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**ASSIGNMENT: 3**

TRESTLE ACADEMY GHANA

20th Edition of Ghana Club 100 Rankings Outcome 2023

|  |  |  |  |
| --- | --- | --- | --- |
|  | Newmont Ghana Gold Ltd – Ahafo South ine |  | Scancom Plc (Mtn Ghana) |
|  | Amanex Company Ltd |  | Gold Fields Ghana Limited |
|  | Newmont Golden Ridge Ltd |  | Anglogold Ashanti IduapriemMine |
|  | Dansworld International Service Limited |  | Abosso Goldfields Limited |
|  | Benso Oil Palm Plantation Plc |  | FBN Bank Ghana Limited |
|  | KGL Technologie Limited |  | Melcom Limited |
|  | Zeepay Ghana Limited |  | Ghana Oil Palm Development |
|  | Sage Distribution Limited |  | Total Energies Marketing Ghana Plc |
|  | Enterprise Trustees |  | IT Consortium Ltd |
|  | Sunon asogli Power Ghana Limited Company |  | Ecobank |
|  | Epress Ids Consult Agency |  | Maphlix Trust Ghana Ltd |
|  | Polytank |  | Robert Bosh Ghana Limited |
|  | Asa Saving and Loans Limited |  | Neuce Ghana Paint Industry Limited |
|  | B5 Plus Ltd |  | Broll Ghana Limited |
|  | Rainbow Agrosciences Ltd |  | New Cristal Health Service Ltd |
|  | GCG Bank Plc |  | Atlantic Catering And Logistics Ltd |
|  | Federal Commodities Ltd (Fedco) |  | KeK Insurance Brokers Ltd |
|  | VFS Ghana Private Limited |  | Alpha Tnd Ltd |
|  | Fidelity Bank Ghana Ltd |  | Buck Press Ltd |
|  | ABSA Bank |  | Kwahu Praso Rural Bank |
|  | First Atlantic Bank |  | Guaranty Trust Bank |
|  | Sunu Assurances Ghana Limited |  | Imperial General Assurance Company Limited |
|  | Fiaseman Rural Bank plc |  | Crop Doctor Ghana Limited |
|  | Starlife Assurance Limited Company |  | Engen Ghana Limited |
|  | Amenfiman Rural Bank Plc |  | Ahantaman Rural Bank |
|  | M&G Pharmaticals Limited |  | Enterprise Life |
|  | Guiness Ghana Breweries Plc |  | Glico General |
|  | Standard Chartered |  | Activa Int. Insurance Co Gh Ltd |
|  | Swami India Ghana Ltd |  | Zenith Bank (Ghana) Limited |
|  | Acacia Health Insurance |  | Juaben Rural Bank Ltd |
|  | Okomfo Anokye Rural Bank Plc |  | Mepe Area Rural Bank Limited |
|  | United Bank For Africa (Ghana), Ltd |  | Letshego Ghana Savings And Loans |
|  | Quantum Terminals Plc |  | U-Save Car Rental Ltd (Avis Rent A Car) |
|  | Sefwiman Rural Bank Plc |  | Societe General Ghana |
|  | Advans Ghana Savings and Loans Ltd |  | De United Food Industries (Gh) Limited |
|  | Glico Healthcare |  | Ghana Rubber Estates Limited |
|  | Kasapreko |  | Papaye Fast Foods Ltd |
|  | Alpha Industries Limited |  | Crocodile Matchets (Ghana) Ltd |
|  | Otuasekan Rural Bank Plc |  | Mumuadu Rural Bank |
|  | Amansie Rural Bank Plc |  | L’aine Service Limited |
|  | Atwima Kwanwoma Rural bank |  | Enterpries Insurance Ltd |
|  | Forever Living Products (Ghana) Limited |  | Acces Bank (Ghana) Plc |
|  | Nsia Insurance Company Limited |  | Asante Akyem Rural Bank Plc |
|  | Leasafric Ghana Plc |  | Odotobri Rural Bank Plc |
|  | Kintampo Rural Bank |  | Milife Insurance Company Ltd |
|  | Star Assurance Limited Company |  | DHL Ghan Limited |
|  | Ghandour Cosmetics |  | Zonda Tec Ghana Limited |
|  | Imperial Homes Limited |  | Tropical Cable & Conductor Ltd |
|  | Microfin Rural Bank Limited |  | Wilmar Africa Ltd |
|  | Bayport Savings And Loans Plc |  | Nationwide Medical Insurance |

