

YEARBOOK

ECONOMIC REPORT

Togo 2022 - 2023

Vision Togo 2030

INVESTMENT

ECONOMY

AGRO-INDUSTRY

BLUE ECONOMY

ENERGY

MINING

WATER

BANKING & INSURANCE

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YEARBOOK

E C O N O M I C R E P O R T

Togo
2022 - 2023
VISION TOGO 2030

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Dear Investors,

Dear Friends of Togo,

Togo, like other countries around the world, was affected by the coronavirus pandemic, which had a significant impact on both public health and on the economic and social life of the country. Pre-pandemic global forecasts came under strain and economies were hit hard. Yet we also view this global upheaval as an opportunity to pursue our relentless drive to promote economic progress and ensure our people derive the greatest benefit possible.

Over the past few years, Togo has gone to great lengths to pursue growth, drawing on a strong commitment to reforms and an ever-improving business climate. To build on this momentum, a government roadmap for 2020-2025 is now in place to cement our pledge to promote inclusion and economic growth by creating jobs and wealth, backed by a modern, digitalised administration responsive to people's needs. This strategy also embraces our drive to ensure a clear and effective response to security challenges to create a healthy environment for economic development.

In Togo, you will find a country determined to move forward whatever the challenges ahead. This resolve is reflected in projects like the Adétikopé Industrial Platform, with its focus on creating thriving industrial value chains for storage, processing, manufacturing and exports, as well as Kékéli thermal power plant and Blitta solar park, both of which opened during the pandemic. All of this underscores an unwavering, continuous, concrete commitment to economic transformation and private investment. We will continue to work alongside you, advancing on every front to create a healthier macroenvironment and improve the business climate.

Our country is pleased to remain a very attractive location for investors.

We invite you to come to Togo to meet your growth and development goals. I am committed to making Togo a nation that creates inclusive wealth for its people while offering stability and security for investors who are willing to put their faith in our country.

This economic report will give you an in-depth insight into Togo and the structural transformation now underway.

**His Excellency Faure Essozimna Gnassingbé,
President of the Togolese Republic**



Interview with Victoire Tomegah Dogbé, prime minister since 28 September 2020. The first woman to head the Togolese government, she is tasked with successfully implementing the new strategic plan to accelerate the country's economic transformation.

What are the main challenges you face in implementing the government's 2020-2025 roadmap?

Before we talk about the challenges, I would like to recap the context—and three key factors—that led us to create this roadmap. First, we drew on the lessons learned in implementing the 2018-2022 National Development Plan (NDP) and the encouraging results our country has had in the past few years. Second, the far-reaching goals resulting from the commitments to our people made by the Head of State, His Excellency Mr Faure Essozimna Gnassingbé, will clearly guide our actions going forward. The third factor was the outbreak of the coronavirus pandemic, which affected all walks of life and hit every country around the world.

The 2020-2025 government roadmap has allowed us to adjust our overall national strategy to pursue public policy more effectively while continuing to implement reforms and achieve results for the Togolese people more quickly.

The roadmap is clearly structured, with a focus on a set of consistent strategic priorities and the vision of a "Togo at peace, a modern nation with inclusive and sustainable economic growth".

The first priority involves a focus on inclusion, social harmony and peace building. This inclusion comprises three parts: social, economic and financial. It will allow us to strengthen the capabilities and resilience of communities in the face of exogenous shocks, facilitate their access to basic social services and empower them financially. The goal is to reduce inequality by ensuring as many Togolese people as possible are part of our country's economic and social fabric. This means focusing on human capital by pursuing a people-centric approach to development. Not to mention the need to continue ensuring safety, peace and justice for all.

The second strategic priority in our roadmap covers the creation of wealth and jobs by playing to our strengths: a country with a geostrategic location; a country with a dynamic youth; a country that is enterprising and reform-minded; a country that is agile and innovative; a country that is sustainable and inclusive. The modernisation and appeal of agriculture, which is our greatest contributor to GDP (40%), remain key challenges to which we will rise going forward. This ambition is a cornerstone of economic development and provides the bedrock of Togo's industrial transformation. Lastly, the significant logistics capabilities of our port are a key source of wealth creation which will strengthen Togo's position as a hub for the West African subregion when used effectively.

Through our third strategic priority, we plan to level up our country by digitalising processes and services. This process of modernising the country and strengthening its structures will give further impetus to development. And to come back to the pandemic, it obviously affected our development momentum. But we weathered the storm and are already bouncing back. Thanks to the scope and diversity of its initiatives, Togo ended 2020 with growth of 1.8% against a backdrop of widespread economic degradation elsewhere.

What is more, we proved that that even a pandemic cannot dampen our ambition! The drive to boost inclusion is further embodied by the Novissi cash-transfer programme, introduced in the space of two weeks through a digital platform, reaching nearly a million people left economically vulnerable by the public health crisis. Other examples include the law on universal health coverage and the launch of the Wezou project, which in the space of six months



The prime minister visits a grassroots community.

provided childbirth assistance for 70,000 women. There have also been major investments in energy, economic infrastructure and manufacturing to give fresh impetus to the structural transformation of our country.

We are well aware that a peaceful, safe environment is a prerequisite to meeting these goals. That is why, with respect to the growing security concerns in the subregion, we must accelerate our response to people's most pressing needs, since this gives us an opportunity to reduce social disparities. We must be even more vigilant to protect not just our land and sea borders, but also our people.

You spent part of your career in the private sector. What kind of action do you plan to take to attract more investors to Togo, particularly in the transport, energy and manufacturing sectors?

Under the leadership of the Head of State, our country is stepping up initiatives to attract more investors whose contribution is helping our economy to flourish. Our reform-oriented strategy aims to facilitate and secure business dealings. We have continuously enhanced our country's appeal over the past ten years. Togo is not just one of the safest countries in Africa: it is the country in which it is easiest to do business on the continent. You can set up a business in less than 20 hours. Despite the Covid-19 pandemic and its considerable macroeconomic repercussions, our job-creation indicator has continued to grow, with a 10% increase in 2021. At the same time, the country has shown

real staying power in attracting investments. According to the World Investment Report 2021 from the United Nations Conference for Trade and Development (UNCTAD), Togo saw a spectacular 85% surge in foreign direct investment (FDI) in 2020. In concrete terms, FDI in Togo rose from nearly XOF 191 billion (USD 346 million) in 2019 to more than XOF 352.2 billion (USD 639 million) in 2020. To put that in context, in 2020, with a score of 10.83 in the Greenfield FDI index, Togo was the world's number-one country in attracting FDI, proportional to the size of its economy.

We have developed large-scale projects with the private sector in the past two years, benefiting a wide range of people. In energy, we opened the Kékéli combined-cycle gas fired power plant and the Blitta solar farm, the largest solar PV park in West Africa; in industry, we unveiled the new Adétikopé industrial platform (PIA), 27 km from Lomé, which will accelerate the emergence of new manufacturing industries with significant potential to create jobs in the local economy. We continue to improve road density and have made standout progress in logistics and digitalisation. More recently, our country passed two key laws on public procurement and public-private partnership contracts. To facilitate business while deriving all the benefits of a modern system of government and clear procedures, we have also created a new ministry for investment promotion.

In short, we continue to take steps to improve not only the country's business environment, but also its administration, to more effectively support investors. Hence the reforms

introduced to set up a one-stop shop for transactions, backed by attractive tax benefits and more.

Lastly, I would add that with respect to the clear strategy set out by the Head of State, the government is firmly committed to providing an environment conducive to attracting a wide range of investors and involving our private sector more closely as a preferred partner. However, as I said earlier, we will not overlook safety and security, which are just as important in attracting investors. Togo's Head of State is extremely focused on these issues and we are actively working on them to ensure peace and security in our country.

60% of the Togolese population is under 25. What sort of support measures has the government put in place to help young people find jobs?

Young people make up the majority of the population. They are an asset and the lifeblood of our country's development. The government believes in their potential. Healthy, well-educated, well-trained young people are invaluable in helping us meet our goals. That is why the roadmap clearly focuses on developing human capital by improving educational infrastructure and healthcare services, backed by an active approach to social security.

We were also quick to realise the importance of helping young people enter the workplace, which is why we have introduced measures to empower youth and promote entrepreneurship, along with specific schemes to structure agricultural value chains that greatly involve young people. Through these initiatives, we have successfully created more than 700,000 jobs for young people over five years, in manufacturing and agribusiness, for crops such as soya, rice, maize and cassava. This has allowed Togo to claim the top spot as Africa's leading exporter of organic soybeans to Europe.

The outcome has been truly inspiring. We are now seeing the emergence of a class of young entrepreneurs. The challenge lies in finding the best way to support their growth and empower them to reach their full potential to drive the Togolese economy. And let's not forget our drive to encourage voluntary work. Because above and beyond these entrepreneurship initiatives, we believe it is equally important to cultivate civic values among these young people. The creation of apprenticeship training facilities known as Instituts de Formation en Alternance pour le Développement (IFAD) in agriculture (fish farming and livestock), construction, renewable energy and logistics is an integral part of this proactive approach to creating an inclusive labour market for young people. As I said earlier, the goals set out in the government's roadmap are twofold:



Meeting local communities.

ensure more inclusion and create as many long-term jobs as possible for young Togolese people.

What is your vision for the Africa of the future?

Let me start by reiterating our country's vision: "a Togo at peace, a modern nation with inclusive and sustainable growth." This vision gives pride of place to social harmony and inclusion and is driven by the strong leadership of the Head of State, underpinned by solid public-private partnerships. Young people and women will increasingly shape Africa's future. Togo's experience has already shown the way forward, with women and young people in key positions of responsibility. We believe the world will need Africa's youth going forward, as most continents now face ageing populations..

Today's Africa is an innovative Africa. Which is why we believe government policies should increase inclusion in every sphere and at every level to ensure nobody is left by the wayside, while fostering an environment conducive to nurturing everyone's individual talents.

With a port that is one of the most effective and safest in Africa, Togo is a cornerstone of the continent and a gateway to West Africa. With initiatives like the African Continental Free Trade Area (AfCFTA), our country offers access to a continental market. I invite you to come and discover Togo: a country of eight million people; a hard-working country filled with ambition and a focus on results; a country that has proven its remarkable resilience.



Réinventez-vous, Orabank vous accompagne !

La vie est faite de moments de grâces, de légèreté, mais aussi d'épreuves, sources de résilience et porteuses d'espoir. Toutes ces expériences nous font grandir, résister et rebondir.

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BURKINA FASO

Dapaong

GHANA

Kara

BENIN

Sokodé

TOGO

NIGE-
RIA

Atakpamé

LOMÉ



Togo enjoys an outstanding geostrategic position, providing access to both the hinterland and the sea thanks to one of today's leading ports. Neighbouring Ghana, Benin and Burkina Faso, the country is a member of the United Nations, the African Union and the Economic Community of West African States and the Organisation of Islamic Cooperation.

Name: Togolese Republic.

Head of State: Faure Essozimna Gnassingbé
National Holiday: 27 April, Independence Day

Area: 56,790 km²

Capital: Lomé

Main Cities: Lomé, Kara, Sokodé, Kpalimé, Atakpamé and Dapaong

Official Language: French

Currency: CFA franc (XOF)

Population: 8.28 million (World Bank, 2020)

Rural Population: 57% (World Bank, 2020).

Urban Population: 43% (World Bank, 2020)

Population Density: 145 people per km² (World Bank, 2018)

Population Growth: 2.4% (World Bank, 2020)

Life Expectancy: 61 years (World Bank, 2019)

Adult Literacy: 66.54% (World Bank, 2015)

GDP: USD 7.575 billion (2020)

GDP per capita: USD 914.95 (2020)

Growth: 5.3 % (2021)

Inflation: 4.1% in 2021

GDP per sector: primary 19.3%, secondary 13.9%, services 49.9%, other 16.5% (taxes and duties, 2019)

Main Customers: Burkina Faso, Benin, India, Nigeria (IMF, 2020)

Main Suppliers: China, France, United States, India (IMF, 2020)



Interview with Sani Yaya, Minister of Economy and Finance. Mr Yaya specialises in banking, finance and strategies for institutions, and was chairman of the Council of Ministers for the West African Monetary Union (WAMU) until April 2022.

What are the focal points of the 2022 budget?

The state budget for 2022 totals XOF 1,779.2 billion, 4.5% higher than in 2021. Nearly XOF 507.8 billion, representing 47% of the budget, is earmarked for social sectors such as healthcare, education and support for those most at risk. In healthcare, the flagship project is the drive to improve access to healthcare and universal health coverage for all Togolese people. The passing of the law establishing universal health coverage in Togo is a key milestone in this regard.

In education, we aim to bolster school infrastructure, establish centres of excellence and create apprenticeship training facilities for development, known as Instituts de Formation en Alternances Pour le Développement (IFAD). This includes building schools to provide another 30,000 classrooms.

We continue to cover the costs of examinations. This was one of the measures advocated by the President of the Republic to make everyday life easier for Togolese people and protect their purchasing power.

Another key priority lies in developing the agricultural sector with a view to improving yields and promoting product processing. This strategy includes setting up agricultural clusters and planned agricultural development zones known as Zones d'Aménagement Agricoles Planifiées (ZAAP).

The government will pursue its major public works policy, with a focus on developing road, airport and port infrastructure to further enhance Togo's appeal.

The water sector is another area in which we are making real progress. The government is putting in place a strategy on the supply of drinking water and sanitation to better guide policymaking with regard to drinking water

management and ensure workers have access to clean drinking water. This is a priority issue for the President of the Republic.

The government will also continue to modernise public services through digital transformation. We plan to digitalise our entire economy and administration using the new subsea cable to boost internet access. And the cable is not the only sign of progress on this front. We also recently opened a new data centre. All of this reflects investment aimed at modernising our economy. Digitisation is an integral part of the drive to meet these goals and we also plan to provide biometric identification for all Togolese people, which will be key to successfully implementing digitalisation and ensuring every citizen has biometric ID.

The West African Economic and Monetary Union has announced plans to replace the CFA franc with the eco. What sort of changes will that involve?

The reform ushers in three main changes:

First, the eco will still be pegged to the euro, which will retain the present parity, and France will continue to guarantee the convertibility of the eco, just as it has with the CFA franc. The Central Bank of West African States (BCEAO) will handle all currency reserves for countries in the West African Monetary Union and will no longer be required to deposit half in the French Treasury current account. French representatives will no longer sit on the board of the BCEAO, the Monetary Policy Committee or the Banking Commission of the West African Monetary Union. The latter two changes have already been implemented, although there are still some practical and legal issues to iron out.



The Ministry of Economy and Finance.

The introduction of the eco, initially planned for 2020, was postponed because of the pandemic and the need to sync the reform with the roadmap to create the ECOWAS single currency.

Do you have the support of financial backers?

Confidence has grown since the resumption of cooperation between Togo and its technical and financial partners. This confidence is now well established and has brought our country a wide range of backing, notably in improving institutional capabilities and financial support through grants for programmes and projects.

Between 2011 and 2020, lending grew by 42.9% and grants rose by 20.4%. Over the same period, average lending grew by 15.9%, while grants saw an average increase of 5.5%.

Between 2017 and 2020, there was a 114% increase in budget support from the African Development Bank, a 40% increase from the World Bank and a 97% increase from the International Monetary Fund. There was also a 14% increase in backing from the EU between 2015 and 2020. This support is ongoing and will improve as we continue to shape the vision set out in the Togo

2025 government roadmap. This gives us a reference document that has really appealed to our partners. It has led to a wide array of initiatives to support Togo through reforms such as:

- The new reform partnership that Togo signed with Germany in June 2021. This new framework has already unlocked EUR 5 million through a project to foster good financial governance.
- The preparation of a new EU 2022-2024 budget support programme, providing at least EUR 30 million, with an initial inflow in 2022.

In addition to these benefits aimed at easing the tax burden, reforms to Togo's tax system have improved the quality of services provided to economic operators while reducing time constraints and costs related to tax and customs procedures. These include:

- Simplifying and digitising tax, customs and land registry procedures through the creation of a one-stop shop for deeds, called the Guichet Foncier Unique (GFU).
- Remote declaration and payment of taxes and duties.
- Online tracking for tax documents.
- Advance cargo declarations.
- Streamlining trade through a preferred partnership system.



The Togolese Revenue Office.

To encourage multinationals to set up shop in Togo in accordance with measures specific to parent companies and subsidiaries set out in the General Tax Code, we have also taken steps related to the exemption of tax on the distribution of dividends (revenues from assets) between parent companies and their subsidiaries.

Foreign investors enjoy a wide array of tax breaks. The Free Trade Zone is just one example. We are doing our utmost to make Togo a go-to country for investment and development.

- An updated Country Strategy Paper (CSP) from the African Development Bank for 2021-2026. The bank's main objective is to accelerate the structural transformation and diversification of the Togolese economy to create decent jobs that offer high added value, and build socio-economic resilience for sustainable and inclusive growth. The CSP provides USD 120 million in funding over the first three years.
- A new country partnership currently being finalised to secure World Bank support over the next five years.
- Preparations now underway for a new IMF programme that will allow Togo to benefit from financial resources while further improving its management of public finances.

Togo aims to become a hub for logistics and finance. What steps are you taking to ease the tax burden on investors?

This is something covered by the second strategic priority of the government roadmap to boost job creation.

As part of the campaign to create a better environment for economic operators, Togo has updated its tax system to make it more conducive to trade and investment. The system was simplified in 2018 with the introduction of new legal instruments such as the national Customs Code, the General Tax Code (CGI), the Book of Tax Procedures and the new Investment Code.

To meet the objectives of the 2020-2025 roadmap, the government has granted a VAT exemption on all agricultural equipment to reduce the costs of acquiring resources for farming. And as part of a drive to encourage the purchase of new cars, the government has also agreed to reduce and waive customs duties and VAT on the import and purchase of new hybrid and electric vehicles, as well as other new vehicles and used vehicles that are no more than five years old.

Other measures include tax breaks with respect to the restructuring of companies in difficulty that are of strategic importance to the economy and employment.



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Togo continues to attract investors

Despite the global recession resulting from the Covid-19 pandemic, Togo has proven agile and resilient in its ability to attract growing investment.



Although the African continent as a whole has seen a 16% fall in flows of Foreign Direct Investment (FDI), Togo paints a much brighter picture.

According to the World Investment Report from the United Nations Conference on Trade and Development (UNCTAD), FDI inflows rose from nearly USD 346 million (XOF 191 billion) in 2019 to over USD 639 million (XOF 352.2 billion) in 2020, an increase of 85% in one year. Togo is one of the African countries with the highest increase in such inflows despite the pandemic-fuelled recession. Among the key factors driving this growth, the report lists a USD 137 million plant for construction materials announced by Burkina Faso's Cim Metal, and an estimated USD 100 million in investments by other companies, such as Heidelberg's Cimtogo and businesses that are part of the Adétikopé industrial platform (PIA), accredited under the Investment Code and the Free Trade Zone system.

Togo has thus continued to attract investors, thanks to its bold reforms, effective management of the Covid-19 crisis, and massive investment in key infrastructure.

In addition, the introduction of a regulatory framework for public procurement and public-private partnerships—

KEY FIGURES

82

COMPANIES OPERATING IN THE FREE TRADE ZONE

16,200+

JOBES CREATED IN THE FREE TRADE ZONE

374.4 billion

CFA FRANCS INVESTED IN THE FREE TRADE ZONE

26

COMPANIES OPERATING UNDER THE INVESTMENT CODE IN 2020

backed by the implementation of major reforms and initiatives for logistics and socio-economic infrastructure as part of the government's five-year plan leading up to 2025—heralds an increase in expected private-sector contributions and FDI inflows over the next five years.

The Togo 2025 roadmap

The Togo 2025 roadmap is built around a shared vision of “a Togo at peace, a modern nation with inclusive and sustainable economic growth.” It comprises three strategic priorities and 10 key goals.



The Togolese president meets local people.

The government's five-year plan is built around three strategic priorities: strengthen social harmony and inclusion while building peace; boost job creation; modernise the country and strengthen its structures.

The government has compiled a portfolio of 42 key projects and reforms to support the country's new vision and strategic priorities. Significant progress has already been made since the roadmap was unveiled. Togo is building partnerships with the private sector to rise to these challenges. Above and beyond the search for funding, public-private dialogue has also helped to improve the business climate through targeted reforms.

As a result, the country now ranks among the world's leading reformers and has enhanced its appeal to economic operators. Among the 42 projects and reforms set out in this report, a number of flagship initiatives have already proven a success, such as the Adétikopé industrial platform (PIA), some 20 km from the port of Lomé, changes to the country's labour law, and the Lomé Data Centre. Other key projects are now underway, such as the implementation and operation of the Investment Promotion Agency and the Free Trade Zone, the introduction of universal health coverage, the building of 20,000 social housing units, and the construction of the Unity Highway, to name but a few.

Recovery bonds

In July 2021, the Togolese government raised XOF 27.5 billion (EUR 41.25 million) through the issuance of a 10-year recovery bond on the West African Monetary Union financial market, in partnership with UMOA-Titres.

Initiated by UMOA-Titres in partnership with the Central Bank of West African States (BCEAO), the issuance of recovery bonds aims to allow the issuer to use the savings of natural and legal persons to cover the funding needs of the Togolese government as part of its plan to revitalise the economy, contain the effects of the Covid-19 pandemic and ensure a return to pre-pandemic performance. The issuance targets not only socially responsible investors but also companies and individuals interested in supporting the economic recovery initiatives undertaken by WAEMU members.

UMOA-Titres reported bids from investors totalling XOF 86.705 billion, 346.82% more than the XOF 25 billion initially sought. Of the total amount offered by investors, the Togolese Treasury retained XOF 27.5 billion and declined the remaining XOF 59.205 billion, absorbing 31.72% of demand. The securities will be redeemed on the first business day following the maturity date, set at 26 July 2031. Interest will be paid from the end of the first year at a fixed rate of 6.20%, with a weighted average rate of 6.15%. The weighted average price and marginal price are 1,003 and 1,001, respectively.

AFRICAN GUARANTEE FUND BELIEVES IN THE POTENTIAL OF SMALL AND MEDIUM ENTERPRISES



SMEs represent more than 80% of the private sector in Africa, but the lack of adequate financing is a huge barrier to their growth. AGF's goal is to close this financing gap by enabling financial institutions to increase their SME financing.

AGF guarantee products are implemented in 40 countries and have unlocked more than \$2 billion of financing across Africa, impacting more than 20,000 SMEs, most of which are led by youth and women. We are committed to empowering women-owned and led SMEs through the Affirmative Finance Action for Women in Africa (AFAWA).

We place great emphasis on green financing through our Green Guarantee Facility, strengthening the continent's efforts to mitigate and adapt to climate change.

Our "AA-" rating from Fitch Ratings reflects the financial strength of our shareholders, our solid capital base, and our proven business model as a provider of local currency guarantees to Small and Medium-sized Enterprises.

www.africanguaranteefund.com



Interview with Pyoabalo Alaba, Water and Forest Engineer, and Director General at the Office of Forest Development and Exploitation (ODEF), which is part of the Ministry of Environment and Forest Resources (MERF).

What are ODEF's main missions?

The Office of Forest Development and Exploitation (ODEF) is a public body with a focus on industry and commerce. It has its own legal personality, as well as administrative and financial autonomy. ODEF missions include managing, equipping and promoting national forests. By extension, this involves developing and planting all forest populations nationwide; conducting studies with a view to introducing new forest species; harvesting, processing and marketing forest products and by-products; and promoting and marketing wood-based materials and those from the rational exploitation of a limited number of forests.

What role do you play in protecting the environment?

To help meet the goals of the third strategic priority in the National Development Plan (NDP), ODEF spearheads a number of initiatives such as growing around one million young plants of all species each year to ensure reforestation; reforesting at least 500 hectares a year and developing state plantations across the country; restoring forest landscapes; promoting replanting of local species with significant commercial value; enabling participatory forest management (around 20,000 hectares of state plantations); taking inventories of forest resources; supporting the timber industry; and providing technical support for owners of private plantations and community forests.

