

CV

David Kwashie Garr

38 SANDPIPER AVENUE (DTD), COMMUNITY 20, LASHIBI, TEMA

Tel: 2330579901273, 233-024-4330854, Email: davidgarr2003@yahoo.com,

Objective

To put into use my knowledge, expertise and experience acquired over the years in a highly competitive and challenging environment.

Personal Data

Gender : Male
Nationality : Ghanaian
Marital Status : Married
Religion : Christian
Postal Address : 38 Sand Piper Avenue, DTD, Community 20, Lashibi, Tema
E-Mail Address : davidgarr2003@yahoo.com

Qualifications

Academic Qualifications

PhD Business Administration, Open University, Malaysia(OUM),	-	2016
MBA Finance, University of Ghana, Legon	-	2001
BA Econs. with Geography, University of Ghana, Legon	-	1982

Professional Qualifications

Professional Administrator (MChPA)
Chartered management consultant (CMC)
International Professional Managers Association (IPMA) UK
ACCA Part II

Membership of Professional Bodies

Chartered Institute of Administrators & Management Consultants (Gh.) - Professional member
International Professional Managers Association (UK) - Professional member
ACCA- Student member

List of Publications

Awadzie, D. M., Garr, D. K. & Tsoekeku, T. D. (2022). The Relationship Between Economic Growth and Public Debt: A Threshold Regression Approach in Ghana. Journal of Business, Economics and Finance. Vol. 11 Issue 1 DOI:10.17261/Pressacademia.2022.1549 JBEF-V.11-ISS.1-2022(2)-p.15-23

Garr, D. K. & Awadzie, D. M. (2021). The Impact of Financial Intermediation on the Economy of Ghana. *Journal of Economics, Finance and Management Studies* ISSN (print): 2644-0490, ISSN (online): 2644-0504 Volume 4 Issue 06 June 2021 Article DOI: 10.47191/jefms/v4-i6-21, Impact Factor: 6.228 Page No. – 844-854

Awadzie, D. M. & Garr, D. K. (2020). The Impact of Corruption on Economic Growth in Ghana. *International Journal of Economics, Business and Management Research*. Vol. 5, No.06; 2021 ISSN: 2456-7760.

Garr, D. K. & Awadzie, D. M. (2021). The Impact of Financial Intermediation on Bank Performance. *International Journal of Economics, Business and Management Research (IJEbMR)*. Vol. 5, No.05; 2021 ISSN: 2456-7760

Garr, D. K. & Awadzie, D. M. (2021). The Impact of Credit Risk on the Performance of Banks in Ghana. *Global Journal of Management and Business Research: C Finance* Volume 21 Issue 2 Version 1.0 Year 2021, Global Journals Online ISSN: 2249-4588 & Print ISSN: 0975-5853.

Awadzie, D.M. & Garr, D.K (2020) The Effect of Macro-Economic Variables on Capital Market Performance: A Case of Ghana Stock Exchange *International Journal of Business Management and Economic Review*. Vol. 3, No. 05; 2020 ISSN: 2581-4664.

Awadzie, D. M. & Garr, D. K. (2020). The Effect of Inflation on Capital Market Performance in Ghana. *International Journal of Economics and Business Management*. Vol. 8(5) pp. 47-53 ISSN 2384-6151.

Garr, D. K. & Kyereboah-Coleman, A. (2019). Bank-Specific, Industry-Specific and Macroeconomic Determinants of Performance in Ghanaian Banks. *International Journal of Innovative Financial and Economic Research* 7(3): 24-33, July – Sept., 2019 SEAH Publications & Academic Journals.

Garr, D.K. & Sunsouye F. (2018). Investigating the Impact of Past Period Inflation Volatility on Current Period Inflation Volatility and Credit Risk using Vector Error Correction Model. *International Journal of Economics, Business and Management Research (IJEbMR)*,.

Garr, D. K. (2016). Investigating Micro and Macroeconomic Determinants of Credit Risk in Commercial Banks. IUG Journal of Humanities and Social Sciences (IJHASS), vol. 1, no. 2, 2016 ISSN: 2579-0390 (online) Research and IT, Islamic University College, Ghana ISSN: 2026-5921(print) <http://ijhass.org>.

Garr, D. K. (2016). Impact of Inflation on the Ghanaian banking Industry: A Blessing or a Curse? IUG Journal of Humanities and Social Sciences. Vol. 1 No. 1 (2016).