The selected 10 among them on which my research is going to based on are follow:

1. **FBN Bank Ghana Limited (**[**https://www.fbnbankghana.com**](https://www.fbnbankghana.com)**)**

Ranked 10th among the Ghana club 100 2023, FBN Bank Ghana Limited is a subsidiary of First Bank of Nigeria Limited ( Founded in 1894), West Africa’s premier bank and Nigeria’s number one bank brand. FBN Bank Ghana Limited was formerly International Commercial Bank (ICB), which commenced operations in Ghana in November 1996. Following the acquisition of 100% equity stake in the West Africa Operations of ICB by First Bank of Nigeria Limited in 2013 and upon the approval of the Bank of Ghana, the name of the Bank was changed to FBN Bank Ghana Limited.

FBN Bank Ghana Limited currently operates 22 branches and 2 agencies across Ghana. FBN has their branches in the United Kingdom; Paris (France); Gambia; Guinea; Sierra Leone; Senegal and a representative office in Beijing (China). It operates an extensive distribution network with over 750 business locations, over 2,500 ATMs and over 10 million customer accounts

1. **Ecobank (**[**https://ecobank.com**](https://ecobank.com)**)**

**Ecobank** is a pan-African banking [conglomerate](https://en.wikipedia.org/wiki/Conglomerate_(company)), with banking operations in 33 African countries. It is the leading independent regional banking group in [West Africa](https://en.wikipedia.org/wiki/West_Africa) and [Central Africa](https://en.wikipedia.org/wiki/Central_Africa), serving wholesale and retail customers. It also maintains subsidiaries in [Eastern](https://en.wikipedia.org/wiki/Eastern_Africa) and [Southern Africa](https://en.wikipedia.org/wiki/Southern_Africa). ETI has an affiliate in [France](https://en.wikipedia.org/wiki/France), and representative offices in [China](https://en.wikipedia.org/wiki/China), [Dubai](https://en.wikipedia.org/wiki/Dubai), [South Africa](https://en.wikipedia.org/wiki/South_Africa), and the [United Kingdom](https://en.wikipedia.org/wiki/United_Kingdom).

1. **GCG Bank Plc (**[**https://www.gcbbank.com.gh**](https://www.gcbbank.com.gh)**)**

**GCB Bank Limited** formally known as *Ghana Commercial Bank* is the largest bank in Ghana in terms of total operating assets and share of industry deposits, with 14.2% of total industry deposits.[[2]](https://en.wikipedia.org/wiki/GCB_Bank#cite_note-2) In August 2017, the [Bank of Ghana](https://en.wikipedia.org/wiki/Bank_of_Ghana), the nation's central bank, announced that it had approved a Purchase and Assumption transaction with GCB Bank Limited for the transfer of all deposits and selected assets of [UT Bank](https://en.wikipedia.org/wiki/UT_Bank) and [Capital Bank (Ghana)](https://en.wikipedia.org/wiki/Capital_Bank_(Ghana)) to GCB Bank Ltd. GCB Bank Expands to 214 Branches as it assumes the management of Two Banks.

1. **Fidelity Bank Ghana Ltd (**[**https://www.fidelitybank.com**](https://www.fidelitybank.com)**)**

**Fidelity Bank** is a [commercial bank](https://en.wikipedia.org/wiki/Commercial_bank) in [Ghana](https://en.wikipedia.org/wiki/Ghana) which begun business in October 1998 as a Discount House. It was issued with its Universal Banking License on June 28, 2006, making it the 22nd bank to be licensed by the Bank of Ghana. It is one of the twenty-seven licensed commercial banks in the country. Fidelity Bank is headquartered in [Accra](https://en.wikipedia.org/wiki/Accra), at Ridge Towers. As of January 2022, the bank operates 73 networked branches and 120 VISA enabled ATMs at various locations

