to the efforts of the Government of Ghana (GoG) to mobilize the country's diaspora toward its socio-economic development through dialogue and subsequent developmental engagements in Ghana.

The priorities of the Diaspora include the preservation of the national and cultural identity, self-organization, creation of an atmosphere of mutual trust, integration into political, social and cultural life of the countries of residence, and home countries improvement of standards of living, professional cooperation and the use of the national potential for the development of Ghana and Sierra Leone.

Public perception of the Diaspora in home countries often differs from the way the Diaspora sees itself. The experience of diaspora and the new cultural and professional work ethics are often misunderstood. This makes diaspora feel unappreciated and unwanted; these views have also limited diaspora participation in development and job creation of their countries of origin. Most diaspora especially second and third generation do not know each other well, as they have lived and been brought up in different social and cultural settings. Consequently, the understanding of partnership priorities both in countries of origin and with the various diaspora communities has been limited. However Ghana and Sierra Leone have both over the past few years initiated diaspora engagement policies and programmes.

Collective Remittance Models

Development Gap exists. How can the diaspora help fill it? Examples: The story of Mr Kweku Ampomah, who shared his own story, indicated that he was nearly 60, with nine children, remitting several thousand pounds a month and willing to contribute more towards development and job creation if an effective and efficient structure was put in place.

- Contribution towards development and job creation.
- Remittances – individuals.
- Important to think through clearly how much more we can do together – demonstrate impact, achieve scale, evidence work, etc.
- Important to have a scope for working together if we want to engage organised institutions, policy makers etc.
- We do not all need to be organised; but for organised institutions, policy makers, decision makers to take us seriously, we have to come together.
- Research and learn from other relevant diaspora examples.
- Important to learn from our mistakes, and look at institution building so we can avoid making the same mistakes.

Diaspora agree they do not always have the answers or solutions but it is also important not to miss opportune moments (e.g. young diaspora programme). The diaspora are in a position to make meaningful things happen. In addition, looking beyond remittances: primary importance for channelling remittances, economic development, and diaspora engagement and partnership with local authorities, diaspora/Migrant in entrepreneurship and job creation. Diaspora volunteering is essential as members of the diaspora seeking to volunteer in their countries of origin have significant assets to offer, and face substantial barriers, related to their diaspora status. This will provide diaspora with stimulus and information needed to make better decisions on the potential for diaspora investment, opportunities and the knowledge to becoming the agents to transformers and economic development agents.

Key note speech and interview of Chukwu- Emeka Chikezie and Nicholas Atumpugre co-founders of the African Foundation for Development (AFFORD) spoke about the role of diaspora over the past 20 years and the next 20 years. Such initiatives would serve to enhance some of the most positive aspects of the remittance business, such as reuniting remitting and receiving communities, supporting livelihoods and innovation at home, reintegrating and rebuilding relationships between the African diaspora and their families and home countries, facilitating productive investment and supporting good governance.

They asserted diaspora, government, and everyone interested must move from the vision phase to action, purpose and implementation. It needs all too actually make change happen systematically which is integral to action.

Diaspora must be considered beyond acknowledging significance, skills and financial resources but to practically look at how to operationalise the diaspora as a resource through programme, projects and initiatives aimed at promoting and stimulating diaspora investments opportunities for jobs and wealth creation as catalysts for developing and sustaining African economies.

Concluding ideas and Priorities for Government and Diaspora stakeholders need to consider developing diaspora partnership aimed at the development and strengthening of the individual and diaspora communities' capacity building and heritage country economic and global competitiveness.

- a. Support the creation of an innovative and sustainable environment that preserves and strengthen economic activity that further stimulates job creation.
- b. Create a network of professional groups that unites the professional potential of the Diaspora and harness it in to the development process.

- c. Assist in the complete integration in the political, cultural and economic life of the country of residence or citizenship, not to the detriment of the national identity.
- d. Assist in the establishment and development of a common one stop shop for all information, related to diaspora and business opportunities and also elaborate and implement projects with Diaspora organizations.
- e. Assist every diaspora to visit home country, especially in the framework of pilgrimage trips of the Diaspora youth to the land of heritage.
- f. Assist in the creation of an electronic sector based database which is accessible to everyone.
- g. Make adequate and relevant use of the diaspora to engage and reinforce the multilateral relations through development of public diplomacy and lobbying activities in host countries.
- h. Draw on the expertise of diaspora to formulate a favorable political, economic, cultural, legal and environmental system of operation for the effective participation in the strengthening and solving of national issues/problems.

