

The WHEEL

...Reaching New Horizons



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2026

Welcome

To Your Best Year Yet!





Eurozone construction output falls most in 6 months

Eurozone construction production contracted in Nov. after recovering in the previous month, data from Eurostat showed on Tuesday. Construction output dropped 1.1% monthly in Nov. reversing a 1.7% increase in Oct. Further, the latest expansion marked the fastest since May, when production fell 1.4%. Among sectors, construction of buildings showed a decline of 1.2%, and civil engineering activity dropped by 1.6%. Specialized construction activity also contracted by 0.4%.

(www.reuters.com 20/01/26)

Japan's Government, BOJ need firm stand on yields, Tamaki says

Japan's government and central bank must take a firm stand on surging yields, the head of a small but influential opposition party said, a day after longer-term Japanese bond yields surged to record-highs over fiscal fears. Although they fell Wednesday morning after calls for market calm from Japan's finance minister.

(www.bloomberg.com 21/01/26)

UK's Reeves urges 'cool heads' amid trump clash over tariffs

Chancellor of the Exchequer Rachel Reeves said Britain wants to reduce tensions with the US over Donald Trump's threat of tariffs, ahead of the US President's arrival in Davos. "I would urge people to keep cool heads," Reeves said at Bloomberg House in Davos, where she's attending this year's World Economic Forum.

(www.bloomberg.com 20/01/26)

European shares extend selloff on trade jitters

European shares dipped today, deepening a selloff sparked by renewed trade tensions linked to Greenland, which overpowered the impact of upbeat corporate updates. The panEuropean STOXX 600 opens new tab fell 0.1% by 0810 GMT.

(www.reuters.com 21/01/26)

Malaysia inflation rises to 1.6%, highest in 11 months

Malaysia's consumer price inflation rose further in Dec. to the highest level in nearly a year, data from the Department of Statistics showed on Tuesday [20/01]. CPI posted an annual increase of 1.6% after rising 1.4% in Nov. Meanwhile, economists had expected inflation to remain stable at 1.4%.

(www.xinhuanet.com 20/01/26)

DISCLAIMER: This information has been compiled by the Communications Department of Bank of Ghana for general reference purposes only. While every effort is made to ensure that the information is accurate, the Bank of Ghana does not guarantee nor does it accept any responsibility or liability for the accuracy or completeness of the content or for any loss which may arise from reliance on information contained in this document.

German economic confidence strongest since July 2021

German economic sentiment strengthened at the beginning of the year to the highest level in four-and-a-half years, the financial market survey conducted by the think tank ZEW showed Tuesday [2001]. The economic sentiment index rose to 59.6 in Jan. from 45.8 in the previous month, reaching the highest since last July 2021.

(www.rttnews.com 20/01/26)

UK: Bailey underscores support for Powell

Andrew Bailey has reaffirmed his support for his US counterpart Jerome Powell, while pointing to the potential spillover effects on UK financial stability from events across the Atlantic. During questioning on Jan. 20 by members of the House of Commons Treasury Select Committee, the BoE governor was asked why he had signed an open letter last week expressing full solidarity with the chair of the Fed, who is facing a criminal investigation in the US.

(www.centralbanking.com 20/01/26)



WITH PRICES STABILISED, BOG TURNS TO EXPECTATION MANAGEMENT

The Bank of Ghana is shifting monetary policy toward managing expectations after inflation fell to 5.4% in December 2025 from 23.8% a year earlier, Governor Dr. Johnson Pandit Asiamah said. Following a period of restoration, the focus is on credibility, discipline and stability. Policy remains data-driven and forward-looking, prioritising sustainable measures, stronger supervision, FX market reforms and consolidation in 2026 to protect hard-won macroeconomic stability. (www.thebftonline.com 22/01/26)



GHANA'S COCOA FARMERS ARE UNPAID AND INVESTMENT IN NEXT HARVEST AT RISK

Some of Ghana's farmers have not been paid and investment in the next harvest is at risk as international traders refuse to pay the upfront sums the state regulator has sought under a new model for purchasing cocoa beans, sources said. The revamped system, introduced for the 2024/25 season, shifted the burden of pre-financing purchases from the Ghana Cocoa Board, or COCOBOD, to international traders. Following better than expected production this season, the traders' unwillingness to pay deposits of at least 60% of the value of forward contracts at the start of the season has left the world's second-largest producer with a big stockpile, three sources familiar with the situation said, though they were unable to quantify the stockpile (www.norvanreports.com 21/01/26)