Logging operations are based on the principle of sustainable forest management in strict compliance with the annual and five-year plans. Any logging areas are systematically replanted and monitored until regrowth has reached the

desired level. Any wood or timber taken from our forests thus meets legal requirements and is harvested in line with sustainability principles.

What sort of challenges do you face in fulfilling your missions?

Some of the main challenges are linked to a lack of funding to implement the full range of planned initiatives; the government's policy of disengagement as the leading sponsor of initiatives to replant, maintain and protect forests against bush fires has deprived ODEF of a significant source of funding. In light of this situation, ODEF, in its capacity as an independent public body, is mobilising its full range of resources nationwide through the sale of wood-based products harvested from mature plantations. These products are always harvested in compliance with sustainability principles. As a result, funding is sometimes insufficient to fully implement annual action plans. We rely on international funding from international partners like the European Union, the International Tropical Timber Association (ITTO) and the United Nations Environment Programme (UNEP). Challenges related to Covid-19 have also significantly restricted the scope for project financing.

Are you looking to attract investment in the wood industry?

In Togo, teak harvested from private and state plantations is the main wood-based resource in terms of raw materials for local industry and export. Facilities used to process this wood are still small businesses. They face huge difficulties in gaining legal access to resources. To better promote wood-based materials, ODEF has launched a drive to give fresh impetus to its joinery unit, which requires suitable equipment and facilities. ODEF has encountered real challenges in mobilising resources to secure the necessary funding. We need to promote win-win partnerships to effectively process and develop wood-based materials and boost employment

Togo and OACPS-EU relations

Togo continues to play a prominent role in revitalising cooperation between the Organisation of African, Caribbean and Pacific States (OACPS)—formerly known as the African, Caribbean and Pacific (ACP) Group of States—and the European Union (EU), especially with respect to negotiating the new OACPS-EU partnership agreement.

Togo is known for its commitment to international affairs and has played a key diplomatic role in the past few years as a chief negotiator for the Central Negotiating Group working to establish the Post-Cotonou Agreement on behalf of the 79 countries that make up the OACPS bloc.

Two years of intense negotiations that began after the 43rd ACP-EU Council of Ministers meeting and the 107th session of the Organisation of African, Caribbean and Pacific States (OACPS) in Lomé in May 2018 led to a winning strategy with the adoption of the mandate for Post-Cotonou negotiations.

The new partnership agreement between the European Union and OACPS members marks the formal conclusion of negotiations of the Post-Cotonou Agreement, setting out the political, economic and sectorial cooperation framework for the next 20 years. The new Agreement substantially updates cooperation and extends the scope and scale of EU and OACPS ambitions to better address current and future challenges. Partners have raised their commitments in priority areas such as human rights, democracy and governance, peace and security, human development (which encompasses health, education and gender equality), as



well as environmental sustainability, climate change, sustainable growth and development, and migration and mobility. The Agreement also includes a strong new regional focus and governance structure, tailored to each region's needs—a first in over 40 years of collaboration.

Four conventions were signed in the Togolese capital. In November 2011, the country also hosted the 22nd session of the ACP-EU Joint Parliamentary Assembly. The OACPS was formerly called the ACP Group of States. The new name came into effect on 5 April 2020.

About ECOWAS

The Economic Community of West African States (ECOWAS) is a group of 15 member states with a mandate to promote economic integration and cooperation.



The West African Development Bank (BOAD) building.

ECOWAS members include Benin, Burkina Faso, Cape Verde, Côte d'Ivoire, Gambia, Ghana, Guinea-Bissau, Liberia, Mali, Niger, Nigeria, Senegal, Sierra Leone and Togo. ECOWAS was established on 28 May 1975 and aims to create a broad trade bloc built on economic cooperation.

Spanning 5,113,00 km² with a population of 386.8 million people, the region embarked on a new path to growth in 2021, after a challenging year in 2020, marked by Covid-19 and the damaging economic impact of the pandemic. It now expects growth of 4.1% in 2021, compared with a slight contraction of 0.8% in 2022—an improvement driven by the economic recovery in all ECOWAS member states, particularly in Nigeria (3.2%), Côte d'Ivoire (6.5%) and Ghana (5.3%).

In terms of economic integration and sustainable development, there has been substantial progress with regard to the ECOWAS single currency, with the adoption of a roadmap to launch the eco by 2027.

In line with the growth of the private sector, the ECOWAS Commission approved the planned ECOWAS payment and settlement system at the Committee of Governors of member Central Banks. This will provide a legal and regulatory framework for cross-border payments and settlements within the ECOWAS area.

A total of 13 ECOWAS member states—excluding Benin and Liberia—have ratified the African Continental Free Trade Area (AfCFTA) Agreement on regional trade and free movement. A regional strategy to implement the AfCFTA is now being drawing up with UNCTAD support.

In infrastructure, the implementation of major projects is moving forward. A new master plan covering the development of ECOWAS regional infrastructure for the next 25 years (2020-2045) has now been adopted. An estimated USD 102 billion will be needed to finance priority infrastructure initiatives in the energy, transport, telecommunications and water sectors.

Togo and the West African Economic and Monetary Union (WAEMU)

WAEMU comprises eight coastal and Sahelian states—Benin, Burkina Faso, Côte d’Ivoire, Guinea-Bissau, Mali, Niger, Senegal and Togo—that share cultural traditions and a common currency, the West African CFA franc (XOF).

Created on 10 January 1994 in Dakar, the West African Economic and Monetary Union aims primarily to build a harmonised, integrated economic space in West Africa, ensuring the free movement of people, capital, goods, services and factors of production, as well as the effective enjoyment of the right for self-employed people to exercise and establish their business and for citizens to reside throughout the community space.

WAEMU spans an area of 3,506,126 km² and is home to 123.6 million people. The Union enjoyed strong growth for nearly 10 years, which fell sharply as a result of the Covid-19 pandemic. Real GDP grew by more than 6% a year between 2012 and 2019, before collapsing to 1.8% in 2020. The slowdown in WAEMU growth followed a similar path to that seen in other sub-Saharan African countries, even though growth in the WAEMU area was initially higher.

Growth is expected to return to 6.1% in 2021, mainly driven by the rebound in private investment and consumption,

as lockdown measures are eased and foreign direct investment (FDI) picks up again. Trade in local products within WAEMU, and more broadly across the ECOWAS area, is exempt from customs duties and import levies, in compliance with the latest legislation.

Togo has stood out over the past three years as one of the WAEMU countries that has made the greatest progress, with an average implementation rate for community reforms that rose from 64% in 2018 to 78% in 2020. This performance reflects the ongoing commitment of the Togolese authorities to implementing these reforms. A study conducted in 2020 reported significant progress in transposing and applying community reforms.

In 2020, Togo’s performance enabled an average reform implementation rate of 78%, up from 71% in 2019.

THE CFA FRANC REFORM AND MONETARY COOPERATION

In December 2019, WAEMU authorities announced a reform to update monetary mechanisms between the Union and France. The CFA franc will still be pegged to the euro, which will retain the current parity, and France will continue to guarantee the convertibility of the CFA franc. However, the reform ushers in three key changes:

- The Central Bank of West African States (BCEAO) will handle all currency reserves and will no longer be required to deposit half in the current account of the French Treasury.
- French representatives will no longer be part of the main decision-making bodies of the BCEAO.
- The “CFA franc” will be renamed the “eco”.

The first two changes are already in effect, although there are still some practical and legal issues to iron out. However, the introduction of the eco, initially scheduled for 2020, has been postponed due to the pandemic and the need to combine this reform with the roadmap to create the ECOWAS single currency, which will also be called the eco and will have a floating exchange rate.

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Interview with Kossi Tsiglo, Director General of the National Employment Agency (ANPE), a government body tasked with registering job seekers in Togo, offering them work and helping them take their first steps in business.

How is the current employment situation in Togo?

Togo has one of the most promising job outlooks in light of the major projects launched by the government, which has made clear its commitment to pour significant investment into initiatives that will create a wide range of decent, lasting employment opportunities, by building on by our economic strengths.

To that end, agriculture, manufacturing and logistics all offer strong added value.



Mr Youssef Ibrahim (left), CEO of Bank of Africa (BOA) Togo, and the Director General of the ANPE, Mr Kossi Tsiglo

Entrepreneurs and investors are set to benefit as long as their creative talents reflect the needs of consumers in Togo and around the world. It's a golden opportunity!

What is more, Togo offers a fertile pool of readily available, skilled, flexible and motivated labour thanks to its young population (60% of people are under 25 years of age) and thriving vocational training resources, with the creation of apprenticeship training facilities for development (IFAD). This demographic dividend is a huge asset to any potential investor in Togo.

All of this provides an extremely encouraging economic outlook for the national employment agency (ANPE), as it reasserts its position as an intermediary between businesses and job seekers, backed by major projects such as the Adétikopé Industrial Platform (PIA).

What sort of services does the ANPE provide?

The ANPE offers a wide range of services, including:

- Assistance and advice for employers in determining the skills they need.
- Recruiting and providing employers with the human resources they need on both a national and international level.
- Setting up vocational and behavioural training schemes directly linked to employment opportunities in partnership with employers and training bodies.
- Surveying and identifying companies' immediate recruitment needs and ensuring bespoke training.
- Identifying recruitment needs in the medium term (six months to three years) and relevant training requirements to provide the necessary talent pool.
- Making young people more employable by implementing tailored training programmes through public-private partnerships to improve their skills and meet the need for talent among companies based in Togo and further afield.
- Implementing the scheme to help people enter the job market and promote hiring, known as Appui à l'Insertion et au Développement de l'Embauche (AIDE). This proactive initiative aims to support companies by providing them with interns. It represents a real opportunity for business leaders to spot talented young graduates with high potential who are motivated and available for hiring immediately or in the near future.
- Helping job seekers to successfully transition from education to employment.
- Promoting entrepreneurship by helping entrepreneurs to set and achieve their goals, and improve their business performance.
- Monitoring the labour market.



Meeting between Mr Kossi Tsiglo (right), Director General of the National Employment Agency (ANPE), and Mr Laurent Tamegnon, Chairman of the Togo National Employers' Council (CNP).

The in-depth reform of the ANPE to continuously improve our services heralds a brighter future for employers and job seekers, who give us an opportunity to enhance our expertise every time they walk through the doors of one of our branches.

How do you foster ties with private-sector firms to adapt demand to supply?

The government works tirelessly to make the country more attractive to foreign investors. Its roadmap aims to create 500,000 direct jobs in growth sectors that offer considerable investment opportunities and significant employment potential, such as industrial estates, logistics hubs, agricultural clusters and planned agricultural development zones, manufacturing industries, tourism, infrastructure, renewable energy and digital technology. With this in mind, the ANPE has embraced a forward-looking approach to anticipate the labour needs of companies and sectors through an integrated local strategy.

We work tirelessly to develop public-private partnerships and international relations, which hinges on continuously improving our expertise in supporting businesses and investors. The ANPE understands that unemployment cannot be reduced without the help of the private sector, as a key driver for economic growth. To that end, we have

signed partnership agreements with Association des Grandes Entreprises du Togo (AGET), Association Togolaise des Gestionnaires des Ressources Humaines (ATGRH), Lomé Container Terminal and Scan Mines Togo to create an inclusive framework for dialogue with business leaders and tailor the services we provide to companies. Through synergy with the private sector, the ANPE strives to make its vision of employment for all a reality.



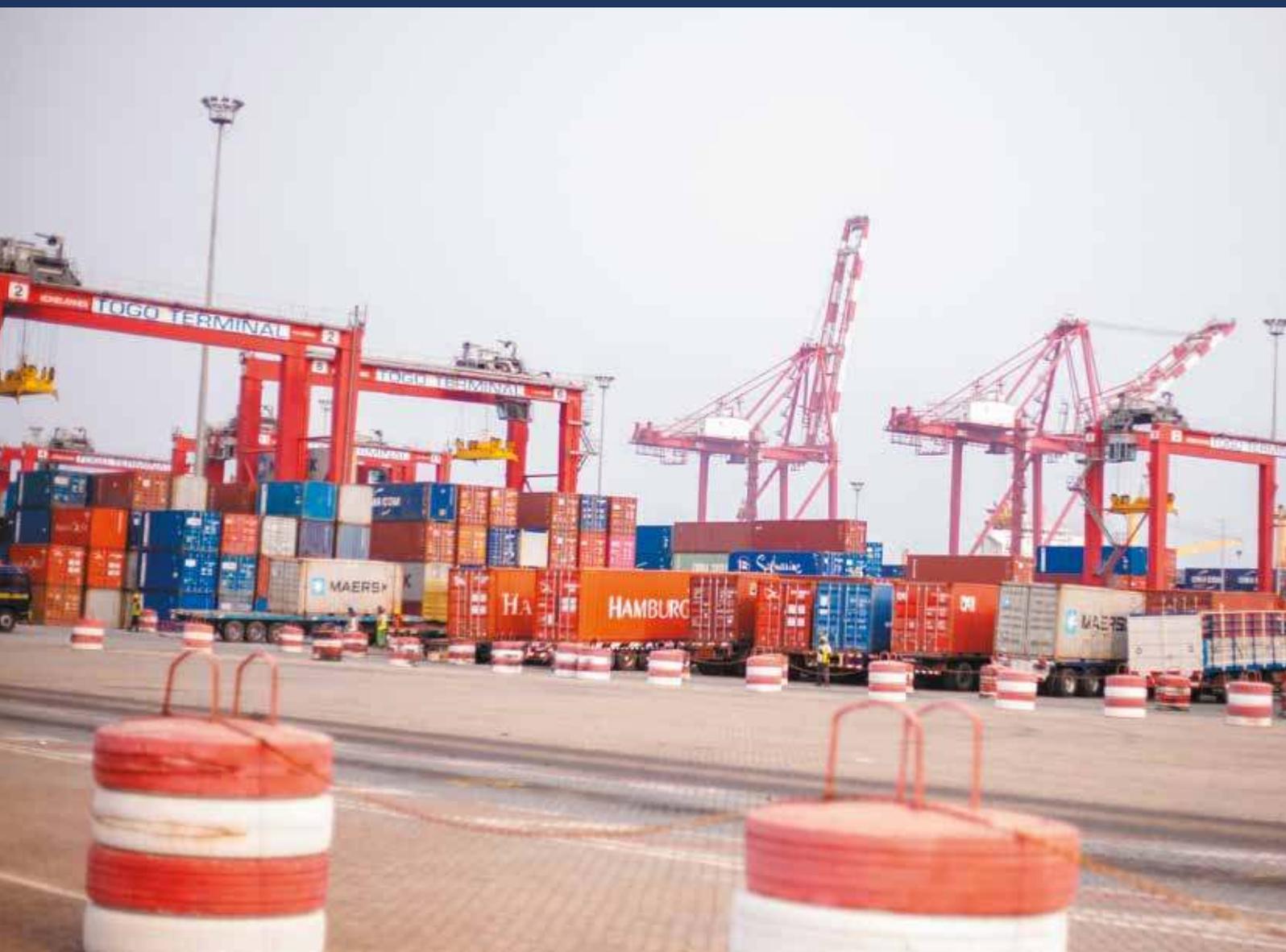
The ANPE embodies its commitment to an integrated local strategy on the site of the Adétikopé Industrial Platform (PIA)

“Togo is committed to continuously improving a business climate that is conducive to nurturing competitive Togolese companies, and vital to attracting foreign investors.”

His Excellency Mr Faure Essozimna Gnassingbé, President of the Togolese Republic, speaking by video link during the 76th session of the United Nations General Assembly on 22 September 2021.

Investment

Thanks to its strategic geographic position and infrastructure, Togo offers an ideal setting for industrial development and trade with the West African subregion, Europe, North America and Asia.





Interview with Rose Kayi Mivedor, Minister for Investment Promotion. Since November 2020, the legal expert has been tasked with making Togo the destination of choice for national and foreign investors.

What is the current investment trend in Togo?

Between 2014 and 2018, Togo implemented a public investment policy that grew from XOF 202 billion in 2018 to XOF 394 billion in 2020. The goal was to strengthen the strategic infrastructure needed to modernise the economy, safeguard social progress and improve the private-sector growth that is crucial to job creation and collective wealth. Private investment also increased over the same period, from XOF 513 billion to XOF 635 billion.

The framework for investment is extremely positive and is reflected in the country's recent results. In 2020, Togo set itself apart as the world's top performer in attracting global investment, proportional to the size of its economy, according to the Greenfield Performance Index. Foreign Direct Investments (FDI) rose from nearly XOF 191 billion (USD 346 million) in 2019 to more than XOF 352.5 billion (USD 639 million) in 2020. That represents growth of 85% in one year.

Since 2020, the national investment policy has evolved in step with the new government roadmap for 2020-2025, which targets several areas of interest for private-sector investments estimated at over XOF 1.5 trillion. The 2021 inauguration of new infrastructure such as the Data Centre, the Kékéli thermal power station, the Blitta solar park, the Adétikopé Industrial Platform (PIA) and projects with an estimated value of more than €385 million are all examples of structural partnerships made possible through cooperation with the private sector in line with government priorities.

Which areas are you focusing on to attract more investments?

The Ministry for Investment Promotion is working on the implementation and operations of the Investment

Promotion and Free Trade Zone Agency (Agence de Promotion des Investissements et de la Zone Franche, API-ZF). The government body is tasked with overseeing initiatives linked to attracting investors, facilitating their business and handling administration of the two economic systems aimed at encouraging investment: the Free Trade Zone and the Investment Code. One of the main goals of the agency will be to offer a unique experience in terms of providing information and support for investment projects, promoting sectors that offer significant investment potential and helping to enhance the country's image by playing to Togo's strengths. A new bill on public-private partnership contracts was adopted by the national assembly in late 2021 to accelerate implementation of projects set out in the government roadmap by facilitating private investment and optimising public spending to develop new infrastructure in key sectors of the economy.

A team tasked with improving the business climate is also working to recommend new reforms to improve the business environment and simplify legal, administrative and tax procedures to build on Togo's momentum as it cements its position as one of the leading reform-minded countries in Africa. At the same time, the government continues to cultivate a solid relationship with the private sector through the official framework for consultation between the government and the private sector (Cadre de Concertation État-Secteur Privé) to ensure it stays abreast of any issues and challenges liable to hinder any (re)investment decisions and work with the private sector to find suitable solutions.

Which are the main growth sectors?

Togo has a number of buoyant markets for investment, including agriculture, energy, construction, infrastructure and logistics, healthcare, water, services and more.

Agriculture:

Agriculture is one of the most important economic sectors in Togo, representing around 29% of the country's total GDP. It comprises several industries packed with potential, such as soya, coffee, cocoa, cotton, maize, cassava, fruit, shea and cashew nuts.

Energy:

Energy is another sector that is flourishing in line with our drive to improve access to electricity, which is a key priority to achieve 75% electrification. Since 2015, any individual or entity has been entitled to conduct business in electricity production provided their activities comply with the relevant legal provisions. The government aims to develop sustainable, reliable capacity, especially in solar and wind energy, while at the same time improving transmission and distribution to meet domestic demand.

Construction:

The Togolese government plans to provide decent, affordable housing by 2025 to curb the housing deficit and improve living conditions. The goal is to provide 20,000 new units to reduce a housing deficit that currently stands at 120,000 units in Lomé while enhancing the quality of homes. There is also growing demand for multifunctional recreational, cultural and sports facilities.

Infrastructure and Logistics:

The 2020-2025 government roadmap includes planned investment in the infrastructure and logistics sector to make Togo a leading logistics hub and a secure, go-to gateway to inland countries from the Gulf of Guinea.

With its strategic geographic location, including 56 km of coastline, Togo has a high-potential economic area built around the Autonomous Port of Lomé, which houses the world's leading logistics companies.

Healthcare:

Togo is modernising its healthcare sector. Since 2017, it has been pursuing a policy to bolster healthcare and social security. One of the government's flagship reforms involves establishing a contract-based management approach in public hospitals to improve the services provided. The country aims to extend universal health coverage for the entire population and build healthcare facilities to ensure people have nearby access. The government is working on a public project to design and implement an emergency healthcare plan aimed at reinforcing the healthcare system to better cope with future crises.



Field visit by the Minister for Investment Promotion.

Water:

The government is aiming to improve access to drinking water by 2025. In concrete terms, this translates to 95% in rural areas, 85% in semi-urban areas, 75% in urban areas outside of Lomé, and 80% in the Greater Lomé area. The housing expansion is creating high demand for drinking water, mainly in urban areas, but also across a swathe of rural areas. Projects to improve the water supply to villages are also in the pipeline.

Services (Finance and BPO):

Togo's service sector has flourished in the past two years, notably with the arrival of key players in CRM outsourcing and the supply of high-speed internet services. The sector's strengths include a tier three data centre, a substantial labour pool of young graduates with clear diction and a talent for communication, the ongoing development of new telecom infrastructure and a portfolio of property assets that can be adapted to Business Process Outsourcing (BPO).



2021 «Rencontres Africa» forum in Togo.

How would you sum up Togo's main assets?

Togo has a financial hub, a logistics hub and real industrial potential, backed by a continuously improving business climate with incentivising measures to attract investors and an economy in the process of digitalisation.

Our vision of being a leading logistics hub is embodied by our annual logistics performance. Our natural deep-water port is vital in providing a gateway for products to reach inland markets. It is the number one port in West Africa and the fourth on the continent, according to Lloyd's List Top 100 Ports. Lomé International Airport can accommodate two million passengers a year, with direct flights to a number of capital cities in Africa, Europe and North America.

With 3.8 million hectares of arable land, half of which has yet to be exploited, as well as natural mineral resources (phosphate, limestone, clinker and iron) and agricultural resources (coffee, cocoa and cotton), Togo harbours development potential for several industries. Its industrialisation strategy is also crucial, with well-grounded initiatives such as the plan to develop agricultural clusters to boost the output of agricultural industries, the construction of the Adétikopé Industrial Platform to process raw materials locally, and steps to provide secure energy capacity to support the needs of the private sector and the population as a whole. Togo also has a substantial pool of young workers vital to industrial development, with 70% of the Togolese population under 35 years of age.

The government has foreseen future demand and set up apprenticeship training centres for development (IFAD) to accelerate training and specialisation opportunities for young people to boost their employability.

Our financial hub is also flourishing and has already attracted 14 banks and three financial bodies, including Africa's largest financial institutions, such as the West African Development Bank (BOAD), the ECOWAS Bank for Investment and Development and the headquarters of pan-African banking groups such as Ecobank and Oragroup.

Togo offers investors three types of tax systems tailored to their business:

- Common customs procedures based on a modernised general tax code.
- An attractive investment code adopted in 2019, offering investors tax credit carryforwards and exemptions for any investment in Togo of XOF 50 million or more (EUR 76,000).
- A particularly attractive free trade system for businesses that export at least 70% of production.

Togo is one of the most stable countries in West Africa from a political and security standpoint. We are firmly focused on the future and offer fantastic growth opportunities backed by an environment that makes it easy to do business and find national and international partners. We offer all investors personal peace of mind and security for any capital invested

GIZ in Togo

Established over 50 years ago, GIZ is a public-benefit federal enterprise that represents the technical arm of German cooperation, with close to 24,000 employees worldwide. It operates in over 120 countries, generating business volume of around EUR 3.3 billion in late 2020.

In 2012, Togo re-established its partnership for cooperation with the Federal Republic of Germany. GIZ resumed operations in the country the following year, opening an office in Lomé. It now has six more sites, in Tsévié, Kpalimé, Atakpamé, Sokodé, Kara and Dapaong, and employs around 260 people, with annual business volume of EUR 35 billion.