In order to ensure comprehensive, consistent and successful implementation of the policy, for the purposes of National Migration policy, Diaspora engagement policy, monitoring and coordination of its implementation, improvement of the legislation, and management of the information related to Diaspora to leverage the experience, professional capacities of the organizations involved, national and international systems, financial capacities and other factors.

Remittance framework and model

Trusted network and framework for diaspora engagement

Research

- Research to get information from already established remittance services
- Creating a registry at the embassy to get an idea of numbers

Skills and expert database

On-going development of Database

- Diaspora and migrant expertise
- Diaspora and migrant organisations
- Local civil society organisations

Use of technological platform

Create an accessible platform that is convenient and accessible

- WhatsApp
- Monthly newsletters
- Websites
- App

Crowdfunding

Investment options

Modern version of “Susu” to attract older generation who can be enticed by the notion of the rewards going to their children as an investment

Exit tax at airport, which goes towards development

Education on investing needed because of language barrier

Alternative stories investment models

Existing estate development

Availability of information

Governance

Job creation

Purpose built to provide services

- What would convince a remitter to put as much as £5000 or less and more in their account in Ghana?
- Framework that people can trust, Need a trusted framework

- Non-government agency that has relations with the government but not of the government

Framework Management: Strong management expertise to build the investment

- Commercial fund manager to manage investment
- Attached to each project
- Providing quarterly reports
- Project/Sector based investment
- All projects listed will be vetted independently
- Group investments available that takes care of small amounts
- Tailor to those with less disposable income
- Share based on how much you put in with long term thing: *10 years*, not 3-5 years
- Investor will receive regular updates (quarterly updates)
- Sector dependent returns
- Gov't should give expats tax relief on their remittances

In addition:

- UK/USA to provide tax relief on remittances
- Lobby group could be grown out of it to influence policy looking at trade injustices and royalties we get on natural resources
- Trade injustices, royalties we get on natural resources

Quarterly returns

Returns via interest can be diverted to

- Family
- Schools
- Institutions of choice
- Kept within project

- Kept with the investee

Recognition and recognition for contributor and participants

Board Members: based on skills

Gamification:

- Gold, Silver, Bronze level
- Recognition within platform
- Certification of their contribution
- Exit tax at airports, which goes towards development
- Education on investing needed because of language barrier
- Frequent giver programme for Airlines a la frequent flyer
- Encourage parents to remit in their name of the children (Leaving a Legacy)
- Transparency - Ghost accounts highlight why government is not a trusted entity

Key findings from stakeholder meeting

Diaspora Engagement Policy

- Ins and outs
- Additions

Municipal, Metropolitan and District Local Assembly

"Strengthening the Contribution of Migration to Development by reinforcing its Local Dimension"

Diaspora and Migrants resource centre Knowledge materials: Diasporas for Development Resource Guide

- Serve as a link with other local social and economic development programs, projects, activities and initiatives
- Access to information and best case practices

- Influencing policy
- Advocacy

Local programmes and services *Complementing and linking with national programmes and services*

- Online payment of real estate taxes
- Specific investment portfolios
- Financial literacy programmes
- Support to school-based M&D programmes
- Pre-migration orientation seminar

Capacity Building

- Diaspora, migrants, and the national and local communities
- Attitude towards diaspora, migrants, and diaspora and migrants attitudes towards nationals and locals
- Institutional Support on Entrepreneurship

Participation in Global Migration and Development events

- Global Mayoral Forum: informal working group in localizing guide to migrants in countries in crises
- Global Forum on Migration and Development
- Global Compact on Migration
- International Steering Committee
- Joint Migration and Development Initiative
- Global Migration Group (GMG)

Sustainable Development Goals monitoring

- Training on Sustainable Development Goals
- Monitoring Ghana's progress
- Reducing remittance charges, financial inclusion

Investment

- Opportunities and returns
- Different sectors
- Seed, Grants
- Investment Funds