US EMBASSY TO INTRODUCE FIFA PASS FOR 2026 WORLD CUP VISA APPLICANTS

The United States Embassy in Accra says it will soon introduce a new system to support travellers heading to the 2026 FIFA World Cup. Speaking on Citi Eyewitness News on Wednesday, January 21, the Embassy's Press Attaché, Matthew Asada, said the initiative is not yet finalised but will be coming soon. "Specifically for the World Cup, I also want to highlight something that is not yet finalised but it will be coming here shortly, and we will have more information about that soon," Asada said. He explained that the system is called the FIFA Pass, which stands for the FIFA Prioritized Appointment Scheduling System.

(www.citinewsroom.com 21/01/26)

STAR OIL HALTS COMAC MEMBERSHIP OVER DISPUTE ON PETROLEUM PRICE FLOOR

Star Oil Limited has announced the immediate, indefinite suspension of its membership in the Chamber of Oil Marketing Companies (COMAC), a decision that has further strained relations within Ghana's downstream petroleum industry and triggered fresh concerns about unity within the umbrella body. In a statement released on Wednesday, January 21, the oil marketing firm said the decision followed extensive internal deliberations, emphasizing that the move was not taken lightly.

(www.norvanreports.com 21/01/26)

WHAT IS YOUR FLEX?



Which OmniBSIC account holder are you?

Your lifestyle speaks and so should your bank account. Whether you are planning, living premium, or enjoying total flexibility, OmniBSIC has an account designed just for you.

■ THE MAIN CHARACTER

Account: Current Account (Corporate, Individuals & SMEs)

You are always on the move – running businesses, making payments, receiving funds, and managing daily transactions with ease.

Your flex? Seamless banking solutions with very low charges that keep your finances flowing smoothly.

■ THE SOFT- LIFE STRATEGIST

Account: Savings Account (Corporate & Individuals)

You believe in steady growth, discipline, and staying ahead. Every cedi you save today is a step towards a better tomorrow.

Your flex? Earning interest on your savings while building financial security.

♥ THE ELITE (ODOGWU)

Account: Classic Banking Account

You value exclusivity, personalized service, and premium experiences. Your banking should reflect your achievements.

Your flex? Tailor-made benefits designed for High-Net-Worth Individuals.

■ THE HUSTLER

Account: FlexSave Account

Why choose between savings and current when you can have both?

You like flexibility and convenience without compromise

Your flex? A hybrid account with zero charges that adapts perfectly to your lifestyle.

✦ SO... WHAT IS YOUR FLEX?

Visit any OmniBSIC branch or speak to your Relationship Officer to open an account that best fits your lifestyle.

OmniBSIC Bank *...Not Just Another Bank.*

OmniBSIC BANK IN FOCUS:

NEW LOCATION, EXCEPTIONAL CUSTOMER EXPERIENCE: OMNIBSIC RELOCATES KEJETIA BRANCH IN KUMASI

KUMASI, GHANA — OmniBSIC Bank, Ghana's fastest-growing financial institution, has officially relocated its Kejetia branch to a state-of-the-art facility within the Osons Chemist Building.

This strategic move by the bank is aimed at reinforcing its brand promise 'Not Just Another Bank' by delivering exceptional financial services in the heart of Ghana's most vibrant commercial district, Kumasi.

The relocation is a direct response to the massive economic evolution of the Kejetia area. As home to the Kumasi Central Market, the largest single market in West Africa, Kejetia is a critical engine of the Ghanaian economy.

With over 11,000 stalls and a daily influx of more than 50,000 traders and shoppers, the district requires a financial partner capable of handling high velocity transactions and providing a spacious, secure environment for business owners.