Within the framework of the reform-minded partnership between Germany and Togo, one of the main GIZ programmes in Togo aims to ensure sustainable economic development to create career opportunities for Togolese youth through high-quality training in line with the needs of the private sector while supporting entrepreneurship. Against this backdrop, the programme has helped produce a benchmark training scheme for business development (FoDA), which has already helped nearly 10,000 Togolese people create their business plan. In July 2022, the programme will be expanded to include two new projects to further support the partnership's capacity to empower the transformation in agribusiness. One of these initiatives will focus on making the private sector more competitive; the other will target digital transformation. Together, the three programmes will build on the lessons learned from initiatives in the green sector, which have been supporting the development of agricultural value chains for a number of years already.

To ensure as many people as possible benefit from Togo's agricultural and industrial transformation, the country has also extended its decentralisation and local governance programme. This will focus on supporting participatory and inclusive planning, with local development initiatives that reflect the needs of the population and the drive to help local authorities fully play their part in growing the local economy. A new approach—due to be implemented through a project on good financial governance as of July 2022—will help improve management of the public purse. Above and beyond the partnership for reforms, GIZ



operations in Togo support improvements in the Togolese healthcare system, particularly in sexual rights and reproductive health. Since March 2020, the healthcare programme has worked on the ground to support the government's response to the Covid-19 pandemic.

Meanwhile, in energy, GIZ has supported the Togolese government's electrification plan by helping key stakeholders to implement the national electrification strategy. The goal is to support the installation of mini-grids and promote best practices in energy use in rural parts of the country. Details of the full range of GIZ operations in Togo are available at:

<https://www.giz.de/en/worldwide/26441.html>

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L'API-ZF VOUS ACCOMPAGNE DANS TOUTES LES ÉTAPES D'INVESTISSEMENT

NOTRE VISION

Faire du Togo la destination de choix pour tout investisseur.

NOS VALEURS

- Ethique
- Transparence
- Professionnalisme

NOTRE MISSION

Exercer au Togo et à l'étranger, des missions de services publics liées à la promotion des investissements au Togo.

NOTRE OBJECTIF

Attirer un plus grand nombre d'investisseurs vers le Togo et générer plus d'emplois décentés dans les secteurs prioritaires tel que défini par la nouvelle Feuille de Route gouvernementale 2020-2025.

NOTRE ACCOMPAGNEMENT

- Phase de prospection
- Phase d'installation
- Phase d'exploitation
- Phase post - investissement

Investment Promotion and Free Trade Zone Agency (API-ZF)

The API-ZF is a public body that oversees initiatives linked to attracting investors and facilitating their business in Togo

The agency works actively to improve the business climate throughout the country and generate socio-economic benefits for the Togolese people. It was established in June 2019 and is authorised to operate in Togo and abroad on public-service initiatives linked to promoting investments in Togo. The API-ZF reports to the Office of the President. The Ministry for Investment Promotion oversees the running of the agency, which is responsible for implementing the government's Investment Code, Industrial Free Trade Zone status and any other special economic systems. In this regard, the agency performs the functions assigned to the company set up to manage the Free Trade Zone: Société d'Administration de la Zone Franche (SAZOF).

The agency aims to make Togo a destination of choice for investors through:

- Service quality,
- Professionalism,
- Ethics,
- Support, in line with the objectives of the National Development Plan (NDP).



API-ZF headquarters.

To implement investment promotion policy and step up the national and international private sector contribution to creating sustainable and inclusive wealth, the API-ZF serves as a gateway for any investment in Togo and is tasked with promoting Foreign Direct Investment (FDI) and domestic

10 REASONS TO INVEST IN TOGO

- The only natural deep-water port in West Africa
- An international airport and modern transport infrastructure
- A strategic gateway to a West African market of 350 million people, with potential to become a regional hub
- The number one country in Africa improving the most through reforms and number three worldwide for ease of doing business (World Bank, Doing Business 2020)
- Nationwide fibre optics connecting businesses on a local and global scale
- An attractive legal and fiscal framework
- A qualified, dynamic labour force
- A first-rate financial centre
- A government committed to supporting investment projects
- A peaceful, stable country

investment administratives permettant de réaliser leurs investissements.

To fulfil its mission and shoulder its responsibilities to the full, the API-ZF is committed to:

- Presenting investors with attractive business opportunities in relation to their specific activities, to launch or expand their investments in Togo.
- Providing investors with specific, detailed, comprehensive information about the administrative procedures required to pursue their investments.
- Helping investors to launch, run and expand their business.
- Unlocking attractive benefits and incentives for investors through the Investment Code.
- Ensuring export-oriented economic operators benefit from all the advantages offered by the free trade zone.
- Simplifying administrative procedures and formalities by setting up a «one-stop shop» providing all required services to ensure swift setup and ease of doing business.
- Providing a post-investment service to help investors run and grow their business.

- Enabling a framework for consultation to pool individual experiences, share specific feedback and keep investors informed of the latest developments with respect to the business climate and investment opportunities.

- Contributing to continuous improvement in Togo's business environment.

The API-ZF has improved its business model to better promote Togo as a destination and attract more investors. Developed through consultation with 41 public and private bodies, the new model—which sets out guidelines for the agency's missions—will empower the API-ZF to enhance its role as a cross-functional organisation catering to all business sectors. This approach mirrors the goals set out in the five-year plan, particularly with regard to building on the progress made in the past few years in the business climate and in attracting FDI.

Two websites have been set up exclusively to provide further information for investors:

www.investirautogo.tg and www.apizf.tg

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**PRÉSENT AU TOGO
DEPUIS QUATRE DÉCENNIES**

WWW.RAMCO.TG



Interview with Kodjo Amèvo Houndjago, CEO of software, consulting and training specialist CAGECFI.

Could you tell us a little about your company?

CAGECFI was set up in 2001 and provides management and IT expertise. We are headquartered in Lomé and have 14 subsidiaries throughout Africa:

- 7 in West Africa: Togo, Burkina Faso, Côte d'Ivoire, Mali, Niger, Senegal and Benin.
 - 4 in Central Africa: Cameroon, CAR, Gabon and Chad.
 - 3 in the Great Lakes Region: DRC, Rwanda and Burundi.
- Outside of these countries, we also serve Guinea, Equatorial Guinea, Morocco and Tunisia.

We specialise in designing and delivering software solutions and digital platforms for microfinance organisations, infrastructure and business managers, small and midsize businesses and industries, and public bodies. CAGECFI has already helped 500 microfinance organisations and some 15 government bodies to digitalise their processes, products and services. We also conduct IT reviews and provide tailored training to meet specific needs.

To rise to the challenges faced by our customers, we have implemented a quality management system to boost satisfaction. This approach earned us three Togo quality awards: Prix de Maîtrise de la Qualité Catégorie B, Niveau 2, in 2019, Prix d'Encouragement dans la Qualité Catégorie B, Niveau 3, in 2020, and Prix d'Excellence in 2021. CAGECFI has also held ISO 9001:2015 certification since October 2019.

What is the scope of your business?

We mainly focus on software solutions—such as core banking for microfinance organisations and ERP for infrastructure and business managers, small and midsize businesses and industries, and public bodies—along with

digital-transformation support, digital platforms, and consulting and training services.

We continue to actively and expand our reach and business throughout Africa as a whole. We currently have more than 500 IT-enabled institutions and are continuously exploring new opportunities and developing new markets.

How do you overcome the challenges related to financial exclusion in Africa?

Overcoming this challenge means ensuring that financial services and products can be made more readily available and affordable, which requires a significant reduction in the factors preventing people from opening bank accounts. Technology is a powerful ally in achieving that goal.

Our company has already been working for a number of years on becoming a standard-bearer for financial inclusion by providing financial institutions with digital platforms and solutions that enable them to more easily reach people living in rural and disadvantaged areas. To that end, we roll out resources that can be scaled to suit several different channels, such as USSD, Web, Mobile and GAB. These solutions range from standard functionality such as basic financial services—like online account creation, savings and loans—to more complex solutions like credit scoring and artificial intelligence.

Why did you set up the CAGECFI Academy?

The CAGECFI Academy is a microfinance and IT training centre. It was established to help educate younger people and make it easier for them to enter the job market by providing post-training internships and mentoring liable to lead to full-time employment.

A business environment conducive to FDI

The 2021 UN World Investment Report revealed a spectacular surge in foreign direct investment in Togo. According to the United Nations Conference on Trade and Development (UNCTAD), Togo saw an 85% increase in FDI in 2020.

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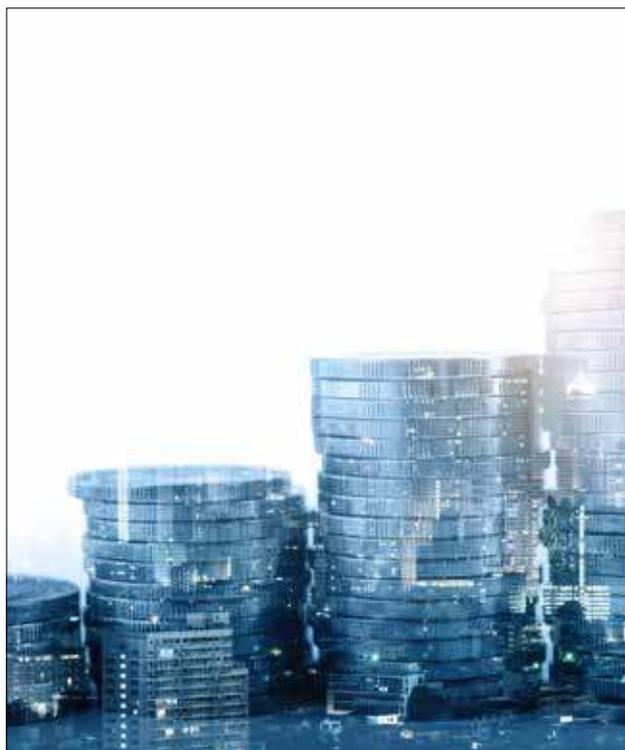
The policy put in place by the Head of State, Faure Essozimna Gnassingbé, to stimulate investment and improve the business climate led to an 85% increase in FDI, from nearly XOF 191 billion (USD 346 million) in 2019 to more than XOF 352.5 billion (USD 639 million) in 2020.

As a result, despite the Covid-19 pandemic and its considerable macroeconomic repercussions, Togo proved resilient in appealing to investors, scoring 10.83 in the Greenfield FDI Performance Index.

In 2020, Togo led the world in attracting FDI, proportional to the size of its economy. It is one of the African countries

with the most significant increase in this macroeconomic variable despite the recession triggered by the public health situation. The recent implementation of the government roadmap for 2025—which includes a range of infrastructure projects with a focus on public-private partnerships—and the creation of the Ministry for Investment Promotion reflect a clearly stated drive to build on this impressive level of FDI in Togo over the next five years.

As Africa's leading country in implementing regulatory reforms to facilitate business, Togo has made the private sector an integral part of its development drive. 2020 saw



an array of structural investments through public-private partnerships (PPP) in line with the government roadmap for 2020-2025, as embodied by the inauguration of the Adétikopé Industrial Platform (PIA). Established through a partnership with Singapore-based Arise, PIA is an integrated ecosystem spanning 400 hectares, dedicated to processing Togo's natural resources and boosting agricultural exports.

PIA provides a real catalyst to drive economic growth and regional integration. The platform's inauguration followed that of the Kékéli power plant at the Port of Lomé. Operated by Eranove, the facility is another partnership-based initiative, and will boost Togo's electricity production capacity by 50% while bringing electricity to more than 250,000 homes, literally empowering some 1.5 million

people. Co-financed by the Abu Dhabi Fund for Development (ADFD), West Africa's largest solar farm came online on 22 June 2021

The drive to promote investment in partnership with the private sector, spearheaded by the President of the Republic of Togo, is backed by a highly effective array of resources including two websites dedicated to investment, unveiled by the Minister for Investment Promotion, Rose Kayi Mivedor, on 9 August 2021



13,770 new companies were created in Togo in 2021, according to data from the country's business startup centre (Centre de Formalités des Entreprises, CFE). This was a new record, representing a 9% increase from the 12,500 companies registered in 2020.

Foreign Direct Investment	2018	2019	2020
FDI inflows (USD million)	-183	346	639
FDI stocks (USD million)	1,514	1,832	2,690
Number of Greenfield Investments*	2	12	6
Value of Greenfield Investments (USD million)	106	2,357	164

Source: UNCTAD – Latest available data.

* Greenfield investments represent the creation of subsidiaries ex nihilo by the parent company.

An effective legal and regulatory framework

Togo is committed to a process of continuous improvement in its business climate and continues to improve its regulatory and legal systems. This includes strengthening and fine-tuning the legal and regulatory framework for public-private partnerships.



The Togolese Revenue Office (OTR).

In late December 2021, the government adopted a bill to achieve this very goal. This reform should make it easier to implement the major structural projects included in the government roadmap. These changes will help to stimulate and facilitate private investment while optimising public spending to develop infrastructure in strategic, growth sectors of the national economy. In addition, the reform to the framework for PPP contracts goes hand in hand with the ongoing updates to public procurement.

A set of initiatives spanning the entire public procurement chain will make it possible to accelerate implementation of public investment plans to benefit the Togolese population. PPP contracts have given the government a significant source of financing and management in the past few years.

A new Investment Code was introduced in 2019, enshrining the objectives of the NDP and reflecting the government's drive to make the private sector a key driver for economic growth.

This code has enhanced the country's appeal as a location for the regional headquarters of international companies through competitive tailored tax incentives, supporting the development of logistics hubs, all while enabling a short-term increase in the government's tax revenues by limiting the benefits granted.

The new approach fosters the inflow of capital by offering benefits relative to the level of investment in the country. The aim is to encourage the development of long-term growth drivers to ultimately boost employment by making tax breaks contingent on job creation.



Interview with Anil Vohra, Chairman of Ramco, Togo's leading retailer, which has been active in the country for 49 years.

What is the scope of Ramco's business?

Ramco has been doing business in Togo for nearly 50 years. We are active in mass retail through five supermarkets. What is more, the LG brand has put its faith in Ramco for close to 30 years and relies on our distribution network. We also have a solid reputation in the luxury market, offering products from the world's leading names in luxury, including fragrances by Dior, Chanel and LVMH, cosmetics, jewellery and champagne, wine and spirits. We are now building on our experience to further diversify our business with a new Indian restaurant and rooftop location. Ramco is a dynamic company offering an array of brands:

- Superamco: supermarket.
- LG shoppe: Ramco represents the electrical appliance brand and develops a network of modern points of sale with a flagship store due to open soon, along with an after-sales workshop.
- A duty-free shop at Lomé AIGÉ International Airport.
- La Parfumerie en Ville: a boutique selling luxury products, fragrances, cosmetics, timepieces, jewellery and eyewear.
- Maharaja: refined Indian cuisine.
- Desi-Roof: a fashionable, sophisticated rooftop venue.
- Croma: luxury apartments.

The company's new team of young, dynamic executives is determined to move with the times and prove its long-term vision.

What are the specific challenges of the Togolese market?

The Togolese market is a fast-changing market driven by a number of reforms already in place, which encourage investment

With a population of eight million people, Togo is seen as one of the biggest consumers of imported products in Africa, which adds to its commercial appeal. The young population is a major asset in a fast-changing country with a bright future.

The market is extremely open and competitive, particularly in mass retail and electrical appliances. Nonetheless, Ramco has successfully retained a loyal customer base who are still willing to look to the competition to find more attractive prices. The Togolese market is extremely sensitive to prices. Only Togolese consumers with towards the higher end of the purchasing power scale buy products in supermarkets, while the majority of people prefer to shop at the local market instead of going to the store. Which means we need to always guarantee quality products at the lowest prices, which is no mean feat, since it means constantly reviewing our strategy. For example, to support this approach and ensure the prosperity of the Togolese economy, Ramco has also given pride of place on its shelves to products made in Togo. This was reflected in the award we received in the «Buy Local» (Consommer Produits Togolais) competition in 2020.

What can you offer companies that are looking to gain a market foothold in Togo and West Africa?

One of the challenges facing companies seeking to gain a foothold in Togo lies in finding trusted partners with significant experience on the ground, whether in administration, finance, or simply insight into customers and their purchasing habits. The key is to find partners who are meticulous, reliable and able to listen to your needs, with an understanding of the pressing needs and economic challenges involved in setting up a business in the country or the subregion. Prior awareness of the market is crucial and is intrinsic to the successful launch of any business.

Lastly, Ramco SA set up shop in Togo nearly 50 years ago and has since built a network of trusted partners. We can help companies join that network. Through its property division, Ramco can also provide housing and office facilities for companies keen to set up business in the country.



Interview with Nabil Tahari, CEO of IB Holding and head of IB Bank Togo, which pursues a strategy of inclusive business diversification to promote sustainable development in African countries.

Could you tell us a little about IB Bank Togo and its holding company?

IB Bank Togo was established in late December 2021 when IB Holding acquired Banque Togolaise pour le Commerce et l'Industrie (BTCI), which was created in 1974 and was a state-owned bank until December 2021.

Following a global tender, IB Holding's technical and financial proposal was selected, paving the way for the company to acquire a 90% stake in BTCI, which was renamed IB Bank Togo following the acquisition.

The holding company was established relatively recently, even though it has long been involved in the banking business through IB Bank Burkina and IB Bank Djibouti. The creation of the holding company was a necessary step to support the business development goals of shareholders. And Togo was a natural choice for our head office. Lomé is a financial hub and a key financial centre in West Africa. IB Holding is currently a financial holding company, investing in subsidiaries in Togo, Burkina Faso and Djibouti, and will eventually transition into operations to spearhead subsidiaries' external growth strategies and business development priorities.

We rely on our pioneering spirit in pursuing these goals, drawing on strong, time-honoured values, a capacity for ongoing innovation and the daily commitment of our employees.

We work tirelessly to deliver products and services that offer significant added value and forge tangible trusted-based ties with regulators and clients.

Our main goal is to build on the strengths of our business

model as a universal pan-African bank, while making the most of new technologies linked to digitalisation to better serve clients. We are fully committed to meeting the highest standards of conduct. To that end, our ESG policy forms the bedrock of our business. It ensures an ethical approach to while contributing to the sustainable development of our community.

To come back to the specific case of IB Bank Togo, we have relatively broad coverage, with a network of 21 branches, two high-level sales positions, 29 ATMs and 45 payment terminals. The diversity and quality of our services allow us to set the standard in supporting professionals and private individuals. Being an integral part of a banking group will take our Togo subsidiary to the next tier thanks integrated, shared services, diligence in handling strategic issues, and an ability to facilitate client transactions.

How does the BTCI acquisition reflect the IB Holding strategy?

Before answering that question, I'd like to express our thanks to the Togolese authorities for their ongoing drive to implement initiatives and measures to improve the business climate in Togo, which was key to IB Holding's decision to set up shop in the country.

I should also mention someone who was instrumental in bringing IB Bank to Togo: Mr Mahamadou Bonkougou, CEO of EBOMAF, a visionary businessman who has made Togo his second home.

Setting up a subsidiary bank in Togo was a natural step to grow the company, following the opening of our subsidiaries in Burkina Faso and Djibouti. The acquisition of BTCI is therefore a significant step towards achieving our goal of creating a pan-African banking group catering to private individuals, professionals and governments by helping them implement their development projects.

Our goal in acquiring BTCI is to completely transform this flagship of the banking sector and make it the country's number-one bank.

This vision is built on strategic development initiatives in areas such as support for small and midsize businesses, digitalisation of banking services, financial inclusion, a clear client-centric approach and continuous improvement in the quality of services and products we provide to our clients.

Will you play a part in financing the major projects set out in the government roadmap for 2020-2025?

First of all, we welcome the government's move to embrace

such an ambitious plan with a focus on structural, sustainable, even-handed economic transformation.

Our group strives to have a positive impact on the economies and the economic stakeholders of countries in which we operate. That is why we are committed to working alongside the government and will support the projects it undertakes.

This support may come in different shapes and sizes, such as direct funding for the government, advice on structuring projects and funding, and private-sector involvement. We will be happy to talk to and potentially support any economic actors with projects in mind, irrespective of whether they are IB Bank Togo clients.

We are fully committed to bringing real added value to the Togolese economy in line with our motto: "IB Bank Togo, helping you succeed."

What sort of products do you plan to offer Togolese companies?

Above and beyond our unwavering focus on the quality of our services and our relationship with clients, we offer them innovative products tailored to their business and investment needs. Innovation forms a cornerstone of our strategy. To that end, we continue to leverage digitalisation to meet mobility needs, especially in the context of the Covid 19 pandemic.

We aim to offer real added value to all of our clients. We have a wide range of products and services specifically for companies, including financing solutions for investments and the business cycle, as well as solutions for international transactions, including imports and exports. We have an extensive network of correspondent banks that allows us to handle international transactions quickly and securely.

In addition to these products, our development plan includes delivering digital and digitisation solutions to our clients, particularly in terms of secure online banking and tools to make banking transactions easier.

We encourage all economic actors—whether small, midsize or large local or international firms—to trust us to handle their transactions. IB Bank Togo is firmly focused on excellence in service quality, and we will never compromise in our commitment to always meet the highest standards.

A one-stop shop for everyone

Togo's business climate has grown increasingly attractive to investors thanks to the progress made, particularly in terms of reforms, along with efforts to digitalise administrative procedures.

In a bid to introduce transparency and reduce bottlenecks, the API-ZF is working to clarify, simplify and digitise investment procedures.

Through its investment portal and its one-stop shop for investment, the agency is not only providing investors and potential investors with key information, but is also offering support and follow-up for their projects.

The Guichet Unique de l'Investissement (GUI) is a "one-stop shop" platform that connects investors to the API-ZF to help them carry out all relevant formalities. It provides a dedicated consultant to help investors complete the various steps needed to meet their goals.

These formalities include internal agency procedures as well as those of partner institutions. The GUI is both a physical and digital platform that provides a single hub for all the different bodies involved in completing all relevant steps on the road to setting up businesses, registering for utilities (electricity, water, internet), obtaining permits with respect to the Free Trade Zone and Investment Code, obtaining and renewing visas, residency permits, etc. The platform also features an "after-care" service to ensure ongoing support for investors once they are up and running in Togo.



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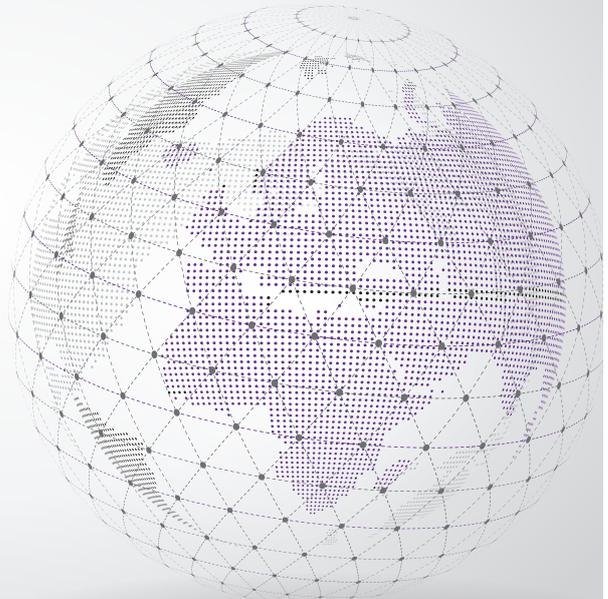
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A dedicated hub for the diaspora

The Togolese diaspora has also had its own dedicated hub since May 2021, which encourages Togolese people living abroad to play an active part in the country's economic and cultural development and extend its global reach.



The hub also aims to foster groups of investors among the Togolese expatriate community and help it to mobilise international partners. The platform is backed by a new series of initiatives to step up contributions from the Togolese diaspora to the 2020-2025 roadmap. Although the government is rolling out a growing number of measures to unlock resources to finance development in line with its five-year plan, the diaspora could also provide significant support. The High Council for Togolese Expatriates (HCTE) has made the concerns of the diaspora one of its main priorities. This has led to an array of initiatives, including visa waivers for Togolese people holding dual nationality, the 2014 diaspora conference and diaspora achievement week, to name but a few.