1. **ABSA Bank (**[**https://www.absa.africa**](https://www.absa.africa)**)**

**Founded in 1917, Absa Group Limited** was commonly known as **Absa** and formerly the **Amalgamated Banks of South Africa** (**ABSA**) until 2005 and [**Barclays**](https://en.wikipedia.org/wiki/Barclays)**Africa Group Limited** until 2018, is a [multinational](https://en.wikipedia.org/wiki/Multinational_corporation) [banking](https://en.wikipedia.org/wiki/Bank) and [financial services](https://en.wikipedia.org/wiki/Financial_services) [conglomerate](https://en.wikipedia.org/wiki/Conglomerate_(company)) based in [Johannesburg](https://en.wikipedia.org/wiki/Johannesburg), [South Africa](https://en.wikipedia.org/wiki/South_Africa) and listed on the [Johannesburg Stock Exchange](https://en.wikipedia.org/wiki/JSE_Limited). It offers personal and business [banking](https://en.wikipedia.org/wiki/Bank), credit cards, corporate and investment banking, wealth and investment management and bank assurances

1. **First Atlantic Bank (**[**https://firstatlanticbank.com.gh**](https://firstatlanticbank.com.gh)**)**

The Bank was started in 1995 as a [merchant bank](https://en.wikipedia.org/wiki/Merchant_bank) and operated mainly in Accra. In 2011, the Bank of Ghana granted it universal bank status. In September 2017, the Bank of Ghana directed all universal banks in Ghana to raise their minimum capital reserves from GHS:120 million (US$22.8 million) to GHS:400 million (US$73.4 million). In December 2018, First Atlantic Bank merged with *Energy Bank Ghana*, to meet new capital guidelines, mandated by the Bank of Ghana. The name of the merged entity remained **First Atlantic Bank (Ghana) Limited.**

1. **Access Bank (Ghana) Plc (**[**https://www.accessbankplc.com**](https://www.accessbankplc.com)**)**

Access Bank Ghana is a subsidiary and component of the [Access Bank Group](https://en.wikipedia.org/wiki/Access_Bank_Group), a financial services [conglomerate](https://en.wikipedia.org/wiki/Conglomerate_(company)) with headquarters in Nigeria and subsidiaries in the [Democratic Republic of the Congo](https://en.wikipedia.org/wiki/Democratic_Republic_of_the_Congo), [Gambia](https://en.wikipedia.org/wiki/Gambia), [Ghana](https://en.wikipedia.org/wiki/Ghana), [Kenya](https://en.wikipedia.org/wiki/Kenya), [Nigeria](https://en.wikipedia.org/wiki/Nigeria), [Rwanda](https://en.wikipedia.org/wiki/Rwanda), [Sierra Leone](https://en.wikipedia.org/wiki/Sierra_Leone), [Zambia](https://en.wikipedia.org/wiki/Zambia) and the [United Kingdom](https://en.wikipedia.org/wiki/United_Kingdom). The group also maintains representative offices in [China](https://en.wikipedia.org/wiki/China), [India](https://en.wikipedia.org/wiki/India), [United Arab Emirates](https://en.wikipedia.org/wiki/United_Arab_Emirates) and [Lebanon](https://en.wikipedia.org/wiki/Lebanon).

1. **Societe General Ghana (**[**https://societegenerale.com.gh**](https://societegenerale.com.gh) **)**

Société Générale colloquially known in English speaking countries as SocGen is a French-based multinational [financial services](https://en.wikipedia.org/wiki/Financial_services) company founded in 1864, registered in downtown [Paris](https://en.wikipedia.org/wiki/Paris) and headquartered nearby in [La Défense](https://en.wikipedia.org/wiki/La_D%C3%A9fense).

Société Générale is France's third largest bank by total assets after [BNP Paribas](https://en.wikipedia.org/wiki/BNP_Paribas) and [Crédit Agricole](https://en.wikipedia.org/wiki/Cr%C3%A9dit_Agricole). It is also the sixth largest bank in Europe and the world's eighteenth.[[4]](https://en.wikipedia.org/wiki/Soci%C3%A9t%C3%A9_G%C3%A9n%C3%A9rale#cite_note-auto-4) It is considered to be a [systemically important bank](https://en.wikipedia.org/wiki/Systemically_important_financial_institution) by the [Financial Stability Board](https://en.wikipedia.org/wiki/Financial_Stability_Board). It has been designated as a Significant Institution since the entry into force of [European Banking Supervision](https://en.wikipedia.org/wiki/European_Banking_Supervision) in late 2014, and as a consequence is directly supervised by the [European Central Bank](https://en.wikipedia.org/wiki/European_Central_Bank).