The new branch at the Osons Chemist Building offers significantly more floor space, enhanced accessibility, and modern digital touchpoints to better serve this bustling community. Speaking at the soft opening of the relocated branch, Dr. Bernice Asamoah, Divisional Head (Marketing) at OmniBSIC Bank, said that the new location is a physical manifestation of the Bank's dedication to excellence. She noted that as the Bank commits to being the bank of choice, its physical infrastructure must mirror the quality of its financial solutions.

"The relocation of our Kejetia branch is more than a change of address, it is a tangible reflection of our commitment to excellence. As we advance toward becoming a tier one Bank, our physical infrastructure must match the quality of the financial solutions we provide. This new branch ensures that the vibrant Kejetia business community feels valued, supported, and experiences firsthand why we are truly 'Not Just Another Bank.' Every interaction here is designed to reinforce that promise," she said.

Echoing these sentiments, Zonal Manager (Ashanti Central), Mr. Samuel Duncan highlighted the operational advantages of the new premises.

He remarked that the Kejetia market is the heartbeat of trade in the Ashanti Region and that by moving to a more spacious and accessible location, the Bank is eliminating the bottlenecks of the past and setting a new standard for service delivery.



He added that the team is now better positioned to provide the speed and convenience that modern traders demand, further entrenching OmniBSIC's role as the preferred financial partner for SMEs and retail customers in Kumasi.

"Kejetia is the pulse of commerce in Kumasi, and this new branch ensures we keep pace. With more space, better accessibility, and faster service, we are removing bottlenecks and empowering traders to focus on what they do best, growing their businesses. OmniBSIC is here to make banking seamless, efficient, and truly supportive for the market community," he noted.

This relocation marks another milestone for OmniBSIC Bank following its recent stellar financial performance and its continued commitment to being a liquid, robust, and customer centric financial institution.

OmniBSIC BANK IN FOCUS:



*Is
Coming...*

21.02.26

Anticipate





SECURE YOUR FUTURE: A PRACTICAL GUIDE TO INVESTING IN GHANA FOR 2026

With

Patrick Baah Abankwa, ACIB, CGIA

Happy New Year!

As we step into 2026, many of us are looking at our finances and wondering, “*With the little I earn, can I actually grow my wealth?*” The answer is a resounding yes.

You don’t need a massive windfall to start. Whether you are a student, a young professional earning GHS 2,000, or a small business owner, there is an investment path for you. Based on my latest guide on Patrick TV Money Tips, here is how you can navigate the Ghanaian investment landscape this year.

1. The “Lump Sum” Strategy: Safety First

If you have managed to save some money, say GHS 5,000 or GHS 10,000, and you don’t need it within the next 3 to 12 months, stop keeping it in a regular savings account where inflation erodes its value.

Some good options to consider include:

▶ **Treasury Bills (T-Bills):** You are essentially lending money to the Government of Ghana. It is one of the safest investment options available.

▶ **Fixed Deposits:** You can lock your money with a bank or licensed investment company for a specific period at a guaranteed interest rate.

2. The “Small-Small” Approach: Mutual Funds

For those earning a monthly salary (e.g., GHS 2,000–GHS 5,000), the best way to invest is through consistency. You can start with as little as GHS 100 or GHS 300 every month.

▶ **Mutual Funds & Personal Investment Plans:** These allow you to pool your money with other investors. Professional fund managers then invest the funds on your behalf.

▶ **Endowment Funds:** Ideal for long-term goals. The beauty of these funds is that there is often no strict “end time”; you grow the fund until you truly need it.

3. Owning a Piece of the Giants: Shares & Equities

For long-term investors, shares can be a great option. Do you want to own MTN, GCB, or Benso Oil Palm Plantation? You don’t need to be a millionaire to buy shares in 2026.

▶ **Stockbroker Apps:** Use technology to your advantage. Apps like IC Wealth and Blackstar allow you to register and buy shares directly from your phone. You can also engage any of the 21 licensed stockbrokers to help you buy shares in companies listed on the Ghana Stock Exchange.

▶ **Equity Mutual Funds:** If buying individual stocks feels too risky or confusing, companies like Bora Capital,

Databank, and Republic Securities offer equity funds. They buy shares on your behalf, and your money grows as the companies perform.

4. Thinking Outside the Cedi: Gold

If you have a larger sum and want to protect your wealth against currency fluctuations, 2026 is a great year to consider gold.