In February 2021, the Assembly of Heads of States and Government of the African Union (AU) adopted a Togolese proposal by decreeing 2021-2031 the "decade of African roots and diasporas".

More recently, Togo signed an agreement with France to establish a legal framework for "Common Talents" to facilitate the provision of expertise from the diaspora to promote development. The agreement was signed during a visit to France by President Faure Gnassingbé at the invitation of President Emmanuel Macron. Every year, Togolese people living abroad officially transfer nearly USD 500 million to Togo, representing between 8% and 9% of national GDP. This financial boon mainly goes towards helping families and could also help fund innovative investment initiatives in growth sectors of the economy with the right vehicles.

The Adétikopé Industrial Platform (PIA)

This integrated industrial park 20 km from Lomé is the first of its kind and benefits from its status as a free trade zone, offering unique advantages to private investors.



inaugurated on 6 June 2021 by the Head of State, Faure Essozimna Gnassingbé, this integrated multi-sector infrastructure was one of the flagship initiatives set out in the National Development Plan (NDP) for 2018-2022 and the government roadmap for 2020-2025. Fast becoming a catalyst for the transformation of the country's industrial ecosystem, it will enable the processing of natural resources that were previously exported as raw materials.

The fruit of a public-private partnership (PPP) between the Togolese government and Arise, PIA required investment of XOF 130 billion (USD 200 million) in its initial deployment phase, scheduled to cover an area of 129 hectares. With a capacity to accommodate 12,500 containers, the logistics hub should help ease congestion at the Autonomous Port of Lomé. Known as the Inland Container Depot (ICD), the new terminal is perfectly positioned in the Lomé-Ouagadougou-Niamey corridor and has its own parking facilities exclusively for haulage vehicles travelling to and from the Autonomous Port of Lomé, customs borders and economic regions of Togo. It is also the only zone to hold such authorisation in the

maritime region, and will continue to hold this exclusivity for the next nine years.

The dry port will provide a handling and transshipment platform for goods travelling to and from the port. This is yet another string to Togo's bow as it seeks to position itself strategically as a gateway for international maritime trade from inland countries, in line with its commitment to become the main logistics hub in the subregion.

PIA will promote the local processing of raw materials, particularly for agricultural exports, such as cotton, cashew nuts, soybeans, coffee and cocoa. A number of manufacturing operations will also be developed, including textiles, food processing, pharmaceuticals, cosmetics, automobiles, poultry, packaging and more.

PIA is a unique economic zone for local and foreign investors, offering tax benefits to facilitate administrative procedures. It benefits from new Togolese legislation such as the Investment Code and rules governing the Free Trade Zone, or Free Zone, for export-oriented companies. Equipped with a one-stop shop to facilitate administrative procedures for companies, PIA should eventually create nearly 35,000 direct and indirect jobs.

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Setting up in Togo

With its strategic location, corridor-based development model and the only natural deep-water port in West Africa, Togo boasts a growing number of assets, backed by an Investment Code that provides an array of advantages for investors.

The improving business environment and new power-plant construction projects should provide a fillip for foreign direct investment (FDI) in the next few years.

Areas that attract the most FDI include phosphates, cotton, coffee, cocoa and the service sector (port infrastructure). France, Canada, India and China are the main investors. However, FDI is only authorised in certain sectors. Starting a business, dealing with construction permits, getting electricity, registering property and getting credit are the main sub-categories in which Togo has introduced major improvements. In addition to setting up a one-stop shop to start a business, known as the Centre de Formalité des Entreprises, reforms have also lowered the minimum amount of capital needed to create a company and have reduced the cost of getting a building permit.

The country has improved monitoring and controls for power cuts by compiling data through the System Average Interruption Duration Index (SAIDI) and the System Average Interruption Frequency Index (SAIFI). The cost of electricity has been reduced by cutting the amount billed by the public utility for external works and introducing security deposits for new connections. The country has also set up a credit bureau to make loans more readily available.

Togo is a member of the Organisation of the Harmonisation of Business Law in Africa (OHADA). As a result, anyone starting a business in Togo is required to abide by OHADA rules.

A FAVOURABLE BUSINESS ENVIRONMENT

- Business startup facilities such as the OHADA Uniform Act and the Business Startup Centre: there are no restrictions on foreign ownership of local businesses. Foreign investors can create wholly owned subsidiaries.
- Tax incentives: a reduction in corporate taxes and benefits under the Investment Code and Free Trade Zone status.
- Instruments to guarantee and promote investments with remedies to settle disputes, including the Court of Arbitration and Conciliation of Togo (CATO), the OHADA Common Court of Justice and Arbitration (CCJA), the ICC International Court of Arbitration, the International Centre for Settlement of Investment Disputes (ICSID), and the Multilateral Investment Guarantee Agency (MIGA).
- Foreign companies and individuals conducting investments also have the right to repatriate or transfer capital and profits within the legal framework of rules governing foreign exchange. This guarantee also includes profits from the sale of assets. The Generalised System of Preferences (GSP) gives Togolese products preferential access to European markets while the African Growth Opportunity Act (AGOA) also gives Togolese products preferential access to US markets.
- A range of legislation such as the SME/SMI Charter, Investment Code, Free Zone Law, Mining Code and General Tax Code also exempts investors from tax and customs duties, backed by major support measures. Individuals and legal entities who invest in Togo can benefit from a reduced rate of income tax or corporate tax.

The Togo Free Trade Zone

The Free Trade Zone, or Free Zone, established in 1989, provides an environment conducive to export-oriented businesses in agriculture, industry and services that use local labour.



The Autonomous Port of Lomé.

In the Free Trade Zone, investors will find the perfect setting in which to set up facilities to process local products in the most competitive conditions while simplifying formalities.

Since its inception, it has benefited from key support from partnership bodies such as the UNDP, UNIDO, OPIC and USAID. Previously managed by Société d'Administration de la Zone Franche (SAZOF), the Free Trade Zone has been run by the Investment Promotion and Free Trade Zone Agency (API-ZF) since June 2019.

The law of 2011 establishing the industrial free zone status enhanced the area's appeal and offered export-oriented companies a better environment in which to do business in West Africa. The Free Trade Zone has now become a destination of choice for foreign and Togolese investors thanks to its highly flexible eligibility criteria and incentives with respect to taxes and duties.

The Togo Free Trade Zone is currently home to 82 active companies and 25 companies in the process of setting up shop. They span a range of sectors—including food, agri-food, plastics, timber and construction, pharmaceuticals,

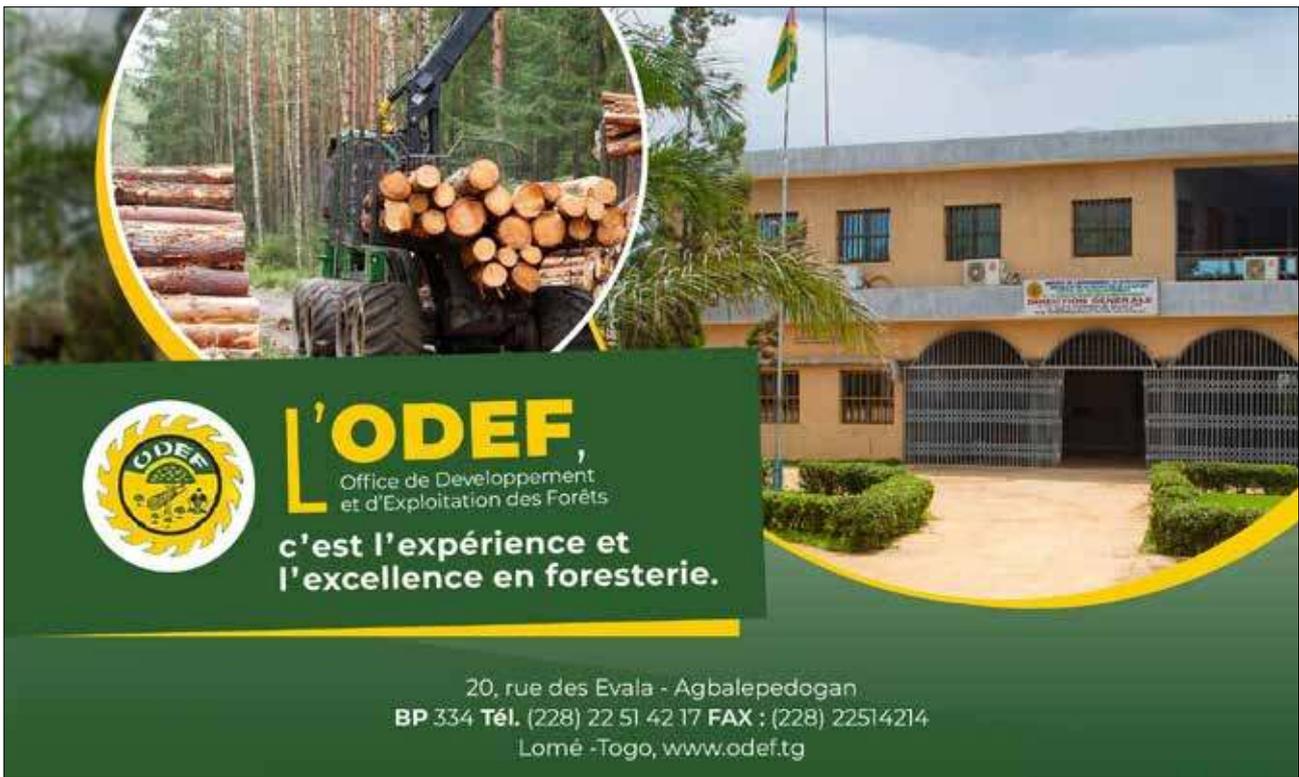
clothing and synthetic hair, metals, horticulture, cosmetics and services—and employ some 16,200 Togolese people.

The Togo Free Trade Zone has attracted investments totalling XOF 374.4 billion. It has generated revenues of XOF 268 billion. Total annual exports, which have grown more diverse with Togo's eligibility under the African Growth Opportunities Act (AGOA), stand at XOF 242 billion, contributing an estimated XOF 67 billion to annual GDP.

Free Trade Zone products are mainly exported to countries in ECOWAS, Central Africa and Europe. With Togo's eligibility under AGOA and the imminent creation of the African Continental Free Trade Area (AfCFTA), the export market offers seemingly limitless opportunity on an unprecedented scale, along with advantages in the US market. Accreditation is required to obtain definitive status as a Free Trade Zone company.

To qualify, companies must meet three criteria:

- Be engaged in the production of goods and services.
- Export those goods and services.
- Give permanent-contract priority to Togolese nationals.



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Interview with Philippe K Tchodié, Chief Commissioner of the Togolese Revenue Office (OTR), which—in addition to collecting revenues from taxes and duties—promotes the national economy through an attractive fiscal policy.

What are the main responsibilities of the Togolese Revenue Office?

The Togolese Revenue Office (Office Togolais des Recettes, OTR) was established by Law No. 2012-016 of 14 December 2012. It incorporates the previous customs and tax authorities. In creating the OTR, the government aims to shape an efficient, modern institution able to bring in sufficient revenues to meet the country's needs.

Key responsibilities include:

- Calculating, managing and collecting taxes and duties on behalf of the government.
- Collecting local levies on behalf of local authorities.
- Advising the government on fiscal matters.
- Encouraging taxpayers to consent to voluntary taxation.
- Assisting the government in implementing its policy to promote private investment and facilitate trade.
- Combating corruption and tax evasion.
- Preventing fraud and tax evasion, and cooperating with other countries to that end.

Why did the OTR launch a geolocation-based tax survey?

In an ever-changing world, countries need to continuously update their development policies. When it comes to forecasts, it is important to have reliable, regularly updated figures for different sectors of business.

The geolocation-based tax survey reflects Togo's need to not only map the country's different economic units, but also to set out a suitable development plan for each economic

region, and, as a consequence, for the country as a whole. The main goal of the survey is to give the OTR a reliable database of companies in both the formal and informal sector, along with their geographic position to make it easier to track their demographics while creating active synergy between the OTR and municipalities in our efforts to effectively manage tax potential.

What do you offer economic operators and future investors in Togo?

Every year, the government uses tax legislation to provide facilities and support for new businesses and economic operators who regularly file their taxes. The goal is to encourage local investments and attract foreign investments. We offer a range of tax incentives in areas such as income tax, corporate tax and minimum taxation. As a result, apart from the tax breaks set out in the Togolese Investment Code for investments of more than XOF 50 million, the legislature has set out a whole array of other benefits in the General Tax Code to support the contribution to economic growth from small and midsize businesses and industries. These include exemption from taxation for the first 12 months for new businesses, along with exemption from trading tax for the first two years.

Other facilities include:

- Expediting tax and customs procedures by improving services for taxpayers.
- Simplifying government measures (such as the General Tax Code and the Book of Tax Procedures) to make them easier to understand.
- Simplifying the process of filing and paying taxes and duties.
- Making tax and customs formalities less time consuming.
- Facilitating trade, particularly with respect to special partnerships
- Reducing the cost and time taken for property conveyances.
- Improving the overall business climate in Togo.

Human resources and education

Togo has a school enrolment rate of 73%, among the highest in Africa. The country has several vocational training schools, which help to build a skilled labour force. The country's highly flexible labour law also guarantees freedom in hiring.

Since the start of the 2021-2022 school year, enrolment fees have been waived for all public secondary schools nationwide. The budget allocated XOF 195.5 billion to the education system in 2021.

This funding, representing 25.1% of the purse for ministries and institutions, will enable ongoing construction and modernisation of universally affordable school infrastructure (through public-private partnerships), recruitment and training for teachers, and a higher education system attuned to the needs of the labour market.

The government has also introduced a school canteen programme for 92,000 pupils a year, along with the "School Assur" presidential initiative, which has already covered healthcare costs for close to two million students. In late August 2021, the World Bank approved an International Development Association grant of just over XOF 33 billion (USD 60 million) to improve the Togolese education system. This funding will support the government's 2020-2030 plan to develop the country's education system. In concrete terms, it will strengthen primary education and the first years of secondary schooling while enhancing overall management of the education system. It will also help the Togolese executive to build new classrooms, train teachers and reform curricula. Funding will also focus on ensuring schooling for girls in disadvantaged areas.

The move to set up facilities providing apprenticeship training to promote development (Instituts de Formation en Alternance pour le Développement, or IFAD) stems from the Head of State's drive to give young people in Togo the tools and resources they need to support the country's development. 10 such facilities are set to open nationwide. The first IFAD, specialising in livestock, opened in Elavagnon, in the Plateaux region, with a focus on fish farming. The second, dedicated to construction and renewable energy, was inaugurated in April 2021 in Adidogomé, in the northwest suburbs of Lomé.

It provides 20 classrooms complete with high-speed internet, powered by a small solar plant. The goal is to substantially reform vocational training to make it easier for graduates to enter the labour market. IFADs have enabled public-



private partnerships to make a tangible contribution to the education system. The work-study approach allows apprentices to spend half their time training at IFAD classes and workshops, and half their time as interns in a company. Tailored support and a dynamic, interactive approach to teaching nurture skilled graduates ready and willing to enter the job market. The programme has also pinpointed priority sectors to accelerate national development, with a focus on fish farming, livestock, construction, hotel and catering, logistics and digital technology. Meanwhile, Togo has eased restrictions on private higher education to foster the growth of Ecoles Privées d'Enseignement Supérieur, which partner the government in its drive to offset the sheer numbers of students in state universities.

Togo has also introduced a ten-year national strategy for research and innovation for 2020-2030, spearheaded by the ministry of higher education and scientific research. This new policy aims to address the country's shortcomings in research and pave the way forward based on its economic and development ambitions in line with the National Development Plan (NDP). A key part of this strategy lies in rising to the challenge of financing by increasing the share of national GDP earmarked for research.



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Interview with Justin Quam Gbadago, CEO of Prudential Beneficial Life Insurance Togo, a joint venture between Beneficial Insurance Group and Prudential, one of the world's most dependable life insurance companies, which has 11 branches in Togo.

What services do you provide to companies?

We are committed to having a positive impact on clients, employees and communities, and offer first-class solutions for savings, healthcare and protection to help people get the most out of life. For companies, we offer a well-established range of products designed to help businesses attract and retain talented people, which has proven all the more important during the pandemic, with employees increasingly focused on their employer's health plan to ensure their well-being. When companies look after their employees, that leads to improved productivity, reduced financial strain, lower healthcare costs and less absenteeism. We mainly deal in life insurance and capitalisation, offering Togolese people solutions including:

- HOMME CLE corporate-owned life insurance, which provides capital in the event of the death of the insured party to ensure business can continue to run its course.
- IFC retirement insurance, which enables companies to benefit from tax exemptions on bonuses paid by outsourcing related management.
- Credit life insurance, which lets banks know how to recoup their loans in the event of the borrower's death or disability.

The security provided by insurance instils the confidence needed to pursue business development.

What is your growth strategy in Togo?

We aim to help people get the most out of life. That means making healthcare more accessible and affordable, and giving people more financial security to help them meet their goals.

There is a huge untapped market here. Africa as a whole currently has an insurance penetration rate of 2.7%; its healthcare spending is double that of Asia, at USD 6 billion. Our strategy therefore focuses on creating products that will plug those gaps. We plan to expand our traditional role of providing financial protection against illness to become the go-to wellness partner, helping people to prevent and push back illness through the potential of AI-driven tools by creating Pulse by Prudential—an application designed to empower people to take control of their health. It is the first app of its kind not only in Togo but in all of Africa.

Our strategy is also built on client-centric solutions such as process digitalisation, gradual elimination of cash payments, improved services, particularly with regard to payments following claims, the development of innovative new products tailored to the latest needs, the opening of new branches to ensure we provide widespread coverage and proximity to clients, and the signing of new agreements with banking partners.

As a corporate citizen, what are you doing to support NGOs and the Togolese government?

Every year, as part of our CSR policy, we support local communities through outreach initiatives to provide social infrastructure. This year, for example, initiatives included providing wells and sanitation facilities in schools and communities across Togo's five economic regions, along with funding for public health projects to collect waste in the Lakes prefecture.

On behalf of the government, we collect and forward taxes that finance the national economy, which lets us play an active role in promoting development in line with the public policies put in place by the authorities.

Through the public savings provided by our clients, we play a crucial economic role. Every year, we invest a lot of money in the national economy by buying bonds and equities, which are vital to financing and developing economic and industrial activity.

USEFUL CONTACTS

Agence de Promotion des Investissements et de la Zone Franche (API-ZF)

2564, avenue de la Chance BP 3250 Lomé

Tel: +228 22 53 53 53 / 22 53 53 60

Fax: 22 51 43 18

info@apizf.org www.apizf.org www.investirauto.go.tg

The API-ZF website showcases the economic benefits available to investors in Togo.

Centre de Formalités des Entreprises (CFE)

Quartier Administratif, 11 BP.166 Lomé Tel: +228 90 45 52 87 / 90 88 12 80

The CFE is a one-stop shop for all administrative procedures required to start a business. It takes only 24 hours to set up a business in Togo.

SEGUCE Togo

Quartier Ablogame, Rue Gbaga BP 2024 - Lomé

Tel: +228 22 23 90 00 / 228 22 20 69 20

www.segucetogo.tg

Société d'Exploitation du Guichet Unique pour le Commerce Extérieur (SEGUCE) is a company registered under Togolese law, tasked with running Togo's one-stop shop for foreign trade.

Chambre de Commerce et d'Industrie du Togo (CCIT)

Avenue Pompidou, Lomé Tel: +228 22 21 20 65

www.ccit.tg

The CCIT serves as an interface between the world of business and government, and provides a range of services including consulting, support, information, training and management of industrial and commercial services.



“We need to swiftly modernise agriculture. That means more mechanisation, improved water management, quality seeds and processing. The overarching aim is to increase revenues for farmers, which is what will eventually push back poverty in our country.”

Speech by His Excellency Mr Faure Essozimna Gnassingbé, President of the Togolese Republic, at the launch of the Ferme Agricole Moderne Egypto-Togolaise d'Abatchang (FAMETA) in Lama-Tessi, in the prefecture of Tchaoudjo, on 25 November 2017.

Agriculture, livestock & agro-industry

For the past few years, the agricultural sector has benefited from huge investment on the part of the state and development partners. These initiatives are in line with the government's plan to modernise agriculture through the growth of agro-industry.





Interview with Antoine Lekpa Gbegbeni, Minister for Agriculture, Livestock and Rural Development, a priority sector for Togo. The agricultural sector contributes 23.5% to GDP, attracting national and foreign investors.

What are the main challenges you face with respect to the Togo 2025 strategy?

Togo has made emergence a cornerstone of its ambition and has made remarkable progress over the past 10 years. The country has set the bar high in terms of its targets for economic growth and social and human development in the coming years. The agricultural sector is a pillar of the Togolese economy. It employs 70% of the working population and provides 23.5% of GDP. The country boasts a huge amount of available land, estimated at 3.6 million hectares of arable land, only 45% of which is currently in use, with 15% forest coverage. The soil is rich and fertile. The area of irrigable land is estimated at 536,800 hectares and annual water availability is 10 billion cubic metres of surface water and 5.7 billion cubic metres of groundwater. The country enjoys a tropical climate conducive to growing, with rainfall fluctuating between 1,000 mm and 1,500 mm a year.

Crops include:

- cereals: maize, rice, sorghum fonio and millet.
- legumes and oil-producing plants: black-eyed peas, bambara nut, soybeans, peanuts, sesame and cashew nuts.
- roots and tubers: cassava, yam, sweet potato, potato and taro.
- fruit: orange, grapefruit, pineapple, lemon, guava, papaya, mandarin, avocado and banana.
- vegetables: tomato, onion, pepper, carrot, lettuce and cabbage.
- cash crops: cotton, coffee, cocoa, shea, palm oil and coconut.
- livestock: poultry, beef, goat, sheep and pig.
- fisheries, with three types of fishing: small-scale offshore, industrial, inshore and pisciculture.

The government drew up its Togo 2025 strategic plan to

give impetus to the Togolese economy and society as a whole. The plan sets out targets for agriculture that focus on “productive agriculture that offers high added value, able to generate economic value for farmers and fuel the country’s growth”. This has led to three priority projects and one key reform for the agricultural sector leading up to 2025. They include improving agricultural productivity and yield; accelerating the Mechanism to Incite Financing for Agriculture (MIFA) based on pooled risks; and expanding the Kara agricultural cluster in partnership with the private sector (this pilot cluster is one of 10 planned by 2030). These projects are backed by the policy reform for agricultural land. The implementation of these projects through the new roadmap adopted by the government in October 2020 will ensure food security in Togo by enabling national production to comprehensively and sustainably meet the food and nutritional needs of the population while reinforcing agro-industrial processing. This includes encouraging production and processing in high value-added areas, improving people’s income and living conditions, balancing trade and creating long-term jobs.

To boost agricultural productivity and yield, the government has also mapped land fertility and issued targeted fertilisation recommendations. This map will pave the way for a production facility for specific fertilisers to optimise the use of agricultural inputs in production.

In addition, there is a special focus on agricultural development, water management, mechanisation, promotion of quality inputs, harvest and post-harvest management and closer monitoring of plant health and animal illnesses.

To improve land access for vulnerable communities and boost agricultural output, the government has also begun setting up agricultural development zones, known as



Field visit by the Minister for Agriculture.

Zones d'Aménagement Agricole Planifié (ZAAP), in each of the country's cantons, with a view to creating 400 ZAAPs by 2025. ZAAPs cover an average area of 100 hectares, complete with facilities for mechanisation, irrigation, good farming practices and product marketing. There are also plans to expand some ZAAPs to cover 500 hectares or more to provide larger areas of production.