Garr, D. K. (2013). Banking Sector Development in Ghana for the Period 1989 to 2010. Research Journal of Finance and Accounting, International Institute for Science, Technology & Education (IISTE), ISSN 2222-2847 (Online) Vol.4 No.16 2013.

Garr, D. K. (2013). Determinants of Credit Risk in the Banking Industry of Ghana. Developing Country Studies. International Institute for Science, Technology & Education (IISTE), ISSN 2225-0565 (Online) Vol. 3 No.11 2013.

Garr, D. K. & Kyereboah-Coleman, A. (2013). Macroeconomic and Industry Determinants of Interest Rate Spread-Empirical Evidence. Developing Country Studies. International Institute for Science, Technology & Education (IISTE), ISSN 2225-0565 (Online) Vol. 3 No. 12 2013.

PhD Thesis

1. Macroeconomic Volatility and Credit Risk Management in the Banking Industry of Ghana (PhD 2016).

Reviewer of Manuscripts

Reviewer of Manuscript for Asian Journal of Probability and Statistics
Yahoo/Sent

Other Research Works Undertaken

1. An Independent Evaluation of the Quality System, Policies, Procedures and Activities of SG-SSB Limited (CIAMC August, 2004).
2. Asset and Liability Management at SSB Bank Limited (MBA June, 2001).

Research Thesis Supervised

Presbyterian University College, Ghana

1. Taxation as a Tool in Economic Development in Ghana.

2. The Impact of Financial Risk Management on the Growth of a Company: A Case Study of GCB Bank Limited.
3. Assessing the Effectiveness of Credit Risk Management Practices of Microfinance Institutions in Ghana.
4. An Assessment of the Effectiveness of Corporate Governance Standards in Public Organisations in Ghana: A Case Study of Ghana Ports and Harbours Authority.
5. Assessing the Impact of Mobile Money in Providing Financial Inclusion for the Rural Population of the Ningo-Prampram District of the Greater Accra Region.
6. The Impact of Effective Internal Revenue Mobilisation System: A Case Study of the Awutu-Senya District Assembly.
7. Corporate Governance And Financial Risk Management of Listed Banks.
8. The Effect of Risk Management Practice on Performance of Small and Medium Scale Enterprises.
9. A Comparism of Corporate Governance Practices and Performance of Financial Institutions in Ghana: The Case of Insurance Companies, Rural Banks and Microfinance Institutions in The Greater Accra Region.
10. The Determinants of non-performing loans amongst Rural Banks in Ghana. The case of Atwima Rural Bank Ltd.
11. The Relationship Between Working Capital Policy and Risk Management in Manufacturing Firms in Ghana.
12. The Effect of Financial Performance on Stock Prices of Listed Universal Banks in Ghana.
13. The Impact of Capital Structure in the Management of Corporate Risk

Chartered Institute of Administrators and Management Consultants

1. Medium Term Expenditure Framework (MTEF) – An Effective Budgetary Control Tool for Efficient Management of Public Funds in the Judicial Service (May, 2010).
2. The Assessment of Human Resource Development Programmes in Higher Educational Institutions: A Case Study of Valley View University.
3. The contribution of Islamic University College, Ghana to Tertiary Education in Ghana.
4. Lending Practices and Loan Default in Ghana Commercial Bank Limited (September 2013) .
5. The Impact of Job Satisfaction on Staff attitude towards Patients/Clients in the Public Health Institutions: A Case Study of Kwahu Government Hospital, Atibie E/R. (2013).

6. Assessing the Role of Initiative Development Ghana's Social Microfinance Programme in Poverty Reduction at Chorkor. (2013).

Accra Institute of Technology-Master of Business Administration

1. The Impact of Micro Finance Institutions (MFIs) on the Savings Culture of Ghanaians: A Case of First Allied Savings and Loans Limited.
2. Assessing the Role of Micro Finance on Women Empowerment in the Sunyani Municipality.
3. Evaluating the role of Savings and Loans Companies in Ghana.
4. The Role of Microfinance in Poverty Alleviation: A Case Study of the Ashaiman Municipality.
5. Working Capital Management and Profitability of Non-Financial Companies in Ghana.
6. Investigating the Sustainability of Hedge Funds as Foreign Investor's Equity in Emerging Economies.
7. Company Profitability and Share Performance in the banking sector of Ghana.
8. Loan Portfolio Management: The Case of Selected Credit Unions in Keta (Ghana).
9. The Impact of Mutual Funds on the Lives of its members using teachers funds as case study (Ghana).
10. Assessment of Process and Procedure of Credit Risk Management in Microfinance Institutions (Ghana).
11. The Contribution of Electronic Banking Systems in the Ghanaian Economy. (A Case Study of Ecobank Ghana Limited}.
12. Assessing the Role of Micro Finance on Women Economic Sustainability: The Case of Eden Financial Services Limited in Sunyani (Ghana, 2013).
13. Assessment of Process and Procedure of Credit Risk Management in Savings and Loans Companies (Ghana, 2012).
14. Capital Structure and its Effect on the Growth of SMEs in Ghana.
15. The Effect of Credit Risk on the Productivity of Micro Finance Institutions in Ghana: A Case Study of UniCredit Ghana Limited. (2013).