1. **Zenith Bank (Ghana) Limited (**[**https://www.zenithbank.com.gh**](https://www.zenithbank.com.gh)**)**

Zenith Bank (Ghana) Limited, a subsidiary of Zenith Bank Plc was incorporated in April 2005 under the Companies Code, 1963 (Act 179) as a private limited liability company and licensed by the Bank of Ghana in September 2005 under the Banking Act, 2004 (Act 673) as amended by the Banking (Amendment) Act, 2007 (Act 738) to provide financial services under a Universal Banking License.

1. **Melcom Limited (**[**https://melcom.com**](https://melcom.com)**)**

**Melcom** is a [supermarket](https://en.wikipedia.org/wiki/Supermarket) chain consisting of 65 shops spread all over Ghana. It was started in 1989 by Indian [magnate](https://en.wikipedia.org/wiki/Magnate) [Bhagwan Khubchandani](https://en.wikipedia.org/w/index.php?title=Bhagwan_Khubchandani&action=edit&redlink=1). His late father, Ramchand Khubchandani, had arrived in the then [Gold Coast](https://en.wikipedia.org/wiki/Gold_Coast_(region)) in 1929 as a 14-year-old to work as a store boy.Melcom Group of Companies is a family business. The Melcom Group of Companies consists of six separate entities: Melcom Limited, Century Industries Limited, Crownstar Electronic Industries Limited, Melcom Hospitality, Melcom Travels, and Melcom Care. Aside from conquering an extensive retail market share with a network of 42 retail outlets spread all over Ghana (Melcom Limited), the Group is well-diversified into other businesses. Melcom Group is best known for its shopping mall, Melcom Limited. As Ghana’s largest chain of retail department stores, Melcom offers thousands of products and hundreds of well known brands

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| N0 | Name | Rank G100 C | Services | Situation | Head office |
|  | **FBN Bank Ghana Limited** | 10th | * Mobile App * Website * EService | Global Company | 111 Liberation Road, Accra, PMB N0 16, Accra-North, Ghana  Digital address GA-007-8141 |
|  | **Ecobank** | 20th | * Mobile App * Website * EService | Global Company | Ministerial Area, 2 Morocco Lane, Off independence Ave, Accra |
|  | **GCG Bank Plc** | 31st | * Mobile App * Website * EService | Global Company | P. O. Box 134 Accra |
|  | **Fidelity Bank Ghana Ltd** | 37th | * Mobile App * Website * EService | Global Company | Ridge, HQ5X+VW9, Cruickshank Rd, Accra |
|  | **ABSA Bank** | 39th | * Mobile App * Website * EService | Global Company | J.E. Atta-Mills High Street, in the [central business district](https://en.wikipedia.org/wiki/Central_business_district) of [Accra](https://en.wikipedia.org/wiki/Accra), |
|  | **First Atlantic Bank** | 41st | * Mobile App * Website * EService | Local Company | 1 Seventh Avenue, Ridge West, Accra, Ghana |
|  | **Acces Bank (Ghana) Plc** | 84th | * Mobile App * Website * EService | Global Company | Starlets 91 Road, [Accra](https://en.wikipedia.org/wiki/Accra), Ghana |
|  | **Societe General Ghana** | 68th | * Mobile App * Website * EService | Global Company | Société Générale Ghana Head Office, HQCR+QVP, Ring Road Central, Accra |
|  | **Zenith Bank (Ghana) Limited** | 58th | * Mobile App * Website * EService | Local Company | 37 Independence Avenue, Accra P. M. B CT 393 Accra, Ghana |
|  | **Melcom Limited** | 12th | * Website * EService | Local Company | Melcom Group Head Office, Second Palace Link, Accra |

**NB**

* The source of data from the various banks are: Online transactions through mobile app and website; credit card transactions; ATM transactions; customer service interaction; money transfer transactions and others (withdrawal, deposits loans etc.). Consumer demographics, purchasing behaviors and information on the financial products a customer already has and how they are being used.
* The data source of Melcom are: customer support interaction, third-party vendor, eservice, customer service, eservice etc.

The social media platform plays a major role as data source.

**References:**

* **Wikipedia**
* **Bank of Ghana**
* **Google**
* [**https://www.gipc.gov.gh/20th-edition-of-ghana-club-100-rankings-outcome-2023**](https://www.gipc.gov.gh/20th-edition-of-ghana-club-100-rankings-outcome-2023)
* **Google map**