▶ **Bank of Ghana Gold Coins:** Available through local banks. As the global price of gold rises, so does the value of your investment.

▶ **Gold Board “Gold Tablets”:** These are smaller-sized gold investments compared to the Ghana Gold Coin. Managed by the Ghana Gold Board through licensed partners, you can buy gold in quantities as small as 1 gram.

5. Entrepreneurship: The Ultimate Risk

If you have a solid business idea, don’t be afraid to start small. As a young person, you have the advantage of taking risks and building something from the ground up.

Before You Start: The 4-Question Test

Before parting with your hard-earned money, ask yourself:

1. **What is my goal?** (e.g., buying a car, paying school fees, retirement)
2. **How much risk can I take?** (Can I afford to lose part of this in exchange for higher gains?)
3. **How long do I intend to invest?** (Short-term or long-term)
4. **How quickly can I access cash?** (If an emergency arises, can I withdraw easily?)

If you are **starting, stay low risk**. Build your foundation with T-Bills or mutual funds before moving into the more **volatile world of stocks and gold**.

Let’s make 2026 the year we move from being spenders to owners.

Written by: **Patrick Baah Abankwa, ACIB, CGIA**

Financial Analyst, Chartered Banker and Chartered Global Investment Analyst Financial Literacy Advocate

MYTHS vs **FACTS**

<p>Saving and Investment are the same.</p>	<p>Saving protects your money, while investing helps it grow.</p>
<p>Once you're rich, you no longer need financial planning.</p>	<p>Financial planning becomes even more important to grow and preserve your wealth.</p>
<p>Only financial experts can manage finances well.</p>	<p>With discipline and dedication, anyone can effectively manage their finances.</p>
<p>Budgeting means no fun.</p>	<p>A good budget reduces stress, balances essentials and fun, and helps you enjoy life guilt-free.</p>
<p>Investment is only for the rich.</p>	<p>Anyone can invest early, stay consistent, and grow wealth regardless of budget size.</p>
<p>The higher the risk, the higher returns.</p>	<p>Higher risk brings greater uncertainty and increases the chance of significant losses.</p>
<p>Online Banking is unsafe.</p>	<p>OmniBSIC Bank uses encryption, multifactor authentication and monitoring to secure platforms.</p>

Let go of **Myths**, make **smart financial choices**. Visit our website www.omnibsic.com.gh or call 0307086000 / 0302758555 / 0800100790 for more information.



GEN Z CORNER

Ready for 2026?

OmniBSIC Bank is here to help you secure your soft life without the stress. With our tools and tips, you can live your best life while keeping your money safe and smart. Here's how:

Soft Life Is Cute, But Financial Peace Is the Goal.

We all want soft life; less stress, more enjoyment, no wahala. But here's the catch: soft life spending sneaks up. A few online buys, dining out, random subscriptions, small balling... it adds up. Suddenly, your bank balance isn't giving.

But here's the real deal: you can enjoy life and manage your money. The key? Smarter habits with OmniBSIC Bank

How to Level Up Your Financial Game

- ✓ **Track Your Spending:** As a soft babe use, OmniBSIC's mobile app to stay on top of your transactions. Monitor what's coming in and going out, so you're never caught slipping.
- ✓ **Never carry last, save even small amounts:** Start small, think big. Setting aside even a little each week into a savings account can lead to big wins down the line. And when you're ready to invest, OmniBSIC's investment tools help you grow your money without all the risk.
- ✓ **Stay Safe from Fraud:** Scammers are always looking for ways to steal your cash. We've got your back with multi-factor authentication and advanced encryption to protect your money. Always use strong passwords, on the OmniBSIC Mobile app and use your Prepaid cards to avoid direct contact with all the money in your Bank account.
- ✓ **Use Credit and Debit Cards Wisely:** Whether it's for everyday spending, building credit, or budgeting, make sure you're using your debit, credit and prepaid cards wisely. Stay aware of your balance, and set alerts to track your spending in real-time.
- ✓ **Loans & Insurance:** Life's full of surprises. Whether you need a loan for a big purchase or insurance to protect against the unexpected, OmniBSIC's Bank have you covered so you can handle anything that comes your way.