PGSM (Paris Graduate School of Management)-Master of Business Administration

16. The Effectiveness of Stock Exchanges in Capital Mobilisation: A case study of the Ghana Stock Exchange (2013).

Achievements

A successful branch manager in SG-SSB for over 12 years in four branches.

As Head of Retail, supervised the development of the following products in SG-SSB:

1. Smart Saver Account – A savings deposit product
2. Super Saver Account – A savings deposit product

3. Espresso Loan Product – A loan scheme for Entrepreneurs and SMEs
4. Institutional/Scheme loans for employees of companies
5. In charge of writing procedures for the division.

As Head of Development and Retail Strategy supported in developing the following products:

1. Auto loan for workers and entrepreneurs
2. Consumer Appliance loan

Successfully sold personal loans to 26 companies in 2007 and 8 companies in the first quarter of 2008 worth GHC39, 880,000 to 10,206 employees.

As General Manager of Union Savings and Loans Limited, worked to turn around a non performing company: Recruiting the right caliber of staff, introducing new products and services, new policies, procedures and processes and adopting new software. Also embarking on refurbishment of existing premises and opening new branches.

Special Project Executed

Performed Human Resource Audit of the Secretariat of the CIAMC with the aim of resourcing the secretariat.

Teaching Experience

Presbyterian University College, Ghana (PUCG) February 2018 to present

1. Full-time Lecturer in Strategic Management-Level 400
2. Full-time Lecturer in Investment Management-Level 400
3. Full-time Lecturer in Business Finance - Level 300
4. Full-time Lecturer in Risk Management and Control - Level 300
5. Full-time Lecturer in Entrepreneurship -Level 300
6. Full-time Lecturer in Principles of Management-Level 200
7. Full-time Lecturer in Financial Management- Level 400
8. Full-time Lecturer in Introduction to Psychology-Level 100
9. Full-time Lecturer in Business in Ghana-Level 100
10. Full-time Lecturer in Corporate Finance- Level 300
11. Full-time Lecturer in Introduction to Risk Management-Master's Level
12. Full-Time Lecturer in Advanced Credit Risk Management-Master's Level
13. Full-Time Lecturer in Valuation and Risk Modelling -Master's Level

Accra Institute of Technology (AIT) January 2011 to December 2014

1. Facilitator in Corporate Finance -Master's Level
2. Facilitator in Investment Analysis -Master's Level
3. Facilitator in Bank Management-Master's Level
4. Facilitator in International Finance-Master's Level

Islamic University College of Ghana (IUCG) September 2013 to May 2018)

1. Part-Time Lecturer in Bank Management - Level 400
2. Part-Time Lecturer in Banking Operations and Ethics-Level 400
3. Part-Time Lecturer in Banking Law and Practice-Level 400

Other Courses Capable of Teaching

Principles of Microeconomics
Principles of Macroeconomics
Business Economics
Research Methods
Project Management
Financial Markets and Institutions
Monetary Economics
Investment & Portfolio Analysis
International Finance
International Marketing
Business Planning
Managerial Economics
Managerial Finance
Labour Economics
Microfinance
Monetary Theory
Risk Management
Credit Risk Management
Marketing of Financial Services
Accounting
Bank Treasury Management

Working Experience

1) General Manager- Union Savings and Loans Limited: 02/02/2009 - 31/12/2012

Key Functions

- a) Setting the culture of the company
- b) Developing strategy and direction for the company to meet planned growth, ensuring that all stated objectives, aims and targets are met and that the overall company goal is achieved.
- c) Reporting to the Board of Directors on operating and administrative issues
- d) Ensuring the harmonization of all the resources (human, financial, physical etc.) of the company for growth and sustainability.
- e) Liaison with the Bank of Ghana (the Regulator) and other organizations and clients of the company.
- f) Ensuring efficient operating and administrative policies, processes and procedures.
- g) Ensuring compliance with the rules and regulations of the industry.
- h) Ensuring good corporate image among the general public.
- i) Communicating to staff all relevant information on the company business.
- j) The keeping and presentation of true and fair company records.
- k) Chairing the Assets and Liabilities committee (ALCO) and the management committee of the organization.
- l) Taking ultimate responsibility for the health, safety and welfare of staff.
- m) Ensuring customer satisfaction at all times.
- n) Secretary to the Board of Directors of the Company.