As part of the drive to support the development of sustainable livestock production in Togo, the government conducted an assessment of the livestock sector to devise a strategy designed to increase national availability of meat and dairy products. At the same time, the government has also launched a campaign to establish zones dedicated to beef production, called Zones d'Aménagement pour la Production Bovine (ZAPB). Meanwhile, the creation of apprenticeship training facilities for development (Instituts de Formation en Alternance pour le Développement, IFAD), the development of slaughterhouses in different regions of the country and

the implementation of an artificial insemination initiative will all help to foster the sustainable development of different livestock industries

Is the agricultural cluster initiative your ministry's flagship project?

To accelerate economic growth, promote job creation and generate wealth, particularly in rural areas, Togo is pursuing a strategy to enhance the focus on agro-industry built around agricultural clusters. The strategic plan to develop Togo's agricultural clusters adopted by the government on 29 September 2017 split the country into 10 such "agropoles", or Zones de Transformation Agro-alimentaire (ZTA).

The government aims to use these resources to foster private investment in food processing by establishing agro-industrial parks with tailored infrastructure, a one-stop shop and streamlined, incentivising procedures. Agricultural clusters provide areas for large-scale food processing

for growth sectors through a model aimed at promoting private investment by way of attractive, incentivising policies.

The 10 agricultural clusters scheduled throughout Togo will be set up in the Kara, Oti, Haut-Mono, Centre, Moyen-Mono, forest, penepplain, Bas-Mono, Littoral and Lakes regions.

The pilot cluster in the Kara region is already up and running with the support of the African Development Bank (ADB), the West African Development Bank (BOAD) and South Korean foundation Saemaul. The Kara agricultural cluster focuses on a series of growth sectors including soybean, maize, rice, sesame, cashew nut, poultry and fish.

What role do organic farming and sustainable financing play in agriculture?

Organic farming plays an increasingly important role in Togo's agricultural sector. In 2020, Togo was the world's leading exporter of organic products to the EU, totalling 51,000 tonnes, representing revenues of XOF 50 billion. Soybean is the main driver, with production of the crop surging from 25,000 tonnes in 2015 to 154,000 tonnes in 2020 and 250,000 tonnes in 2021.

Experience has shown that organic industries have high agro-industrial development potential, especially for fruit and vegetables, and can significantly increase export revenues. To ensure the sustainability of agricultural production systems, we have developed synergy with agroecology to foster integrated management of soil fertility while also helping to build an optimised food and nutrition system and reducing or eliminating risks related to food quality.

Above and beyond market factors, public health is another key issue, with some diseases linked to the presence of pesticide residues in the food and water used by households.

A range of measures have been taken to develop organic farming in Togo, including:

- Establishing and validating a system of traceability in Togo's agro-industrial value chains, with support from UNIDO and the UNDP.
- The project to create a reference laboratory for innovations and the analysis of agro-industrial products.
- The definition of Participatory Guarantee Systems (PGS) to market products that meet quality standards, whose compliance is jointly assessed by stakeholders.

- Creation of a development strategy for organic farming and agroecology to provide a framework for any intervention in these two complementary industries.

How can external aid help to develop the national agricultural sector?

The agricultural sector has clear priorities and development partners can support production, processing and marketing as well as overall rural development.

Aside from development, the roadmap for the agricultural sector specifically focuses on private-sector investments. Investment opportunities in the Togolese agricultural sectors remain:

- The development of agricultural production zones through planned agricultural facilities such as the agricultural clusters and irrigated areas.
- Agricultural inputs with the mass production of certified high-yield seeds and chemical and organic fertilisers in line with soil fertility mapping and recommendations for fertiliser formulas.
- Agricultural mechanisation through manufacturing, assembly and distribution, agricultural mechanisation centres and equipment hire for farming.
- Irrigation through the construction of reservoirs, dams, wells and irrigation facilities.
- Infrastructure to support production, such as access roads, warehouses and storage depots.
- Cattle farming and development of sites for livestock and dairy production.
- Integrated poultry farms (60% of demand not met by national production).
- Fish farms (75% of demand for fish not met by national production).

The government's planned stimulus measures to support the private sector include tax benefits, such as the special taxation for imports and tax credits scaled to the size of the investment. It is also focusing on land security and use with the introduction of agricultural land reform. Elsewhere, it is working to provide a clear structure for producers and help unlock funding via a dedicated public-private organisation in the shape of the Mechanism to Incite Financing for Agriculture (MIFA) based on pooled risks.



Gustav Dessogom Bakoundah, CEO and Founder

Gustav Dessogom Bakoundah is an established entrepreneur known for his commitment. He created Label d'Or in 2012 and is the CEO of the company. In addition to his work for Label d'Or, Gustav is Chairman of the Board at the fruit juice processing plant Jus Délice. He is also Chairman of the National Association of Soya Exporters (ANCES) and the first Chairman of the Interprofessional Council for Togo's Soya Industry (CIFS). He has been named Officer of the Order of Mono and awarded the National Order of Agricultural Merit for his service to the country. He also received a medal as Knight of the Order of Agricultural Merit from France in 2021, reflecting his impressive career and the reach of his initiatives, which bring together Togolese producers to improve organic farming practices. While CEO of Label d'Or, Gustav Bakoundah takes most decisions as part of a team. The company has its own Management Committee, comprising five executives, which meets every month to review and set priorities and targets for the firm.



Agriculture, a growth driver

Agriculture remains the main driver for the Togolese economy, providing 23.5% of Gross Domestic Product (GDP) and jobs for 60% of the working population.



Although Togo's agroecological conditions make it possible to grow most food crops, the agricultural sector continues to harbour huge untapped potential. Togo is targeting strong, inclusive growth of 7.6% by 2025 through the structural transformation of its economy. This growth will be actively focused on sustainable, inclusive development, based on a trend towards modernisation of agriculture, a vision of industry tailored to Togolese specifics and an economic diversification strategy to create decent jobs and significantly reduce poverty and inequality while expanding access to basic social services.

Over the next few years, the government will seek to transform agriculture through a focus on value chains and productivity to ensure food security, maintain a balance of trade and create jobs.

To meet these goals, the administration is drawing on the support of the private sector and development partners to devote more resources to the agricultural sector by way of innovative bespoke financing mechanisms. These resources will chiefly be used to modernise agriculture, particularly with regard to improving yield through the development of suitable mechanisation, water management and improvements to processing cooperatives, with a key focus on upgrading facilities for research (including the Togolese agronomic research institute, the Institut Togolais de Recherche Agronomique) and agricultural training centres. Resources will also be used to set up agricultural clusters for industries that offer high added value and foster the creation of key processing plants for target industries. The 2021-2022 agricultural season brought a greater sense



of equanimity in Togo after the pandemic had disrupted the previous season. To support the commitment of producers and processors, the government earmarked several billion CFA francs for agriculture and food processing in its 2022 budget. Government support includes a focus on the availability of arable land, fertilisers and the promotion of livestock production.

For the 2021-2022 agricultural season, the Ministry for Agriculture plans to build 80 new agricultural development zones, known as Zones d'Aménagement Agricole Planifié (ZAAP), in each of the country's five regions, in addition to the 38 already in place. The initiative is part of the five-year plan, or roadmap. The goal is to have 400 ZAAPs across the five regions by 2025. In total, 8,000 hectares, with 100 hectares per site, will be developed: 24 in the Savannah region, 24 in Kara, 5 in the Central region, 11 in the Plateaux region and 16 in the Maritime region. Work has already begun, with the identification of land in partnership with local authorities,

topographical surveys and producer organisations.

The creation of these sites, begun several years ago and part of the government's priorities for the sector, will pave the way for cooperative agreements with farmers, productivity improvements, increased yields and modernised national agriculture.

ZAAP activities will help establish agricultural processing plants, with the government doing its utmost to help producers find market opportunities in line with the Mechanism for Incentives in Financing Agriculture (MIFA).

THE PERFORMANCE OF TOGOLESE ORGANIC PRODUCTS

The Togolese organic sector has enjoyed spectacular growth in the past few years, making the country West Africa's leading exporter of organic products to Europe. Togo ranks ahead of Ghana and Côte d'Ivoire, according to EU figures. The volume of organic exports to the European Union more than doubled between 2018 and 2019, from 22,000 to 45,000 tonnes, an increase of 102% in a year. Togo has also risen from 31st to 14th position in the global ranking, even outpacing China and India. Soybean exports are the main driver, with 42,300 tonnes in 2019, compared with 19,700 tonnes in 2018.

Organic agriculture employs just over 37,000 people in Togo. Soybean and pineapple are the main organic exports, with nearly 40,000 hectares of land used to grow the latter.

The cotton industry

To revitalise its cotton industry, the government is pursuing a policy of privatisation and industrialisation to make the “white gold” a real source of revenue and jobs in the country.



The cotton industry contributes only between 1% and 4.3% to national GDP and provides indirect jobs for fewer than 500,000 people. Production is falling short of expectations, with output down since the 2018-2019 season, which produced 137,000 tonnes. Production dropped 15.3% the following season and suffered a 43% decline in 2020-2021. However, the industry is a particularly important as a source of value creation and employment, especially for small-scale farmers in the north of the country. In response, Togo has chosen to focus on privatisation and sold 51% of its stake in Nouvelle Société Cotonnière du Togo (NSCT) to Singapore-based giant Olam in December 2020.

Local growers hold 25% of shares and the state has retained 24%. The outlook for the industry as a whole suggests production of 135,000 tonnes for the new season and 225,000 tonnes by 2025.

NSCT oversees all cotton operations in the country, from supporting farmers to stripping, sales and marketing. The purchase price of cottonseed will be raised to XOF 254 per kilo and the company will support farmers by providing fertiliser and promoting mechanisation in the industry. A plant in the Adétikopé industrial zone aims to process 5,000 tonnes of fibre by 2022 and 25,000 in the next three years. The initiative is crucial, since the industry has huge potential for local processing.

The cassava industry, ripe with opportunity

The government has drawn up and deployed a number of programmes and initiatives to foster the development of the cassava industry.

Cassava is the most-grown of all roots and tubers, representing 52% of such crops. Initiatives include supporting production and productivity, boosting the capacity of farmers' and processors' collectives; setting up and equipping cassava processing plants; enhancing the value of products by developing value chains, providing storage infrastructure and supporting marketing.

An array of programmes and projects are in place to support the industry. Examples include the presidential initiative to develop Togo's cassava industry, the Project for Roots and Tubers (PRT), the Project to Assist the

Development of Agriculture in Togo (PADAT), the Project to Assist the Employability and Integration of Youth in Growth Sectors (PAEIJ-SP), the Programme to Support Grassroots Development (PRADEB) and the National Multifunctional Platform Programme (PTFM).

Action is also underway to boost processing capabilities with respect to the technology used to process gari, starch, tapioca and high-quality cassava flour (HQCF). Other initiatives aim to improve quality-management procedures, enhance the use of HQCF in making bread, biscuits and other baked goods, and build a cassava processing plant in Atakpamé.



Livestock farming challenges

Livestock contributes an estimated 6.73% to GDP. The government has drawn up a development strategy in line with the strategic priorities of the Togo 2025 roadmap.

Although the Project for Agricultural Sector Assistance (PASA) helped increase production across the different industries of the agricultural sector, particularly for poultry and small ruminants, with a 50% rise in revenues for farmers involved in the project, Togo still faces a deficit in meat production. The shortfall is estimated at 45% in relation to national demand, despite an upward trend and the support of public and private stakeholders.

A ministerial benchmark assessment of the livestock situation showed that the industry remains fragile and fettered by outdated pastoral practices and methods.

99.8% of breeders continue to use traditional farming practices; just 0.2% have introduced improved methods; 16.7% of breeders use veterinary care and 18.9% vaccinate their animals. With respect to vaccination rates, the survey revealed that just 12.5% of sheep, 18.7% of goats and 13.5% of poultry are vaccinated. Local breeds outnumber improved breeds. A low proportion of goats (0.5%) are improved breeds, with 99.5% local breeds. The split for poultry is 1% to 99%.

However, by the end of 2023, annual poultry production is set to almost triple to 60,000 tonnes, with egg production increasing from around 188 million to 250 million. This upward trend continues the growth momentum seen since 2010. The poultry industry surged by more than 200% between 2010 and 2019, taking the headcount from 8 million to over 26 million. The World Bank-funded PASA has empowered small-scale family farmers to become entrepreneurs, giving backers a guarantee of business profitability. The 2018-2022 National Development Plan (NDP) identifies poultry as a strategic industry to promote meat processing and create jobs on a massive scale nationwide. Forecasts suggest it could generate up to 150,000 jobs by 2025.

With respect to animal production, the Barkoissi apprenticeship training facility for development (Institut de Formation en Alternance pour le Développement, IFAD) sees an opportunity to develop several livestock



industries. The sector has given rise to specific areas for beef production (Zones d'Aménagement pour la Production Bovine, ZAPB). The government is working to create and reinforce a value chain around this source of production. Slaughtering facilities have been set up to process meat products and an artificial insemination initiative is underway to promote improved breeds of dairy cows. This initiative should help to improve coverage in Togo with respect to dairy resources, while reducing the amount of milk imported, which is estimated at 20,000 tonnes a year. To rise to these challenges and release our country from its reliance on meat exports, in March 2021, the ministry conducted a survey of the livestock industry through regional workshops. A development strategy for Togo's livestock sector is now being drawn up in line with the focal points of the Togo 2020-2025 government roadmap and the regional livestock development and investment programme for West Africa.



Interview with Gustav Bakoundah, CEO and founder of Label d'Or, and first Chairman of the Interprofessional Council for Togo's Soya Industry (CIFS), which has effectively promoted Togolese agriculture. Alongside his work for Label d'Or, he is Chairman of the Board at the fruit juice processing plant, a project he also sponsored.

How did you rise to the challenge of organic production with Label d'Or?

By having a different approach to agriculture. One truism about Togo is that farmers have no instruction or window on the world. No vision.... Since we started out, my teams and I have seen organic farming not just as a stopgap measure to counter chemical inputs, but as a real approach to agriculture that everyone should adopt. It is the drive to share that vision of agriculture with small-scale farmers and show them the basics that made Label d'Or what it is today.

What is your vision of agricultural development in Togo?

Togo already has a number of strengths to effectively develop agriculture: it is well placed in the region, with a large port (Africa's fourth-largest); it has an international airport; it has a relatively strong reputation for its agricultural products, plenty of fertile, arable land and little use of chemical inputs. But what I, like the authorities, would like is to not simply produce and supply raw materials to others but instead to be in a position to supply finished products that meet international quality standards. That means working throughout the agricultural value chain from growing to processing and manufacturing to develop a real business-centric approach to farming.

However, we have even higher hopes for the industry and are working to achieve those goals. Our assistance and support, which we have always provided discreetly, has been acknowledged by our peers. My mandate was renewed in June as head of ANCES and we are now in the middle of a soybean marketing campaign. We are confident in our ability to retain our title as the leading exporter, despite fierce competition.

In November 2021, you won the World Quality Commitment (WQC). What does the distinction mean to you? What does it mean to be an example to young people?

It means we are on the right track; we can see light at the end of the tunnel. It's a real source of pride. But it is yet another reason to push our limits, to be more resilient. As for being an example, I don't think so, because we are still too young to call ourselves an example to others. There is still a long way to go. We will continue to watch, learn and innovate. Take Mark Zuckerberg for instance. He might be seen as an example to young people who draw inspiration from his mindset, his initiatives and qualities... but not by making young people want to do the same thing as him. Believe me, that doesn't work. If, despite everything, some people still see me as a role model, I am really honoured but I would prefer to inspire them and show them the way rather than the destination.



Interview with Kodjo Adedze, Minister for Trade, Industry and Local Consumption. A graduate of France's Ecole Nationale d'Administration, Mr Adedze previously served as Chief Commissioner of the Togolese Revenue Office (OTR).

The Togo 2025 strategy focuses on agro-industry. How does the dawn of the Africa Continental Free Trade Area (AfCFTA) benefit stakeholders in the sector?

The Ministry for Trade, Industry and Local Consumption has aligned its approach with the Togo 2025 government roadmap through a focus on the second strategic priority of the five-year plan, which aims to create jobs by playing to the strengths of the economy.

With this in mind, we need to build a really dynamic industrial fabric by helping manufacturing industries to pursue growth.

Among the government's projects and reforms, our department leads the way in building an industrial platform around the Port of Lomé, known as the Adétikopé Industrial Platform (PIA), the first phase of which involves a logistics hub spanning 400 hectares dedicated to manufacturing, extractive and food processing industries. The platform was inaugurated on 6 June 2021 by His Excellency Mr Faure Essozimna Gnassingbe, President of the Togolese Republic.

PIA includes an industrial park, a dry port able to accommodate 12,500 containers, parking facilities for 700 trucks, warehousing facilities for raw materials and finished products, a fire station and a one-stop shop to make it easier to complete administrative formalities.

The AfCFTA brings substantial potential to transform the economic landscape across the continent and help countries to further boost industrialisation and job creation, along with sustained economic growth and development. Against this backdrop, the industry represents a strategic sector that aims to stimulate economic transformation by increasing productivity,

competitiveness and innovation. Agro-industry continues to provide a key channel through which to promote agricultural products.

Togo is determined to make the most of the advantages unlocked by the AfCFTA. It has devised a national implementation strategy backed by a targeted action plan.

These initiatives aim to create a more tightly knit industrial fabric in Togo that is woven into the regional, continental and international trade system to accelerate economic growth in the country.

To achieve these ambitious outcomes, Togo is leveraging its active involvement in regional, continental and global trade agreements.

On a continental scale, the AfCFTA constitutes a market of 1.3 billion consumers representing more than USD 2.5 trillion in total GDP. Being part of the AfCFTA puts Togo in a position to increase its exports with the emergence of new exporters, especially micro, small and midsize businesses, while seizing the potential inherent in the free trade area to make the most of the comparative and competitive advantages.

Togo has also devised a 2017-2030 strategic development plan for agricultural clusters, approved by Decree No. 2017-110/PR on 29 September 2017.

The strategic plan for the Kara cluster chiefly involves the development—on an area spanning 165,000 hectares—of irrigation infrastructure in the Kara watershed, promoting farmland and supporting the installation of processing plants (agro-industry) through private investment to encourage the processing and promotion of agricultural production in the project area.



Presenting the logo for the promotion of local consumption.

The WAEMU Commission is seeking to promote consumption of local goods and services. How are you rising to that challenge in Togo?

First, let me make it clear that promoting consumption of local goods and services is one of the priorities set out in the government's strategic vision for 2025.

This aims to support industrial development in sectors that offer high added value to meet national, regional and global demand.

The initiative adopted by WAEMU at the meeting of trade ministers on 25 October 2019 in Ouagadougou aims to promote local goods and services within the community and use local consumption to create jobs and wealth, especially for young people and women.

To that end, a range of measures are in place to foster production, processing and marketing in order to make people more likely to buy and use a wide range of local goods and services.

Examples include:

- A circular signed by the prime minister to encourage consumption of local goods and services.
- The creation of a department for the promotion of local consumption under Decree No. 2021-084/PR, dated 11 August 2021, setting out the ministerial remit and the

organisation and scope of the Ministry for Trade, Industry and Local Consumption.

- The addition of a "local consumer hall" to our department to showcase products "Made in Togo".
- The organisation of two "local consumption months" in Lomé and in the five regional capitals.
- The hosting of a competition for the best promoters of local products and services in points of sale.
- The creation of a strategy and action plan to promote local consumption.
- The organisation of a campaign to showcase local products and services and their proponents.
- The compilation of an official list of products "Made in Togo".

Is there anything you would like to say to investors about the attractiveness of your sector?

In line with the implementation of the 2020-2025 government roadmap, we aim to attract private-sector funding to the tune of 50%. To that end, the government, at the behest of His Excellency Mr Faure Essozimna Gnassingbe, President of the Republic, has embarked on a far-reaching programme of reforms to continuously improve the business climate. But above and beyond these



reforms, Togo has incredible assets and potential for investors. Key examples include:

- Political and social stability:

Togo is a country of peace, security and social harmony that gives every investor an opportunity to conduct business effectively.

- The availability of land for agricultural production and processing of raw materials.

- The availability of adequate infrastructure, such as:

• The Autonomous Port of Lomé

The Autonomous Port of Lomé is the number-one port in West and Central Africa, according to The Maritime Executive. It is the only natural deep-water port in the subregion, with a draught of 16.6 metres and a length of 1,050 metres. The port can accommodate state-of-the-art vessels 24/7.

The port serves as a gateway to and from inland countries (Burkina Faso, Niger and Mali). It also provides access to key European ports within an average of seven days, the United States in 13 days (subject to direct routes) and China in 29 days.

The port's central location, quality of service and transshipment operations make it a vital regional hub.

• Gnassingbe Evadéma International Airport:

With the new 21,000 m² terminal, Gnassingbe Evadéma International Airport can accommodate up to two million passengers a year and provides a key commercial and economic hub. It offers direct flights to airports around the world, such as Paris, Brussels, New York and Addis Ababa, as well as key capital cities in West and Central Africa through ASKY and its partners.

- Togo's strategic position as a natural gateway to the Economic Community of West African States (ECOWAS):

Togo holds a key position in West Africa, at the centre of the

corridor between Abidjan (Côte d'Ivoire) and Lagos (Nigeria), providing direct access to the sea for inland countries, including Burkina Faso, Niger and Mali.

This geographic advantage is a real boon to companies based in Togo. The country is a member of the West African Economic and Monetary Union (WAEMU), with a market of 122 million people, as well as the Economic Community of West African States (ECOWAS), with a market of 350 million people.

- An attractive statutory and fiscal environment:

Togo offers investors three types of tax systems tailored to their business needs:

• Common customs procedures based on a modernised General Tax Code.

• An attractive Investment Code adopted in 2019 that offers investors tax reductions and exemptions for any investment in Togo of XOF 50 million (EUR 76,000) or more.

• A particularly attractive free trade system for businesses that export at least 70% of their production.

- A young, skilled population:

With around 70% of the population under 35 years of age, Togo has significant labour power. The country has a literacy rate of 85% and a skilled pool of workers open to further training and qualifications for any type of employment.

- A financial hub:

Togo is home to the headquarters of leading financial institutions, such as the West African Development Bank (BOAD), the ECOWAS Bank for Investment and Development (EBID), Ecobank and Oragroup.

Finally, I would like to take this opportunity to call on business leaders around the world to come and explore the incredible investment opportunities on offer in Togo—a country where their business can flourish.

The huge potential of agro-industry

On-site processing of raw materials is a government priority given the sheer potential to be seized in processing agricultural products.



Agri-food processing zone.

Although exports are dominated by commodities like cotton, coffee beans and cocoa beans, there has been a real realisation over the past few years of the need to develop local processing facilities for raw materials like pineapple, mango, papaya, soybean, fresh vegetables, coffee and cocoa. Soybeans “made in Togo” are the standard-bearer for this strategy. They provide a thriving growth industry, from production to bean processing and marketing. The country produced as much as 176,000 tonnes in summer 2021, compared with 40,000 tonnes in 2018.

Soybeans are a commodity sought after by an array of industries in the global market for oils and plant-based proteins. It represents more than 50% of the world's oilseed production. Yet Togo is determined to look beyond exports alone. The country aims to process these resources locally and tap its huge potential to make not just oil, but also flour, soaps and even cheese. The importance the government has attached to agribusiness is reflected in the drive to create agri-food processing zones (ZTA) in the Oti and Haut-Mono areas as part of the project to transform Togo's agri-food industry (PTA-Togo).



Agri-food processing plant.

Water-related infrastructure will be needed to support production, which will require the construction and repair of irrigation facilities and sustainable management of cross-border water resources to ensure sufficient water is available for agricultural development. Agribusiness promotion should attract private investments, increase yields, professionalise industry actors and create new jobs.