Financial Growth

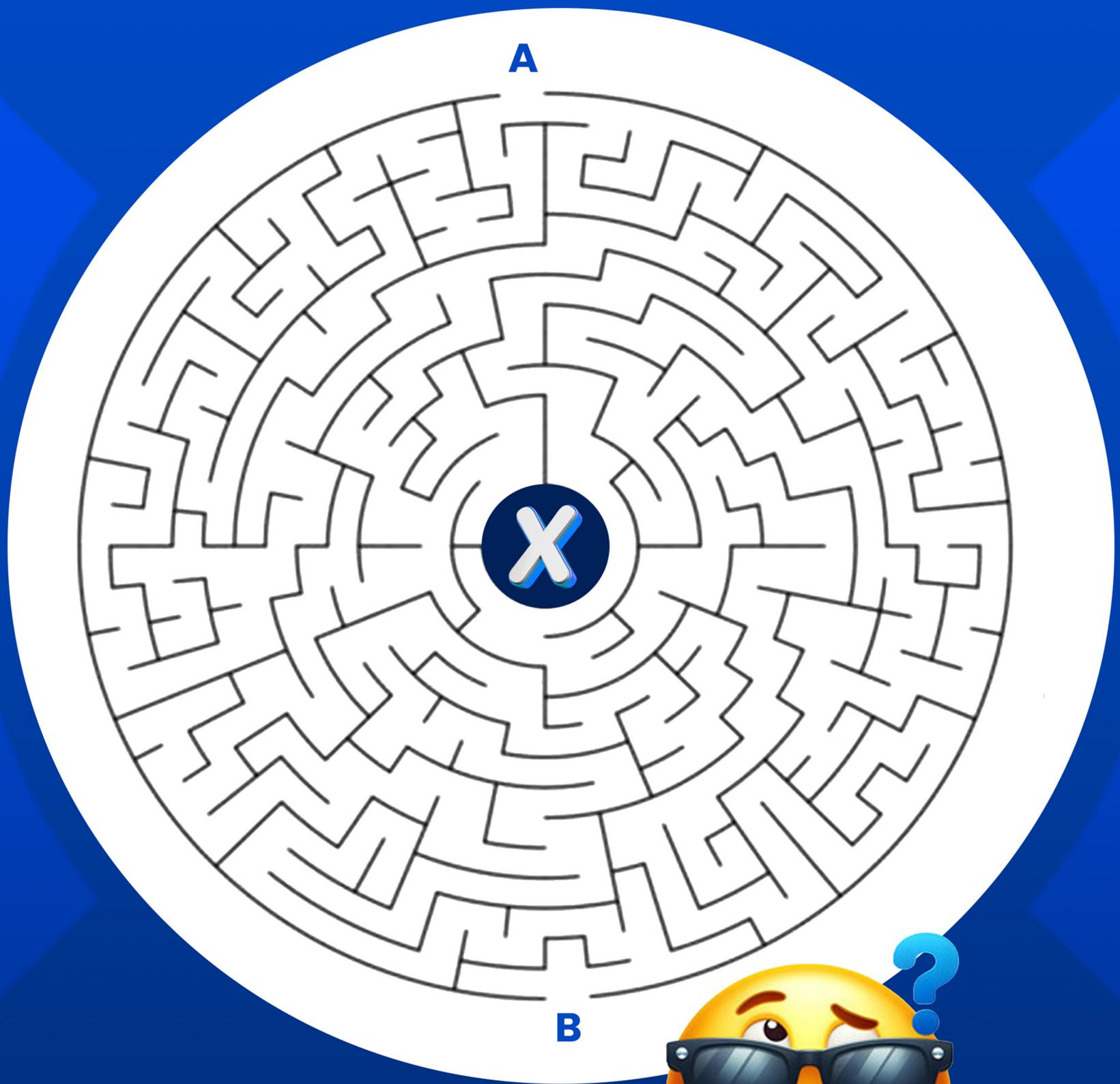


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And Technology



University Of Ghana



Sunyani Technical
University



University of Energy
and Natural
Resources



Kumasi Technical
University



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