2) Head Development & Retail Strategy-SG-SSB Limited (10/10/2006 – 30/05/2008)

Key Functions

- a) Make recommendation for new locations, mergers and acquisition of branches.
- b) Coordinated development of new branches through environmental and market research analysis.
- c) Handle Project Committee and prepare complete files for each project to be discussed;
- d) Prepare market analysis for each new project of refurbishment or creation of new Branches;
- e) Evaluate the profitability of each new project (Return on investment)
- f) Follow up the Banking evolution of competitors to adopt own strategy;
- g) Liaise with other departments in Retail to look for new products to attract new Retail market;
- h) To serve as the selling arm of Retail of the Institutional lending scheme,
- i) Determine issues and identify parameters for gathering information for specific projects.
- j) Analyze trends, policies and procedures using SG-SSB statistical data.
- k) Perform administrative duties and ensure the department operates within approved budget limit
- l) To liaise with Retail Banking, IT, Branch Refurbishment and Marketing teams.
- m) Identify business development opportunities and follow up visits,
- n) Create business development opportunities through customer visits and follow up on issues to ensure the achievement of desired results.
- o) Work cross-functionally with other division/departments of the Bank to ensure the achievement of overall business results,
- p) Maintain cordial and clear two way lines of communication with Executive Management, Heads, Managers and staff to ensure good communication flow.

3) Head Retail Banking Division SG-SSB Limited (01/03/2006 – 8/10/2006)

Key Functions

- (a) Business/Sales Management** – Set-up organizational Structure of Retail to stimulate commercial and operational activity resulting in overall quality of service and high level of product sales.
- (b) Leadership** – Provide the required support and guidance for overall knowledge and skill development of the Business/Sales section to provide competitive edge in the industry to clients.
- (c) People Management** - Support a framework of coaching skills and knowledge improvement and motivation for all staff in the Division through close liaison with Human Resource Management

- (d) **Product Knowledge** - Recommend continuous product knowledge training for branch staff in particular and continuously assess the needs in the network.
 - (e) **General Administration** - Handle administrative issues which deal with Operations, Human Resource Management, Inspection, Information Technology, Logistics, Cash Management and other issues to ensure excellent service delivery and an efficient organization in the Division.
 - (f) **Relations with Team Head** - Maintain cordial and clear two way lines of communication with other Executive Management, Heads, Managers and the staff of the Division to ensure good communication flow.
 - (g) Member, Assets/Liability Management Committee (ALCO) of the Bank;
 - (h) Member Executive Committee of the Bank;
 - (i) Business Continuity Plan Project Committee Member
 - (j) Staff Disciplinary Committee Member
 - (k) Procedures Committee Member
 - (l) Product Development Committee Member
- 4) **Ag. Head Branches Network Department SG-SSB Limited (16/5/05 – 30/2//06)**
Key Functions
- (a) Achieve compliance by branches to recommendations of Bank of Ghana and Internal Inspection Reports and External auditors Reports and maintain communication channels with Bank of Ghana and other Banks on regulatory issues.
 - (b) Ensure achievement of compliance standards of branch security policies (suspense Accounts management, Know Your Customers (KYC) etc. to prevent fraud in all branches.
 - (c) Ensure access and utilization of all re-engineered or approved Bank branch operations procedures, systems and policies to all Retail Sub-Unit Heads and branches through a timely distribution framework based on the urgency and message type.
 - (d) Proactively analyzing Retail MIS and performance reports on transaction compliance for corrective action.
 - (e) Maintain communication channels with Bank of Ghana and other Banks on regulatory and operational issues.
 - (f) Support the execution of approved recommendation of security and fraud cases as per Inspection reports.
 - (g) Maintenance of daily cash holding limits for all branches as per set standards. Achievement of the supply of cash for branches on a daily basis

- (h) Guarantee safe and secure movement of cash to and from any branch or Bank of Ghana and other banks under the areas assigned for the Bank's supervision.
- (i) Member, Assets/Liability Management Committee (ALCO) of the Bank;
- (j) Member, Executive Committee of the Bank;

5) Dep. Head, Branches Network Department SG-SSB Limited (25/10/04 – 15/5/05)