A number of programmes, projects and mechanisms have helped make great strides towards processing agricultural products locally. These policy commitments were enshrined in the creation of the Adétikopé Industrial Platform (PIA) and the promotion of agri-food processing as a strategic priority.

TOGO'S AGRI-FOOD PROCESSING PROJECT (PTA-TOGO)

PTA-Togo is part of the strategic plan to develop agricultural clusters in Togo (2017-2030). It also mirrors the Feed Africa Initiative (2016-2025), which aims to increase the share of agricultural products processed locally from 19% to 40%. The overarching goal of the project is to promote inclusive growth in agriculture able to create jobs and reduce food imports through policies that incite private investment in key industries such as rice, maize, soybean, sesame, chicken and cashew nuts. Specific project goals include facilitating private investment in key industries through measures to support policies, governance and incentives. Others involve promoting the development of priority value chains by providing infrastructure to support production, storage and processing, and boosting the capacity of actors in priority areas of agro-industry.

Public-private partnerships

There have been major reforms in the past few years to promote private investment in processing agricultural products.



Togo has seen a surge in the number of young entrepreneurs in high-potential industries such as pineapple, apiculture, aquaculture, shea, sesame, soybeans, mushrooms, fonio and legumes. Togo's ranking as the number-one country in the subregion and number-two country in Africa for the export of organic products to Europe is a tangible result of this strategy. Incentivising measures have encouraged Togolese economic operators and investors to set up new food processing facilities like the Sokodé soybean oil plant, which cost XOF 193 million, and the Jus Délice SA processing plant in Tsévié, which received funding of XOF 193 million. Further private-sector support has led to the creation of the Adétikopé Industrial Platform (PIA) through a partnership between Togo and Arise IIP, a joint venture between Africa Finance Corporation and food industry giant OLAM group. The complex gives investors a framework in which to set up local processing and export facilities for cash crops such as cotton, cashew nuts, soybean, rice and sesame seeds.

A wide-ranging project to develop agro-industry called Africa Europa Farm will initially focus on the Mono River valley and two other locations in Afagnan and Aklakou. A framework agreement for land acquisition was signed in June 2021 in Afagnan, 80 km east of Lomé, between the project's eponymous company and local authorities at a ceremony attended by a large government delegation. With an estimated cost of EUR 55 million (XOF 36 billion), the project targets production, processing and marketing of rice and maize across more than 4,000 hectares of the Mono River valley. The initial phase will be backed by a social initiative to create 250 jobs and reduce unemployment in the region. The project will bolster the Togolese government's efforts to support the agricultural sector, which is a real driver for the national economy. One key highlight has been the initiative of George Chan, general manager at GUUD, who has promoted the Togo Commodity Market Place project in partnership with Togo Invest, which aims to connect all stakeholders in the value chain through a single hub.

Vocational training with a focus on agri-food

The Tové national institute of agricultural training (INFA) in Togo now offers new courses on agro-industry, agricultural machinery, and integrated management of water and natural resources.

Following a move to offer a more diverse range of training programmes, the institute is set to provide Togo and the broader African job market with around 150 new graduates every year.

Through its partnership with German cooperative organisation GIZ, the government department responsible for technical and small-business training has unveiled a vocational training programme focusing on growth areas such as agri-food and agribusiness. The goal is to deliver specific expertise to young people in Tsévié, Kpalimé, Atakpamé, Sokodé, Kara and Dapaong, cities involved in the GIZ Programme for Sustainable Economic Development (Programme pour le Développement économique durable, ProDED). A pilot scheme leading to direct employment gave participants aged between 18 and 45 opportunities in local poultry breeding (hens and guinea fowl), fish and meat processing, fish farming, composting and market gardening, fruit processing to make juice, jams and cordials, and irrigation and drilling techniques.

The universities of Lomé and Kara will also benefit from the Festo Authorized and Certified Training (FACT) centre project in the near future.

The initiative aims to create a regional centre of excellence in agro-industry and industrial automation. It paves the way for the creation of 32 tech workshops and labs, an incubator, and a special laboratory for research and development projects at the two universities, which will be used to train a new generation of engineers in the country.

Among these laboratories, the regional centre of excellence for poultry science (Centre d'Excellence Régional sur les Sciences Aviaires, CERSA) at Lomé University—established in 2014 and funded by backers such as the World Bank—provides post-graduate programmes for students from different countries and offers short training courses to develop the skills of professionals in the poultry industry. The goal is to train experts and professionals, conduct research, provide support and advice to industry stakeholders, and secure value from poultry industry by-products.

The Kara QHSE laboratory trains Togolese manufacturers in standards related to quality, health, safety and the environment and will help implement these two new programmes.

PROMOTING LOCAL CONSUMPTION

Insufficient use of local products and significant competition from alternative, imported foods hamper the development of home-grown production. To address the issue, the government developed a national strategy to promote local consumption in Togo in January 2021. The paper, commissioned by the Minister for Trade, Industry and Local Consumption, was drawn up with (technical and financial) support from the EU. This strategy calls for investment in high-potential sectors such as agriculture, in partnership with the private sector.

The goal is to enhance the value of local products by reducing reliance on imports. It aims to foster economic development by building on endogenous production to increase the market share of local producers. The initiative forms part of the government's National Development Plan and Togo 2025 roadmap.



Interview with Alexandre Komabou Tozo, CEO of Green Agri Nova (GAN), a standard-bearer for enterprising agriculture in Togo founded in 2015, which produces a range of eco-friendly fruit, vegetables, tubers and crops.

What sort of company is Green Agri Nova?

Green Agri Nova is a limited liability company founded in Togo in 2015 to develop food production while easing the burden on farmers in the region when it comes to the "heavy lifting". Green Agri Nova (GAN) produces organic fruit and vegetables on 100 hectares of land at its two sites: one in Glivé and one in Nangbeto, in the Plateaux region. We also work with cooperatives comprising nearly 2,300 growers spanning nearly 3,500 hectares.

GAN is a commercial enterprise and uses its own sites to produce seeds which it sells to small-scale farmers. After each harvest, we then arrange the sale of agricultural products. GAN promotes sustainable farming practices.

Tilling the land in keeping with environmental values is one of our key priorities for sustainable agricultural development. Green Agri Nova products are accredited by Ecocert and our organic soybean seeds are distributed to members of their cooperative to develop organic farming. GAN also provides training programmes in agroforestry and horticulture, as well as mechanisation solutions for farmers and tailored financing options. In 2019, GAN launched an organic certification initiative for its products. The company heads a farming cooperative called Les Agriculteurs du Mono (AGRIMO), which now has 18,700 members including groups and associations of small-scale growers in the prefectures of Moyen-Mono, Haho, Anié and Ogou.

What are your export markets?

Green Agri Nova now exports products to the United States, Canada, Italy and Belgium. We have established

first-rate partnerships to support a selective approach and produce only organic products. The Togolese Ministry for Agriculture and Fisheries supports us on the ground in this endeavour.

In addition, the company also benefits from external support via the COLEACP in Belgium. The organisation seeks to bring fresh horticultural products to EU markets from African, Caribbean and Pacific (ACP) countries. As a producer and exporter of fruit and vegetables, Green Agri Nova has ties to farmers throughout the ACP area. This collective strength puts the company in a position to meet growing demand from the EU.

How do you see the future of sustainable agro-industry in Togo?

Well-prepared soil is the key to a successful harvest. To produce organic fruit and vegetables, Green Agri Nova pursues a three-step approach to preparing the land: removal of tree stumps using appropriate tools, such as spades, axes, hoes and pruners; ploughing, using powerful tractors to ensure deep tilling; then clearing, to prepare the soil for seeding.

Drawing on its experience, Green Agri Nova plans to invest in an organic peanut and soybean crush facility to provide people with organic oil, which is a vital part of Togolese cuisine. Organic soybean cakes will be 80% exported but also used as a source of animal feed in Togo. As it has done since 2015, Green Agri Nova will continue to reduce hardship for farmers through mechanisation. Helping young farmers pursue their passion to the full is one of our main goals. We have introduced an innovative approach in several regions through which different governance bodies are tasked with implementing agricultural policy on a local level.

Agricultural clusters

The strategic plan to develop agricultural clusters adopted by the government in September 2017 split the country into 10 clusters, known as “agropoles” or Zones de Transformation Agro-alimentaire (ZTA).



Through this initiative, the government aims to promote private investment in the agri-food industry by developing hubs for agro-industry backed by tailored infrastructure and streamlined, incentivising procedures. The end goal is to foster food security in Togo, reduce the country's trade deficit and create a more inclusive society.

The Kara agricultural cluster sits in the corridor leading to Burkina Faso, midway between Lomé and Ouagadougou. It spans an area of 165,000 hectares. The pilot initiative has already produced results. Around 5,000 hectares of this swathe of land have been secured and now host 200 cooperatives built around value chains for maize, rice, sesame seeds, cashew nuts, chicken and fish, all of which generate significant effective demand underpinned by a clear structure and accessibility.

The initiative brings together all industry stakeholders—

growers, manufacturers, wholesalers and distributors—to share facilities, develop local processing power, facilitate access to markets and boost yields. Kara is the first of 10 agricultural clusters targeted under the National Development Plan (NDP). It was launched in February 2019 by the country's president, Faure Essozimna Gnassingbé. The site features an array of agro-industrial facilities, office space and even accommodation. It has ties to a network of service providers enabling access to commodities, a range of inputs and packaging, along with financial, legal and tax services. It is a comprehensive ecosystem that connects family businesses and private investors to create a community with shared interests and outcomes. Togo expects this initial cluster to create at least 25,000 jobs while increasing agricultural GDP by two percentage points and reducing the agricultural trade deficit to 38% (from 44% at present) by 2022.

OPPORTUNITIES

Opportunities abound in land development, agri-food industry, warehouse construction, irrigation system installation, solar facilities to supply energy, poultry slaughtering and more.



Interview with Dr Markus Wagner, Resident Director of Gesellschaft für Internationale Zusammenarbeit (GIZ) in Togo. Dr Wagner heads a team of more than 260 people working nationwide, 85% of whom are Togolese.

What is the scope of GIZ operations in Togo?

Since 2012, GIZ has been particularly active in vocational training, youth employment, rural development and agricultural development in Togo, with a specific focus on food security, value chains for fruit and access to financing for very small, small and midsize businesses in the agricultural sector. Good governance and decentralisation is the second key point of focus, and an area in which GIZ has successfully met key targets in the past few years, with the help of funding from the German government and the European Union. Other initiatives target improved healthcare and the decentralised supply of clean energy. However, 2021 marked a new chapter in the cooperation between Germany and Togo. The reform partnership established between our two governments in June 2021 reflects Germany's bilateral cooperation under the G20 Compact with Africa initiative, which aims to improve conditions for private investment in seven African countries. The partnership has given GIZ the opportunity to align its initiatives even more closely with the Togolese government's drive to modernise the country. We have thus developed a new approach to providing support that is more flexible and underpins the transformation of agro-industry, and which can easily be adapted to Togo's future development.

In the context of the Compact with Africa initiative, how exactly does your support help create an environment conducive to private-sector investment in Togo?

To support this economic transformation, GIZ operations in Togo will in the future focus primarily on making the private

sector more competitive by helping Togolese companies and products gain access to resources, commodities, financing and regional and global markets. We back the efforts of the Togolese government with respect to promoting sustainable investment in the Adétikopé Industrial Platform by helping people gain professional qualifications for careers in the food-processing industry. For the first time ever, we will be providing support in digitalisation, which is a cross-functional issue that has huge potential for the Togolese economy. Assistance in areas such as good (financial) governance, regional development and public services aims to leverage all of these factors to drive inclusive growth in Togo.

How does GIZ cooperate with the private sector in Togo?

GIZ has extensive experience in promoting private-sector investment, in areas such as running investment promotion agencies and industrial parks, as well as in bolstering the established economy. We are in the process of determining which areas of experience are most in demand in Togo and will deliver the necessary expertise. I should also mention the development of public-private partnerships (PPP), which draw on a form of joint financing between GIZ and private stakeholders. The target group comprises European or local companies with ideas for projects able to unlock real added value in terms of development, and which stretch well beyond simply investing in an ongoing concern. In Togo, our Sustainable Economic Development programme involves a PPP with ScanTogo/HeidelbergCement to improve the framework conditions needed to provide first-rate vocational training and offer young Togolese people a solid first foothold in the job market. GIZ has also extended its cooperation agreement with CIMTogo, which we see as a reflection of the success and effectiveness of this approach.

“Everyone knows how important seas and oceans are to the human race. The sea covers two thirds of the Earth’s surface. It is an element vital to life on Earth. The seas and oceans are precious, essential assets that deserve our protection to ensure we continue to benefit from the wealth of resources they hold.”

His Excellency Faure Essozimna Gnassingbé, President of the Togolese Republic, speaking at the Maritime Safety and Security Summit in Togo on 15 October 2016.

Blue economy & fisheries

Port facilities provide a real boost to the blue economy. The government is firmly focused on growing a substantial blue economy in Togo.





Interview with Edem Kokou Tengue, Minister for the Maritime Economy, Fisheries and Coastal Protection, who aims to make the maritime economy a catalyst for growth, vital in promoting the National Development Plan.

Does the strategic position of the Port of Lomé mean Togo is set to become a champion of the maritime economy and “blue growth”?

With its deep-water port, its geographic position and its modern infrastructure, Togo has embarked on a number of initiatives as part of its commitment to rise to the challenge of becoming a first-rate logistics hub for the subregion.

First, the Autonomous Port of Lomé (PAL) provides practical access to all countries in the West African subregion via the Lomé-Ouagadougou and Abidjan-Lagos corridors. PAL is the number-one port in the Gulf of Guinea, conveying an average of 20 million tonnes of cargo shipments a year. And the trend is on the up. PAL traffic has increased by around 20% a year over the past six years, and there is still significant potential for growth in terms of both capacity and demand.

Another key initiative is the free-trade zone dry port that is part of the Adétikopé Industrial Platform (PIA), which has been operational since January 2022. All container shipments bound for Burkina Faso, Niger and Mali will go through the platform terminal, with a one-stop shop to simplify paperwork and relevant procedures.

The dry port is a huge leap forward in implementing the first strategic priority of the National Development Plan (NDP)—which aims to make the country a logistics hub—and Project 17 in the government roadmap relative to making the logistics sector more competitive. This will help create 35,000 direct and indirect jobs, which will benefit young Togolese people. Togo’s maritime sector has a bright future, and we hope to make our country one of the emerging African countries in which economic operators can invest safely thanks to the reforms now underway—starting with the drive to fully digitise operations and procedures for PAL goods shipments—and the country’s peaceful climate.



How do you protect the ocean environment?

The oceans are the real lungs of our planet. They provide most of the oxygen we breathe. It is vital that we make people more aware of the crucial role the oceans play in our ecosystem and the anthropogenic threats to which they are exposed. That is why, every year, we celebrate World Oceans Day, to get everyone involved in promoting more sustainable use of ocean resources.

Above and beyond these initiatives, Togo is party to five international agreements and conventions that aim to protect the marine environment. Their far-reaching goals have been transposed into national legislation with respect to protecting the that environment, such as Law No. 2021-011 of 25 May



Field visit by the Minister for the Maritime Economy.

2021 relative to the development, protection and promotion of the coastline, which includes a chapter on the maritime public domain.

The move to create the Ministry for the Maritime Economy, Fisheries and Coastal Protection is another example of Togo's determination to protect our oceans. We have been given the resources needed to tackle overfishing, stop illegal, unreported or unregulated fishing (IUU), deal with hazardous goods in waters under national jurisdiction and in Togo's ports, and supervise transshipping operations at sea.

Is there anything you would like to say to investors with respect to the attractiveness your sector?

Over the past 10 years, the Autonomous Port of Lomé has seen a gradual change in its port infrastructure and is now not only one of the most modern ports in the whole of West Africa, but also one of the best on the continent.

All of this was made possible by our national capacity to attract capital through public-private partnerships. The Autonomous Port of Lomé is the leading deep-water port on the West African coast, with a depth of 16.60 metres. The port's performance makes it a leader in the region: it is the number-one port for transshipment, with the largest number of ship-to-shore cranes, enabling unmatched speed in operations, and the top port of transit to Burkina Faso. What is more, PAL is the only free port in the region, which facilitates administrative procedures. It also provides the best conditions in terms of sea, safety and security for vessels. These achievements stem from the vision of the Head of State, His Excellency President Faure Essozimna Gnassingbé, as expressed in our 2018-2022 National Development Plan and the 2020-2025 roadmap, coordinated under the authority of the premier minister.



Interview with Rear Admiral Fogan Kodjo Adegnon, Director General of the Autonomous Port of Lomé (PAL), a free port and nerve centre for distribution in West Africa.

What does the wide-ranging programme to develop infrastructure and facilities at the port entail?

The Port of Lomé recently took steps to extend and upgrade its infrastructure. Now, in addition to its two moles and its wharfs for ore carriers and oil tankers, it boasts two large container terminals that are fully equipped with state-of-the-art handling facilities, along with the Adétikopé Industrial Platform (PIA):

- The Togo Terminal container terminal:

A brand new wharf that is 450 metres long and 15 metres wide allowing PAL to accommodate container ships of at least 7,500 TEU.

- The Lomé Container Terminal for transshipping:

A wharf that is 1,050 metres long, able to accommodate 14,500 TEU container ships with a depth of 16.60 metres. Spanning an area of 56 hectares, the dock is equipped with cutting-edge handling facilities:

- 9 ship-to-shore gantry cranes to load and unload containers,
- 27 gantry cranes and trailer trucks to transport and store containers.

- The Adétikope Industrial Platform (PIA):

The platform enhances the existing array of infrastructure to ensure smoother operations in the Togolese corridor.

- Modern towboats:

Since 2017, the Boluda corporation has provided towage services in the Autonomous Port of Lomé.

The company has three state-of-the-art tugs providing between 5,000 and 5,700 horsepower.

- A new fishing port able to accommodate up to 400 pirogues,
- An 81 ha dock protected by 2 seawalls (1,720 m and 950 m),
- Renovated roads and networks.

This goes hand in hand with connecting infrastructure to facilitate the transport of goods inland and to Sahel countries, including:

- A bypass system to skirt the city of Lomé,
- Bypasses for the Alédjo Fault and the Col de Défalé.

What services do you provide to economic operators?

PAL operations mainly involve providing services with regard to its status as a maritime transport company. The Autonomous Port of Lomé works with the full gamut of economic sectors using the port platform and conducting business by sea, road and rail. Key services include:

- Navigation
- Handling
- Management of goods for consumption in Togo or in transit
- Port management
- Management of vehicles destined for Togo or in transit
- Hiring of dock workers
- Miscellaneous services.

What does the WeCAPS project offer PAL?

The European Union's WeCAPS initiative to strengthen the safety and security of ports in West and Central Africa provides an invaluable forum to share expertise, particularly in terms of boosting the capabilities of firefighters tasked with dealing with fires at the port.

These exchanges have helped us pinpoint our weaknesses and take the necessary remedial action to keep our firefighting services efficient and effective.

Adjacent structures such as the LCT, Bolloré, STE, STSL, ZENER and WAPCO have also benefited from the initiative. The latter took part in the training courses held in 2021 to take an inventory of firefighting facilities available in the port area to better share resources and deal with any incidents.

The Autonomous Port of Lomé, a first-class logistics platform

The Autonomous Port of Lomé (PAL) is a deep-water free port in Lomé. The modern logistics hub offers real opportunities for all operators in the port logistics chain and is Togo's economic powerhouse.



The Autonomous Port of Lomé.

The port of Lomé ranks among the world's top 100 container ports and the top five container ports in the region, able to handle more than 40 containers an hour at its main docks.

As the country's primary hub for foreign trade, the Autonomous Port of Lomé has been serving the national economy and that of West Africa as a whole since 1967, when it first began operating. Over the past 10 years, PAL has gradually developed its infrastructure to become a West African logistics hub with continental ambitions.

Cargo pickup procedures have now been fully digitised, enabling online payment of invoices. These improvements

stem from the proactive policy advocated by the President of Togolese Republic, His Excellency Faure Essozimna Gnassingbé, which has successfully attracted capital through public-private partnerships. The hub is operated by the Togo Terminal company and Lomé Container Terminal (a joint venture between China Merchants Group and global shipping company MSC).

PAL offers an array of competitive advantages for the region. It is the only port on the West African coast enabling single-day access to several capital cities, including Lagos, Accra and Cotonou. The port also serves inland countries such as Burkina Faso, Mali and Niger. It thus offers extremely

KEY FIGURES

50 km

OF COASTLINE

1,629

VESSELS (955 IN 2020), IN ADDITION TO 994 VESSELS INVOLVED IN TRANSHIPMENT OPERATIONS AT SEA, REPRESENTING GROWTH OF 17%

1,986,183 TEU

OF CONTAINER CARGO HANDLED AT THE PORT OF LOMÉ IN 2021 (1,348,025 IN 2020), AN INCREASE OF 15% SINCE 2020

29,958,965

TONNES OF CARGO HANDLED IN 2021 (25,473,694 IN 2020), AN INCREASE OF 12%

22,000

PEOPLE EARN A LIVING FROM FISHING, 55% OF WHOM ARE WOMEN

4.5%

OF PRIMARY SECTOR GDP COMES FROM FISHING

25,000

TONNES OF FISH CAUGHT PER YEAR

70%

OF TOGO'S ECONOMIC ACTIVITY LINKED TO ITS COASTLINE

75%

OF TAX REVENUES

Over 80%

OF TOGO'S FOREIGN TRADE



competitive cargo transport times With a natural depth of 16.60 metres, it is the only deep-water port on the West Coast of Africa able to accommodate deep-draught vessels. Thanks to its status as a free port, PAL enables seamless handling and transfer of cargo within the port zone, without any customs constraints, which leads to major time savings for vessels and shipments. The Port of Lomé also houses an extensive free trade zone for industry, which incorporates a wide range of manufacturing facilities.

To ensure compliance with the safety standards recommended by the International Ship and Port facility Security (ISPS) Code, PAL has introduced new safety procedures, including the installation of a CCTV system for port facilities and port security personnel to ensure the utmost protection for all assets. These benefits and other have led to increased port operations. PAL container traffic rose by nearly 17% between 2019 and 2020, and by more than 12% between 2020 and 2021, despite the global health crisis. In 10 years, PAL has achieved growth of 69%. The Port of Lomé now ranks among the world's top 100 ports, which is no mean feat for a country of eight million people.

Port Autonome de Lomé

NOS ATOUTS

Un Port franc

- Opérations portuaires et autres activités sans contraintes douanières
- Gain de temps dans le traitement des navires et des marchandises

Un grand domaine portuaire

- Plus de 900 hectares de domaine portuaire
- Pôle d'attraction pour le commerce et l'industrie grâce à une vaste zone franche industrielle d'exportation propice à l'implantation des entreprises et unités de production qui bénéficient d'une réglementation souple et des avantages fiscaux et douaniers.

Un port sûr et sécurisé

- Sécurité optimale des installations portuaires
- Mesures de sûreté répondant aux normes du Code ISPS: caméras de surveillance, scanners pour le contrôle des conteneurs et accès dans l'enceinte portuaire par des badges magnétiques.

Un port certifié Qualité, Santé-Sécurité et Environnement

Devenu un port moderne et sécurisé, le Port de Lomé est aujourd'hui certifié ISO 9001 version 2015 pour la Qualité, ISO 14001 version 2015 pour l'Environnement, ISO 45001 version 2018 pour la Sécurité Santé au travail (QSE).

UN PORT TOTALEMENT DEMATERIALISES

La totale dématérialisation des procédures d'enlèvement des marchandises avec le paiement des factures en ligne au Port Autonome de Lomé permet un certain nombre d'avantages tels que la facilité, la célérité, la transparence dans les formalités administratives d'entrée et de sortie des marchandises.

L'un des enjeux est de compresser chaque jour davantage les délais de passage des marchandises dans le Port pour faire de la plateforme portuaire de Lomé, un hub logistique dans la sous-région.

LA PLATEFORME INDUSTRIELLE D'ADETICOPE (PIA)

Aussi la Plateforme Industrielle d'Adétikopé (PIA) vient renforcer la gamme des infrastructures pour une meilleure fluidité du corridor Lomé-Ouagadougou. Cette plateforme inaugurée le 6 juin 2021, offre un parc à camion gros porteur, un parc à conteneurs d'une capacité de 12 500 EVP et des entrepôts modernes et permet un gain de temps, de coût et plus de sécurité des marchandises à destination des pays du sahel.

Le 3^{ème} quai : TOGO TERMINAL

UN PORT ET DES EQUIPEMENTS MODERNES

Le 3^{ème} quai : TOGO TERMINAL

- 450 mètres de longueur
- 15 mètres de profondeur
- 38 hectares de terre-pleins
- Equipements de manutention : 4 portiques de quai et 12 grues RTG

- Accueil de navires porte-conteneurs de plus de 7.500 EVP

La darse : Lomé Container Terminal (LCT)

- Profondeur : 16,60 mètres,
- Longueur de quai : 1050 mètres
- 53 hectares de terre-pleins
- Equipement de manutention : 9 portiques de quai et 27 portiques de parc

- Accueil de navires porte-conteneurs de près de 14.500 EVP
- Spécialisation dans le trafic transbordement pour la sous-région Ouest africaine.

Le guichet unique

- Implantation avec les structures partenaires : douanes, impôts, chargeurs, manutentionnaires, transitaires, consignataires, chambre de commerce, transporteurs, représentations des pays du Sahel, banques.
- Outil de simplification des formalités administratives
- Améliorer la sécurité et l'efficacité des procédures de dédouanement
- Suppression de faux frais

De nouvelles voies de contournement

- Contournement de la Ville de Lomé
- Contournement de la Faille d'Alédjo et du Col de Défalé
- Facilitation des conditions de la traversée du corridor togolais

Un Port ouvert 24H/24 et 7Jrs/7

- Rapidité des opérations portuaires
- Fluidité du trafic
- Compétitivité du Port de Lomé

DES PROJETS DE DEVELOPPEMENT

- Agrandissement du quai minéralier par le prolongement de 200 mètres du quai actuel. Ce nouveau quai permettra d'optimiser le temps d'attente des navires tout en offrant la possibilité d'immobiliser un navire à quai pour des entretiens et/ou des réparations ;
- Aménagement d'un port sec à l'intérieur du pays le rapprochement de la marchandise des opérateurs économiques du Burkina Faso, du Mali et du Niger ;
- Réhabilitation des voies ferroviaires pour assurer un véritable transport multimodal et l'acheminement à moindre coût des marchandises en provenance ou à destination des pays sans littoral.
- Le processus de la totale dématérialisation des procédures d'enlèvement des marchandises et le paiement en ligne des factures. (En cours de réalisation)



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Togo is pioneering the blue economy

With its 50 kilometres of coastline, Togo is a pioneering country for Africa's maritime economy.



Lomé fishing port.

With its exclusive, high-potential economic area, the strategic position of its port and the dynamism of businesses linked to the maritime sector, Togo is dedicated to championing the maritime economy and blue growth. In 2021, 70% of Togo's economic activities were linked to its seaboard, generating more than 75% of tax revenues. The government has launched initiatives to provide a framework to govern and promote related economic activity, and has also joined international initiatives to combat illegal fishing, notably through membership of the organisation Central and West African Fisheries.

The country also regularly conducts joint campaigns with its neighbours to stop illegal fishing. In May 2021, following the instructions given by the Head of State and the prime minister to the newly created Ministry for the Maritime Economy, Fisheries and Coastal Protection, the country adopted a law to protect and promote the Togolese coast and deal with threats to Togo's seaboard from problems like pollution, coastal erosion, flooding and marine sand extraction.

Togo is also investing in state-of-the-art technology to obtain reliable data on the maritime sector. The country set up three new marine weather stations in February 2021, in the Autonomous Port of Lomé, in Kpémé, and at



the Kodjoviakopé customs post, with technical support from the UNDP.

This raft of solutions puts Togo in a position to improve the quality of its maritime services and boost development of the blue economy. By generating data about sea conditions and the marine and coastal environment, these resources help facilitate maritime navigation while improving fishing, research and sea rescue operations, and making coastal populations and ecosystems more resilient.

Togo has identified an array of employment opportunities linked to the maritime economy, particularly in fishing, aquaculture, tourism, transport and seabed mining.

Marine ecosystems and coastal areas face disruption from a number of natural and anthropogenic sources. Given the consequences of these disruptions, the Ministry for the Maritime Economy, Fisheries and Coastal Protection is putting in place policies to ensure coast protection and economic development.

A NEW, STATE-OF-THE-ART FISHING PORT IN GBÉTSOGBÉ

The new fishing port in Gbétsogbé, in the eastern suburbs of Lomé, spans seven hectares and is the result of cooperation between Togo and Japan. Improvements were jointly funded by the Japanese International Cooperation Agency (JICA), which provided XOF 14.4 billion, and the Togolese government, which gave XOF 2.1 billion. The new port features solutions on a par with the level of investment, including the ability to accommodate 300 pirogues, two ice-making plants, two fishery product conservation facilities with a capacity of 1,000 tonnes, docking and unloading facilities. There are also new administrative facilities (a comprehensive administrative complex) with a water tower and areas for the inspection of fishery products and fishing equipment via new cutting-edge facilities. This infrastructure will improve quality of life for close to 5,000 women in fish and seafood wholesale and 3,000 fishermen.



Interview with Caroline Vonie, CEO of Boluda Lomé, a subsidiary of Boluda France, which handles towage, mooring and pilot transport operations in the Autonomous Port of Lomé.

What is the scope of the 20-year concession contract that Boluda Lomé has signed with the Autonomous Port of Lomé (PAL)?

Boluda Lomé was set up in 2016 by Boluda France after securing an exclusive contract to provide towage and mooring services in the Port of Lomé. To implement the agreement, Boluda Lomé took on all personnel and committed to modernising the fleet in line with the quality standards of Boluda Corporación Marítima, a Spanish shipping and maritime services company founded in 1857. Lomé sits in the Gulf of Guinea and is Togo's central administrative and industrial hub, not to mention the country's biggest port. Its geographic location makes it a key West African port for transshipping.

The concession sets out terms and conditions agreed between PAL and Boluda covering towage, mooring and pilotage services including vessel assistance and related services within the Lomé port area and outside the boundaries of the port area.

The concession holder designs, finances, builds, operates, maintains and services the superstructure, equipment and facilities, and provides services related to towage according to the terms and conditions of the concession agreement. The port authority ensures the availability of port infrastructure. Use of towage and mooring services within the port implies compliance with the latest port regulations and rates. Boluda Lomé has a team of around one hundred employees. With this port, our holding company, Boluda Corporación Marítima, continues to build on its global development strategy, which is one of the pillars of its growth, spanning seven ports in Africa, and more than 70 around the world.

What services do you offer economic operators?

Boluda Lomé's main services include towage, mooring and pilotage. When providing towage and mooring services under contract within the Autonomous Port of Lomé area, Boluda Lomé provides the contracting vessel with comprehensive solutions:

- For towage: pushing and pulling, i.e. using the driving force of the tugs to help vessels enter and exit the port. Boluda provides all port towage services. In access channels, in the harbour on entering or leaving the port, when changing berths, ships of over 28,000 m³ are required to use two tugs.

- For mooring: we provide land-based personnel, and in some cases mooring launches and crew to handle vessel mooring during docking, casting off and berth changes.

These services will be provided by three state-of-the-art tugs able to pull 65 tonnes, equipped with Fi-Fi systems to tackle fires and marine pollution, along with two pilot vessels and mooring launches.

Do you also provide vessel assistance services?

At the request of the port authority, Boluda Lomé can handle ancillary towage services such as towing, assistance and rescue beyond the boundaries of the port area; incident prevention and management (fire, pollution, etc.); installation of anti-pollution booms; transport of personnel or equipment in the harbour and any other service within our field of expertise.

With the agreement of the Autonomous Port of Lomé, Boluda Lomé can also handle high-sea towage missions from one port to another for vessels or floating platforms without propulsion.

Fisheries and aquaculture

Togo's fishing industry employs more than 22,000 people and provides a living for at least 150,000. It contributes nearly 4.5% of primary sector GDP.



National fishery production reached 27,000 tonnes in 2017. This was mainly driven by small-scale, traditional fishing, led by the Lomé fishing port. Traditional, small-scale fishing represents more than 80% of national production. There has been strong development in small-scale, offshore fishing, driven by the government's efforts over the past few years to develop the maritime sector and fisheries.

Nonetheless, Togolese fishing faces a number of challenges:

- Overfishing and illegal, destructive fishing practices.
- Changes in seasonal availability of fish and fishing as a result of climate change.
- Pollution, mainly involving plastic waste.

To tackle the problem, Law No. 2016-026 of 11 October 2016 introducing new regulations for fisheries and aquaculture ensures controlled fishing in a manner that respects the environment. The law makes Togo's position official with respect to illegal, undeclared and unregulated (IUU) fishing: the country ensures its vessels and citizens do not engage in such practices by taking the steps needed to combat the problem and cooperate with other countries to identify, track and prosecute culprits. In this respect, the law aims to create a national registry overseen by the ministry responsible for fisheries and aquaculture listing all fishing vessels. Registration is a prerequisite to obtaining a fishing permit.



The law created an interministerial and interprofessional council for fisheries, tasked with coordinating practices and monitoring national policy. Measures to promote conservation and management of fishery resources are also in place, including various regulations on the size and minimum weight of species, closures of fishing areas at certain times of year to enable reproduction, a ban on certain types of vessels, engines and fishing methods in different areas, minimum mesh of fishing nets, etc. Togo has made a point of ensuring effective monitoring of its waters. This includes use of Vessel Monitoring Systems (VMS). The Maritime prefecture arranges a number of



simulation exercises to continuously improve the already extensive expertise of its different bodies tasked with combatting piracy of the seas.

Fish production rose from 20 tonnes in 2012 to 1,000 tonnes in 2019, largely driven by a private company, Lofty Farm, which specialises in tilapia farming in Nangbéto Lake, using large floating cages spanning 2,000 cubic metres and smaller cages of 400 cubic metres. A dozen more developers recently began farming fish in floating cages of 400 cubic metres on the lake, with government support. Lofty Farm production represents around 70% of national fish production.

FISHERY PRODUCTION IN NANGBETO LAKE

Fishery production in Nangbeto Lake increased by 5% in the seven years between 2012 and 2019, from 600 tonnes to 3,200 tonnes. The Nangbeto Lake Fisheries Management Plan provided a significant fillip for this improvement as part of the Plan for Agricultural Sector Assistance (PASA). Adopted in 2013, the plan was built on the model used for continental fisheries, designed to mitigate the exhaustion of fish stocks due to overfishing.

OPPORTUNITIES

The government is planning to set up a one-stop shop for non-tax revenues from the maritime sector to facilitate formalities and centralise payments for those using Togolese waters for transshipments at sea and industrial fishing. There are opportunities in a number of areas, such as ship repairs through the creation of shipyards, warehousing, and infrastructure for multimodal transport enabling transition from sea to air and road. Togo has also committed to an extensive campaign to promote its coastline, which should unlock investment opportunities in seaside tourism, marina construction and coastal property development. Growth in fish farming is also an opportunity for job creation.



NOTRE EXPERTISE MARITIME AU
SERVICE DE VOS NAVIRES ET PROJETS



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“*We are really counting on our solar potential to diversify the energy mix, reduce our reliance on neighbouring countries and cut electricity costs.*”

Mila Aziablé, Minister Delegate to the President for Energy and Mines, speaking on 7 October 2021 during a tour of the Blitta solar PV plant.

Energy & mining

The government has made energy a cornerstone of its economic development strategy. The sector offers significant potential, thanks to abundant natural resources for energy and mining.





Interview with Mawunyo Mila Aziabile, Minister Delegate to the President of the Republic for Energy and Mining, who has been tasked with spearheading the national strategy.

Just 52% of the Togolese population has access to electricity, and only 8% in rural areas. How do you plan to apply the government's 2020-2025 roadmap, which aims to ensure everyone has access to electricity by 2030?

It is true there is still huge disparity in access to electricity between urban and rural areas. However, the rate of electrification in Togo is higher than the figures you mentioned. In December 2021, electrification was close to 58% and we continue to do our utmost to meet the targets set out in the five-year plan to ensure all Togolese people have access to electricity by 2030, in line with the vision of the Head of State, His Excellency Faure Essozimna Gnassingbé. With this in mind, we have launched a number of initiatives, particularly in solar energy through public-private partnerships, to significantly increase our capacity to produce clean energy and increase our use of renewables. I should also highlight the plan to install an additional 270 MW of capacity by 2023, in line with the 2025 roadmap.

Do you plan to harness the potential of hydropower?

Africa's energy sector currently has a lot of structural weaknesses, including the low rate of electrification, its disparity, and the impact of climate change on electricity production in many countries. The solution to Africa's energy challenges cannot come from one technology alone: it will require a mix of innovative solutions adapted to the individual needs and availability in each country. That is why, under the leadership of the Head of state, we have implemented an electrification strategy that promotes energy production through a combination of renewable solutions that are both centralised (solar and hydro plants)



and decentralised (solar mini-grids and solar kits) to make electricity available to people throughout the country and reduce reliance on wood and fossil fuels.

As a result, hydropower has become a pillar of our energy policy. Following the inventory of our hydroelectric potential, we prioritised the development of three sites: Sarakawa, Titira and Tetetou. Detailed studies have already been carried out for Sarakawa and similar initiatives are now underway for the other two sites.



Phosphate mining.

The Tététou hydroelectric plant has a capacity of around 50 MW. It reflects the president's drive to overcome Togo's energy challenge through the use of clean, sustainable power. The project complements the Nangbeto hydroelectric dam and will improve quality of service in supplying electricity while reducing the country's reliance on outside forces.

Why do the mining sector and extractive industries still contribute relatively little to the national purse?

Mining is mainly dominated by the phosphate industry—run by SNPT—and the coastal limestone industry—run by WACEM and ScanTogo Mines—to provide clinker, which is the main material used in making cement. With respect to the phosphates extracted by SNPT, all marketable ore obtained from the raw product is exported.

The low contribution from Togo's mining sector is due to the fact that it relies solely on phosphate and clinker. To

significantly increase mining's contribution to the national purse, it is vital that we promote and diversify the sector and its component industries.

What are the main challenges in terms of phosphate mining?

Aside from the many direct and indirect jobs created by the opening of a new phosphate mine and the mining company's contribution to local and regional development under Law No. 2011-008 of 5 May 2011, key issues include:

- The availability and reduction in the cost of fertilisers on the local market.
- Readily available fertiliser supplies from neighbouring countries, particularly inland nations.
- The increase in national agricultural production.
- The increase in the contribution of the mining sector to the state budget.



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Interview with Professor Yao Azoumah, CEO of KYA-Energy Group, a global company specialising in renewable energy, which is working to deliver sustainable solutions to help Africa rise to the electrification challenge

What are your main achievements in Togo?

In terms of developing solar solutions, we have locally designed and built a number of innovative solutions such as solar generators, providing self-sufficient solar units suitable for use in either rural or urban areas. In 2020, in response to the Covid-19 pandemic, we also designed and developed contactless solar handwashing kits. We also created sizing software for KYA-SolDesign autonomous solar installations, which we marketed in 2020. Last year, we developed energy management solutions, among other initiatives.

As for services, in 2017, we were the first company to supply solar power for the first four multifunctional solar platforms in Togo via our solar generators. We also supplied around 20 generators for multifunctional hubs as part of the PTFM programme in 2019. That same year, we enhanced the solar energy expertise of more than 3,000 technicians throughout the country through the CIZO project. We worked with the Togolese government to inspect and supervise work to build the 50 MW Blitta solar power facility in 2020 and 2021, and helped repair more than 3,000 faulty solar streetlamps using our retrofit kits in 2019 and 2020.

In 2020, we received a USAID grant to provide 20 rural health centres with electricity using our solar generators and deliver the same number of solar handwashing kits in 2021.

We built the 50 kW solar system for Agou-Nyogbo hospital in 2019, the 33 kWc solar facility for the Togolese Agency for Rural Electrification and Renewable Energy (AT2ER),

financed by GIZ, last year, and a 20 kWp facility for the Sœurs de la Consolatrice health centre in Atakpamé, also in 2021. We have also been selling solar generators for small and midsize businesses and industries and urban households since 2015.

2020, you launched Africa's first sizing software for solar PV systems. In what way was that a breakthrough?

In the past, people scaled solar solutions to match energy demand. For the first time, our software assesses the quality of that energy demand in relation to the availability of solar resources and combines that with the quantity of energy demand in order to effectively scale the relevant solar systems. Our KYA-SolDesign software ensures both the technical feasibility and the affordability of solar solutions. That's a first!

This reduces investment costs by between 10% and 60% based on specific energy needs. The software is available through a range of flexible options, including daily, weekly, monthly, quarterly and annual subscriptions. People can pay online via mobile, via bank transfer, etc.

What is your growth strategy?

We are already working in the subregion but we aim to expand our offering into countries like Côte d'Ivoire, Niger, Mali and Burkina Faso this year. We plan to develop a hybrid business model that combines grants, capital and borrowing to bring electricity to community infrastructure like schools, health centres and farms in Togo, the surrounding subregion and even elsewhere in Africa.

We plan to step up R&D in energy systems by developing products that offer high added value but are increasingly within the financial reach of people in urban and rural areas. Examples include solar-powered generators, smart energy management solutions, sizing software and energy platform management, not to mention our own smart inverters in the near future.

Electricity, a strategic priority

The Togolese government is increasing initiatives to transition from 58% electrification and ensure universal access to clean, reliable energy by 2030.



The government is well aware of the role energy plays in development and has made the sector a priority in implementing economic, social and cultural development initiatives. Togo is aiming to achieve an interim milestone of 75% electrification by 2025. To rise to this challenge, the government has unveiled an ambitious electrification policy, based on an energy mix adapted to the demands of climate change, backed by a raft of innovative funding solutions. In 2020, Togo won the Ashden Award, representing international recognition for its commitment to renewable energy through the Togolese Agency for Rural Electrification and Renewable Energy (AT2ER), the body tasked with

promoting renewable energy and ensuring access to electricity in rural areas.

In late March 2021, work began to renovate, improve and expand the power grid in the city of Lomé. The XOF 20 billion initiative was funded by the Togolese government in partnership with organisations such as the World Bank. Work is being carried out within the framework of the Project for Reforms and Investments in the Sector of Energy in Togo (PRISET). The project will substantially reduce grid loss and improve the quality and reliability while enabling easier access to electricity. It also aims to expand the low-voltage network to connect more homes to the grid. This work will continue until the

KEY FIGURES

58%

OF TOGOLESE PEOPLE HAD ACCESS TO ELECTRICITY IN 2021

75%

ELECTRIFICATION RATE BY 2025

50%

SHARE OF RENEWABLE ENERGY IN INSTALLED CAPACITY BY 2025

end of 2022. At the same time, in a bid to improve energy coverage nationwide, Togo has introduced a programme to expand electricity grids in urban centres of Togo (PERECUT), backed by XOF 9.5 billion in funding from the European Union. This is in addition to initiatives like PRISET and the project to extend the Lomé electricity network (PEREL).

These different efforts bolster the initiatives already taken by the government through the national electrification policy and the president's CIZO initiative. The "CIZO solar cheque" provides a monthly subsidy to rural families who have a "CIZO" solar kit for up to three years.

In the same vein, the country recently opened the Kékéli Efficient Power plant in Lomé-Port and a 50 MWh solar PV facility in Blitta. With an installed capacity of 65 MW, the Kékéli plant will halve energy dependence on other suppliers in the subregion. The synergy between the Kékéli plant and other initiatives to expand the network will bring electricity to more than 250,000 Togolese

homes, reaching 1.5 million people and improving the quality of the electricity supply for manufacturers and households.

The Blitta solar PV plant is West Africa's largest solar park. It has a capacity of 50 MWp and is located in Togo's central region. The facility will generate 90,255 MWh of energy per year, serve 158,333 Togolese households and prevent over a million tonnes of CO2 emissions during its lifespan.

These far-reaching projects set to shape the future are the result of innovative financing sources unlocked through public-private partnerships (PPP). Over the past few years, PPP contracts have given the Togolese government a significant funding and management tool. Thanks to the bold, wide-ranging reforms that are continuously improving the business climate, Togo is attracting more and more foreign and Togolese investors to back its energy ambitions in line with the government roadmap.

Alongside the major energy initiatives it has initiated, the government also created the Tinga fund on 27 November 2021. The fund will provide a "mechanism to facilitate access to electricity for low-income parts of the population. It will pave the way for repayable grants for universal access to electricity grids, in addition to the other initiatives underway. The government's goal is to supply all citizens, irrespective of their living conditions, with reliable access to electricity at affordable prices by 2030.

GRID IMPROVEMENTS AND INTERCONNECTION

Togo plans to substantially boost its reliance on renewable energy by increasing production from 34.7 MW to 264.7 MW of installed capacity by 2025. The country has undertaken a number of energy initiatives to promote solar power with a view to achieving a sevenfold increase in its production of clean, sustainable energy and meeting its goal of bringing renewables to 50% of the energy mix. However, the Togolese authorities are not relying on solar power alone to overcome the energy challenge: the government is also exploring the potential of hydroelectricity.

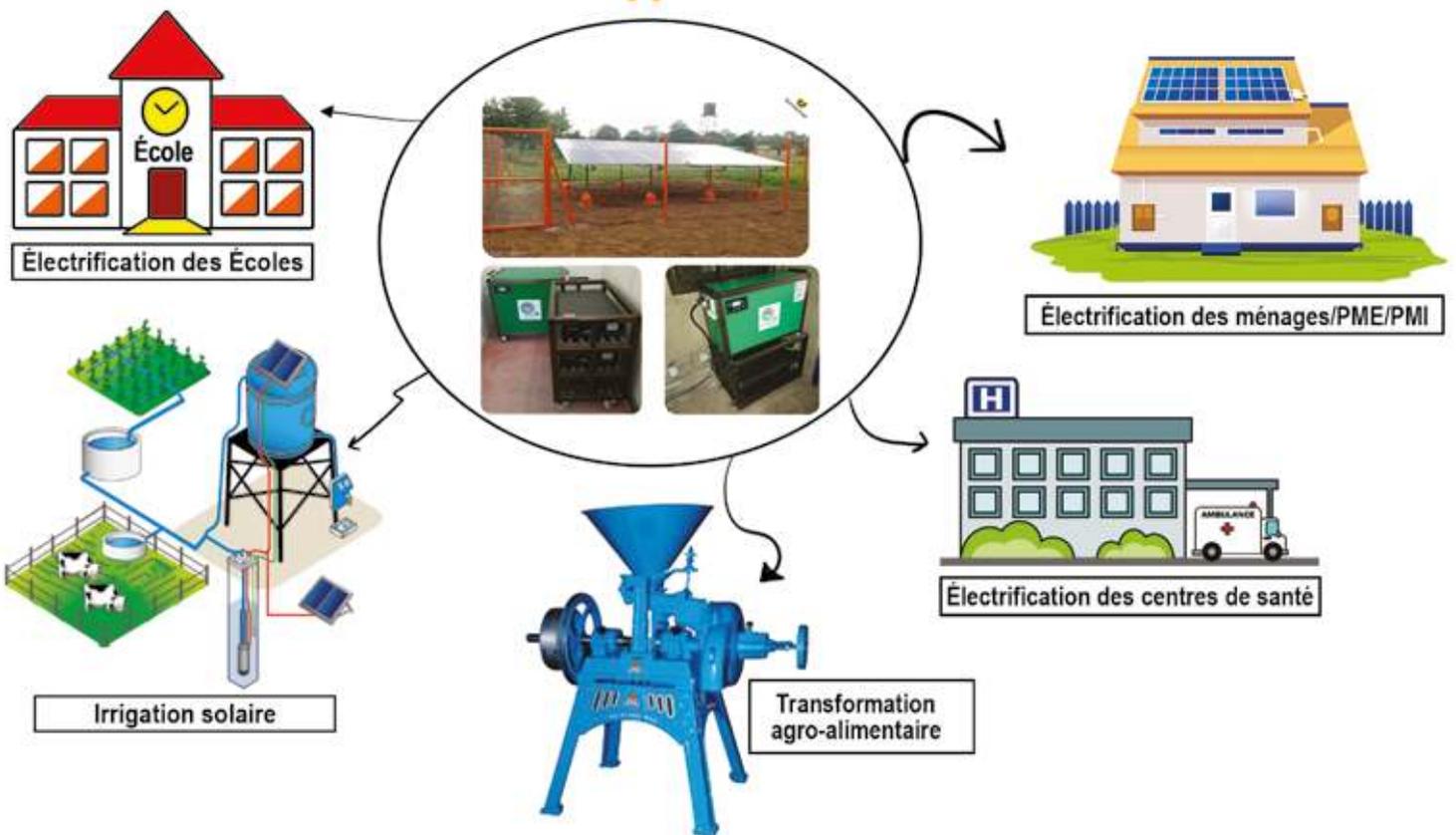
And while the goal is to diversify energy sources to boost renewables to 50% of the mix, the country is also mobilising to ensure universal access to electricity by 2030, in line with the national electrification strategy. That will require a combination of new (mini and off-grid) solutions alongside expansion of the conventional power grid.