Key Functions

- (a) Acted as the Head in his absence.
- (b) Responsible for quality assurance issues and compliance to policies and procedures; coordinate the requirements between branches and the Bank's operational support units such as Accounts, Treasury, Inspection, Human Resource, Cards Department etc; have oversight of cash management throughout the branch network which is made up of 36 branches and one agency.-
- (c) Ensured that the first level of permanent supervision is enforced where all sensitive accounts operated within the branch network are current without outstandings.
- (d) Ensured that all policies and procedures pertaining to branch operations are adhered to.
- (e) Monitoring and ensuring that all branches operate within the authorized cash holding limit and excess repatriated to Bank of Ghana currency offices throughout the country and supply cash to needy branches.
- (f) Assisting branches and Area Managers to solve operational issues that may arise.
- (g) Maintaining communication link with Bank of Ghana and other banks on regulatory and operational issues.
- (h) Liaising with other departments for the resolution of problems affecting the branch network.
- (i) Monitoring of Account Opening functions and Know Your Customer (KYC) policies.

6) Area Manager SG-SSB Limited Northern Sector (26/01/2004 – 24/10/2004)

Key Functions

- (a) Business Mgt./Service and Sales:- Work with branch teams to achieve sales and service through in-branch development activities and providing feedback to the team.
- (b) Own and manage any customer complaints end to end process
- (c) Motivate and direct branch managers to ensure achieve targets for all products;
- (d) Ensure implementation of key branch indicators – Know Your Customer(KYC), leave, accuracy, counter and sales statistics at all branches;
- (e) Able to maintain expenditure within budget;
- (f) Build and develop a high skilled and competent branch management team through coaching and performance improvement training;

- (g) Ensure access and utilization of all relevant and approved Bank procedures, job descriptions, systems and policies to all staff in branch by ensuring the understanding, presence and distribution of relevant documents and/or information to all team members;
 - (h) Compliance to all branch operation policies and procedures;
 - (i) Complete rectification of all non-compliant issues raised by Inspection Department or Bank of Ghana, Service Quality within the branch by the close of the calendar month in which it was raised; achieving expected rating;
 - (j) Controlled the occurrence of fraud in all assigned branches.
 - (k) Maintained relationship with branches under my jurisdiction through quarterly visits and frequent communication;
 - (l) Achievement of all branch human resource and manpower requirement issues within the assigned area as per the Bank's policies – transfers, leave, discipline, recognition.
- (7) Manager, SG-SSB Ltd. Kumasi Central Branch - 27/10/03 – 24/01/04
 - (8) Manager, SSB Ltd Adum Kumasi Branch - 27/08/01 – 25/10/03
 - (9) Manager, SSB Ltd Okaishie Branch - 03/08/98 – 15/11/99
 - (10) Dep Manager, SSB Ltd Accra Newtown Branch - 17/12/96 – 28/07/98
 - (11) Manager, Social Security Bank Ltd Bibiani Branch - 11/04/93 – 13/12/96
 - (12) Manager, Social Security Bank Ltd. Twifu Nyinase Branch- 31/01/90 – 04/04/93
 - (13) Officer, Social Security Bank Ltd Tamale Branch - 03/07/87 – 25/01/90
 - (14) Officer, Social Security Bank Ltd Nkawkaw Branch - 22/07/86 – 15/06/87
 - (15) Manager, Avenor Rural Bank - 1986
 - (16) Accountant, Guaman Rural Bank - 1985 -1986
 - (17) Trainee Manager, BOG Rural Banking Dept - 1984 -1985
 - (18) Produce Buying Company Ltd (National Service) - 1982-1984

Other Positions

1. Chartered Institute of Administrators & Management Consultants 2007 to March 2022.
 - i. Board Member
 - ii. Finance and Project Committee member
 - iii. Professional Programmes and Examinations Council member
 - iv. Licensing Examination Defense Committee member

Recent Course(s) Attended

1. Continuous Development Training for Examiners (2010), A One day course organised by WAEC.
2. Competitive Bidding Techniques to Outperform the Market Giants. (November, 2012).

3. KNUST 8th Summer School. Theme: Improving Quality of Higher Education Through Effective Measurement and Evaluation. (August, 2018)

Strengths & Attributes

- ~ Strong leadership qualities and team player
- ~ Strong Passion for Excellence
- ~ Excellent Interpersonal, Marketing and Sales Skills knowledge
- ~ Relationship Management
- ~ Innovative & Goal Oriented
- ~ Warm & Pleasant Personality