NOS PRODUITS

Les groupes électrosolaires intelligents : KYA-SoP

Les groupes électrosolaires KYA-SoP sont des systèmes solaires compacts, autonomes, hybrides, mobiles, modulaires et multiservices conçus et assemblés localement pour des applications rurales et productives.

Domaines d'application des KYA-SoP



KYA-FlexyControl



C'est le gestionnaire d'énergie développée par KYA et qui permet d'améliorer la fiabilité technique et l'utilisation efficace de la production de tout système solaire autonome ou hybride.

KYA-SolDesign



C'est le logiciel de dimensionnement développé par KYA et qui permet de faire le meilleur compromis entre la fiabilité technique et l'accessibilité économique des systèmes solaires autonomes. Il s'appuie sur la méthode KEG, qui permet un meilleur dimensionnement des systèmes énergétiques à base d'énergie fluctuante en prenant en compte les aspects quantitatifs et qualitatifs des besoins énergétiques exprimés au regard de la disponibilité de la ressource.

Developing the mining sector

The Togolese government is leveraging and promoting the country's mining potential as a pillar of its economic policy, which aims to reduce poverty, boost economic growth and create jobs for young people.



Phosphate mining..

A number of initiatives are underway to rapidly tap the potential of known deposits and enable Togo to make the most of the current economic climate by promoting small-scale mining and adopting a new Mining Code.

Strategies to develop the mining sector will also incorporate issues related to post-mining and the socio-

economic development of nearby communities to ensure sustainability.

Togo has abundant deposits of ore, precious stones, radioactive minerals, chromite, manganese and bauxite. Other significant mineral resources include the diamond and alluvial gold mined by small-scale operators; mineralisation of metals such as zinc, lead, silver, arsenic

and nickel; platinoids, rare earth elements, rutile and ilmenite; radioactive minerals like autunite, uranium and thorium. Phosphate, limestone, dolomite crystals and building materials are the main products mined in Togo. The public sector has traditionally been the predominant force in phosphate mining. However, the exponential growth in private-sector investment has led to increasing diversification and the extraction of other types of mineral resources. Limestone, iron and dolomitic marble now account for a substantial share of national GDP and export revenues.

In April 2020, the Ministry for Mines and Energy reported that 73 mining permits were held by 67 companies. Yet the mining sector and extractive industries still contribute relatively little to the public purse.

Togo has also made significant progress in implementing the standards of the Extractive Industries Transparency Initiative (EITI), which aims to buttress governmental systems by enhancing both public and private sector governance.



GESTES UTILES POUR L'ÉCONOMIE D'ÉNERGIE

La meilleure façon de réduire et de maîtriser votre consommation en énergie électrique est d'éviter le gaspillage en utilisant rationnellement vos appareils électriques. Voici quelques conseils pratiques :

Le réfrigérateur / Le congélateur

- Ne laissez pas la porte de votre appareil ouvert trop longtemps ;
- Éviter d'ouvrir à fréquences rapprochées le réfrigérateur et le congélateur. Un appareil dont la porte reste fréquemment ouverte laisse échapper l'air frais à l'extérieur et consomme plus d'énergie ;
- Éviter de faire décongeler vos produits surgelés en les mettant au micro-onde. Faites-les décongeler en les laissant au réfrigérateur. Le froid dégagé par les produits congelés rafraichira naturellement l'intérieur du réfrigérateur et en diminuera la consommation d'électricité.
- Ne mettez pas d'aliments encore chauds ou tièdes dans votre réfrigérateur ou congélateur. Cela réchauffe l'intérieur de votre appareil qui demandera une plus grande consommation d'énergie pour retrouver une température acceptable.

Le climatiseur

- Fermez toujours les fenêtres et les portes dans la pièce climatisée,
- Faites réviser au moins deux fois par an votre climatiseur par un professionnel.

Les ampoules

- Utilisez des ampoules à basse consommation, surtout pour les éclairages qui restent longtemps allumés. Comparez l'efficacité énergétique des lampes qui varie de A pour les plus économes à G pour les plus gourmandes,
- Nettoyez régulièrement vos ampoules et vos luminaires pour maximiser leur efficacité,
- Lorsque vous quittez une pièce, éteignez systématiquement la lumière. Vos ampoules dureront plus longtemps et vous réduirez votre consommation.

Le multimédia

- Ne laissez pas vos appareils en veille. Eteignez-les dès que vous n'en avez plus besoin ;
- Mieux, débranchez vos appareils (chargeurs, ordinateur, télé, imprimante) après utilisation, car même éteints, ils consomment toujours de l'électricité tant qu'ils restent encore branchés.

Les multiprises

- Branchez vos appareils électriques à l'aide d'une multiprise dotée d'un interrupteur pour pouvoir les éteindre simultanément en toute sécurité.



Le ventilateur

- Lorsque vous sortez d'une pièce ventilée, ne laissez pas le ventilateur en marche ;
- Arrêtez tout simplement le ventilateur et débranchez-le dans les pièces inoccupées

Le fer à repasser

- Évitez de repasser les vêtements tous les jours de la semaine. Consacrez-y un jour pour un repassage d'ensemble qui vous fera réduire votre consommation.

Le chauffe-eau

- Réglez votre chauffe-eau à 50°C. Cela suffit généralement à tous les usages. Une température trop élevée peut entraîner une surconsommation d'énergie

Le lave-linge

- Lorsque vous utilisez une machine à laver pour votre lessive, privilégiez les cycles courts de lavage ainsi que le lavage à basse température.

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A prominent player in the phosphate industry

Over 10 years ago, the Togolese government adopted a plan worth more than XOF 200 billion (USD 330 million) to restore the role of phosphate as a key driver for the national economy. Togo now ranks among the world's top 15 phosphate producers.



Site minier de Dagbati.

Spearheaded by Société Nouvelle des Phosphates du Togo (SNPT), the plan featured an initial phase to rehabilitate and upgrade outdated production infrastructure, followed by two other phases devoted to consolidation and industrialisation. The plan paved the way for two new mines in Dagbati and Nyita, near Lomé. The country is now one of Africa's top three phosphate producers. Estimates suggest its subsoil could hold three billion tonnes of

phosphate. Production nearly doubled in 2020, from 799,775 to 1,321,345 tonnes, according to a 2020 report by the Central Bank of West African States. These figures reflect real upward momentum (+87.8%) compared with the last few years, when the country suffered a relative downturn, epitomised by production of 732,500 tonnes in 2016 and 843,000 tonnes in 2017.

This upswing in production beyond the symbolic one-



million-tonnes mark is partially thanks to the specific focus the government has placed on the sector in the past few years. In the past decade, significant investments

have gone towards modernising extractive industries, largely thanks to the more than XOF 200 billion provided by the stimulus plan.

KEY FIGURES

Contribution of mining and extractive industries in 2019:

20,85%

OF EXPORTS

0.99%

OF GDP

2.28%

OF STATE REVENUES

0.60%

OF EMPLOYMENT

73

MINING PERMITS HELD BY 67 COMPANIES

Opportunities in the energy sector

To meet the mix target of 50% renewables by 2030, in line with the Sustainable Development Goals, Togo is relying on a wide-range of financing sources, notably through public-private partnerships, bilateral and multilateral aid, national savings and foreign private capital. To encourage investors, Togo, continues to pursue reforms with the help of an attractive regulatory framework and facilities that already feature an Investment Code for funding in this promising sector.

Opportunities in the mining sector

Togo has proven resources that include both metalliferous and non-metalliferous deposits.

Having adopted a bill to update its Mining Code, the country aims to attract more investment in the sector. An online portal for the Togolese national mining registry is available at: <http://cadastreminier.tg/EN/>. The site provides access to all the latest data on mining plots, titles, permits, active companies and ore reserves.

“*The supply of electricity and drinking water will be improved by the effective startup of the ‘electricity for all’ fund and the completion of conveyance projects now underway to reach more than two million people.*”

New Year’s message to the Togolese people by the Head of State, His Excellency Faure Essozimna Gnassingbé, President of the Togolese Republic, 31 December 2021.

Water & sanitation

Togo has extensive water reserves throughout the country. The government has prioritised sustainable access to drinking water for all Togolese people.





Interview with Bolidja Tiem, Minister for Water and Village Hydraulics since October 2020. He previously served as Director General of the Togolese Agency for Rural Electrification and Renewable Energy (AT2ER).

What progress have you made with regard to the roadmap for giving people access to drinking-water services in line with the third strategic priority of the National Development Plan?

The government aims to ensure access to drinking water—which is a basic social service defined as a fundamental right by international and legal instruments—through rational investment planning and service management.

To that end, in keeping with the sixth Sustainable Development Goal (SDG 6) and the National Development Plan (NDP), the government has drawn up a strategic roadmap for 2020-2025 to ensure 85% of the population has access to drinking water nationwide by 2025, including 95% in rural areas, 85% in semi-urban areas, 75% in urban areas outside of Lomé, and 80% in the Greater Lomé area. The aim is to trend towards 100% by 2030. To meet these goals by 2025, we took a number of key steps in 2021, which brought drinking water to around 413,817 more people, raising coverage from 60% in 2020 to 61.53% in 2021, an increase of 1.53%.

This figure represents progress from 68.13% to 69.49% in rural areas, 53% to 52.88% in semi-urban areas, and 57.57% to 60.25% in urban areas. These improvements stem from the following initiatives:

Rural areas

219 new wells with manually operated pumps, 89 independent water supply points and 10 small-scale drinking water distribution systems brought drinking water to around 93,890 more people. This increased rural coverage from 68.13% in 2020 to 69.49% in 2021..

Semi-urban areas

Work in these areas in 2021 provided 59 manually operated

pumps, 31 independent supply points and 10 small-scale distribution systems, bringing drinking water to around 57,643 more people.

However, coverage in these areas dropped slightly from 53% in 2020 to 52.88% in 2021, since the reach of these new initiatives still lags behind galloping population growth.

Urban areas

Projects in urban areas in 2021 mainly involved connecting households to the water system, expanding the network and boosting the capacity of production units and drinking water storage facilities.

This included laying a total of 254,213 km of pipes, installing 19,908 new connections, building two water towers with a capacity of 1,000 m³ and setting up 15 fountains. These developments brought drinking water to another 262,284 people, increasing coverage from 57.57% in 2020 to 60.25% in urban areas in 2021.

A number of initiatives are underway with the support of technical and financial partners in each of these three areas to further increase coverage. To name a few: the Togo Water and Sanitation Projects PEAT1 & PEAT2 with the EU, phase two of the project to improve the supply of drinking water for the city of Lomé with backing from the EU and the AFD, the project to improve sanitation in schools in rural parts of the Savanes and Kara regions (PASSCO 2) with the AFD, the project to supply drinking water to semi-urban centres in Togo (PAEPCSU), the NDP for water, the project to improve and expand drinking water supply systems for the cities of Agou, Gadzepe and Blitta, the project to supply drinking water to the city of Kara and the surrounding area, and emergency work to drill and sink wells in agricultural development zones (ZAAP).

In addition, reforms and measures were implemented in 2021



to improve governance in the sector and accelerate towards meeting the goals set out in the roadmap by 2025. These include updating performance-based contracts and contracts between government and regions (currently being finalised), drawing up the Investment Plan (currently being finalised), creating a Contract Monitoring Committee, establishing a project team at the Ministry for Water and Village Hydraulics, introducing fees for water use and ensuring drilling operations comply with water regulations, setting up biweekly meetings for pending projects with all relevant stakeholders, following up on coordinating action between all stakeholders in the sector to align operations with roadmap goals, initiating projects that create economic value such as the pilot scheme for prepaid meters now underway (10,000 units), defining a strategy to ensure everyone has access to water and sanitation by 2030, identifying multilateral and bilateral partners to finance projects in the sector, and more.

How to you handle maintenance of these facilities?

In 2009, the Ministry set up a database called PROGRES. This lets us track administrative and technical data on installations

and monitor the quality of water provided to people, especially in rural areas. There are currently 12,021 wells listed in the database.

To enable real-time tracking and maintenance of water systems, in 2019, the Ministry for Water and Village Hydraulics worked with the Ministry for the Digital Economy to create a mobile-based service called SOFIE to monitor water indicators and drilling operations. SOFIE complements the PROGRES database, particularly when it comes to tracking faults. SOFIE now tracks 9,064 wells.

The process of adding the remaining water supply points to the SOFIE platform is currently underway to ensure comprehensive coverage. The platform provides a real-time snapshot of well operations using a system of colour codes: red means a fault has been declared by the water committee; blue means the repair order has been received by the local repair technician; orange means the monitoring technician has confirmed the repair order; green means the water committee has confirmed that the repairs have been carried out.

The SOFIE platform aims to promote communication between the different parties involved in managing wells to reduce repair time and lower well operating costs. It provides a means to pinpoint problems in real time, quickly carry out repairs as soon as they are reported, then collect and store the results of repair work and related statistics.

The SOFIE platform is based on mobile technology. Each well is assigned a telephone number that connects the different parties involved in keeping the well running properly. Once a problem is detected, a committee member calls the freephone number 1020 to report the issue. This triggers the semi-automated process to quickly repair the well. The repair technician receives a text message reporting the problem with the well, then carries out the necessary repairs. A well inspector then checks to ensure the repairs have been effective and submits a report. Under normal circumstances, the well is repaired within 72 hours. If it takes longer, the system automatically sends a message to the sociologist and the regional hydraulics director to report the abnormal repair time. The sociologist and regional director then bring in the necessary parties to repair the well quickly.

The availability of spare parts in local and regional warehouses ensures repairs can be carried out in the time set by the Ministry. The SOFIE platform provides data on well operations, along with statistics on fault reports, time taken to carry out repairs and the geographic coverage of wells. Committee members handle minor problems and the state deals with issues requiring significant investment.

How does membership of the Water Convention bring opportunities to Togo?

Like most other countries around the world, in Africa and especially in the West African subregion, Togo shares most of its surface-water and groundwater resources with other countries: Burkina Faso, Benin, Ghana, Côte d'Ivoire and Mali for the Volta river basin (Togo's Oti River); Benin for the Mono river basin; and Ghana, Benin and Nigeria for the sedimentary basin and lagoonal system along the coast. That gives rise to real challenges in managing and using these water resources. It is vital that we cooperate with neighbouring countries in accordance with national legislation and international agreements that provide the legal framework for the way countries should cooperate and share cross-border water resources to ensure development and regional stability. The Convention on the Protection and Use of Transboundary Watercourses and International Lakes is a powerful tool to promote more cooperation on a subregional and international level while coordinating rational, impartial and sustainable management of cross-border water resources in a manner that prevents conflict. The Togolese government has done its utmost to make Togo part of this combined initiative.

The National Assembly approved Togo's bid to join the Convention on 11 May 2021 and the country officially acceded on 27 December 2021, making it the 46th signatory and the fifth African state to become part of this important international legal instrument. Togo's accession is part of its drive to support the efforts undertaken by West African countries to ensure sustainable management of their water resources and targets a number of strategic issues:

- **Improving national water management:** meeting the requirements of the Convention, notably with respect to preventing, controlling and reducing any significant transboundary impact by improving management of water resources within Togo.
- **Contributing to global peace and security:** participating and promoting cooperation through the intergovernmental platform provided by the Convention helps prevent potential disagreements, disputes and tensions to better maintain global peace and security.
- **Gaining access to financial aid and contributors:** accession to the Convention increases the chances of receiving outside assistance for projects related to the use, management and protection of transboundary water resources. Convention members can also benefit

from the special fund set up to support on-the-ground implementation of Convention initiatives.

- **Sharing experience and expertise:** member countries benefit from the ability to share best practices, pool lessons learned and share experience gained through the Convention in a wide range of areas, such as issues related to flooding, drought, dam safety, joint management of water-related infrastructure, and distribution of water between drinking water, irrigation and energy production.
- **Supporting bilateral cooperation on river basins:** the Convention fully supports its members in establishing agreements and creating joint bodies for specific basins and reinforcing existing entities. Although the authorities for the Volta and Mono basins are operational or in the process of becoming operational, there is still no cross-border arrangement for the coastal sedimentary basin aquifer system. The Water Convention could substantially contribute to the establishment of an agreement for this particular basin.
- **Recognition from the international community:** in acceding to the Water Convention, Togo has sent out a clear message to other countries, international organisations, financial institutions and other stakeholders to clarify its determination to cooperate on the basis of Convention criteria and standards. This represents a significant political and diplomatic step forward in earning the respect of the international community.
- **Participating in the development of the Convention and international laws on water-related issues:** during meetings of the Convention management bodies, any member state can negotiate new legal instruments and determine the way in which the Convention is interpreted.



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Water and sanitation projects

Access to drinking water and proper sanitation is a fundamental human right that is crucial to social cohesion. The government has set out to ensure all Togolese people have suitable, sustainable access to basic drinking-water services.



Construction of water and sanitation facilities.

In an environment marked by a deterioration in safety and the public health situation caused by the coronavirus, access to drinking water is more than ever a priority for the Togolese government. In its 2020-2025 roadmap, the government aims to ensure 85% of the population have access to drinking water by 2025. This includes 75% access in urban areas, 85% access in semi-urban areas and 95% access in rural areas. There is also a special focus on the Greater Lomé area, with a goal of achieving a rate of 80% and securing the water supply through more effective use of surface water.

Improving agricultural yields through more effective use of water for irrigation is another key challenge, as is the treatment of sewage, wastewater and stormwater. Meeting these targets requires significant investment. We are currently in the process of finalising a strategy to ensure universal access to clean water and sanitation. This strategy is part of the national action plan for water and sanitation (PANSEA) and will give a better idea of initiatives to be taken and relevant phases of implementation. In 2011, 56.1% of the Togolese population had no access to clean drinking water.



Targeted programmes then reduced that figure to 35% by 2017. The government's 2020 budget, which totalled XOF 1,638 billion, allocated XOF 14.87 billion to the Ministry for Water and Village Hydraulics to fund necessary action. In 2020, a string of projects and programmes increased national coverage to 60%, including 68% in rural areas, 53% in semi-urban areas and 58% in urban areas.

A number of initiatives are underway with the support of technical and financial partners in each of these three areas to further increase coverage.

The Togo Water and Sanitation Project (PEAT 1) unlocked progress in the cities of Atakpamé and Dapaong. In Atakpamé, (Plateaux region), 1,474 private connections were provided to connect more than 14,000 households to the water network. A new pumping system has significantly improved supply to the Glélou, Gbatékpé and Tchakpali areas. A new water treatment plant is being built on a site less than 10 km from the city. In Dapaong (capital of the Savanes region), work is also underway to reinforce the Dalwak dam.

KEY FIGURES

397

STANDALONE ACCESS POINTS

190

SMALL WATER DISTRIBUTION SYSTEMS

34

URBAN CENTRES WITH DRINKING WATER SUPPLY SYSTEMS

58%

COVERAGE IN URBAN AREAS

53%

COVERAGE IN SEMI-URBAN AREAS

69%

COVERAGE IN RURAL AREAS

60%

COVERAGE NATIONWIDE

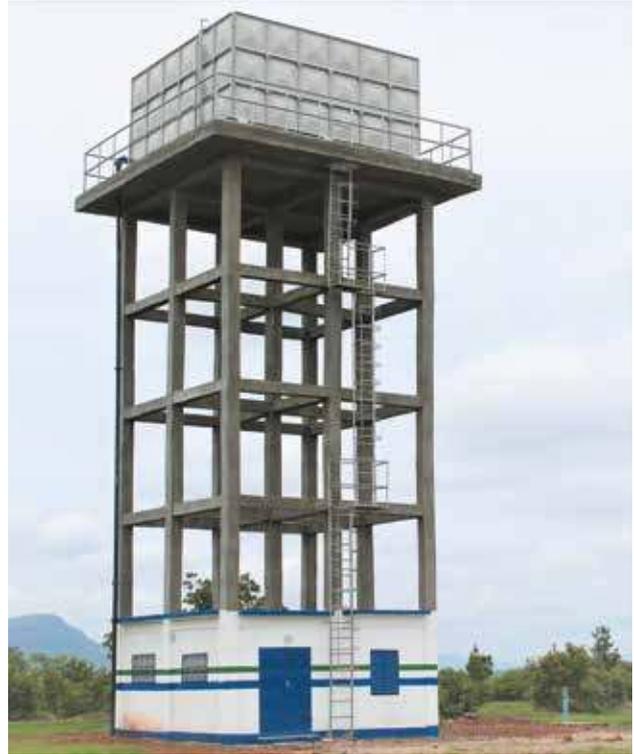
This includes replacing all ageing electronics at the water treatment plant and creating more than 1,100 cost-effective connections to the drinking water system.

In August 2021, phase one of the Togo Water and Sanitation Project (PEAT 1) ended. This initiative has improved and extended supply and distribution in these areas, expanding the network by 14.9 km.

Phase two of the project (PEAT 2) will focus on three cities, Kara, Sokodé and Tsévié, where the project aims to improve the pumping system. This will involve replacing the pumps that bring water to the cities. In Tsévié, a 750 m³ water tower and a 150 m³ borehole are under construction. PEAT 2 is financed by the European Union.

There are also plans to build and renovate water towers and treatment plants in the three cities, in addition to providing more connections to expand water distribution systems.

Meanwhile, the project to improve sanitary conditions in schools and rural areas of the Savanes and Kara regions (PASSCO 2) aims to provide 200 new manually operated wells, renovate 100 existing boreholes and create 100 EcoSan latrines. The initiative will eventually benefit 300,000 Togolese people.



More broadly, the National Development Plan for Water is an ambitious project designed to significantly improve quality of life and economic development for the population through the construction and reinforcement of systems to improve drinking water in urban and semi-urban centres nationwide. This includes supplying towns and cities in the Savanes region from the Dalwak dam, sourcing water from a river to provide drinking water to the city of Mandouri, boosting the water supply in Gando and Naki-Est with the help of boreholes, drawing network extensions and drawing up the master plan for the city of Lomé.

With the emergency initiative to provide drinking-water systems in rural areas, the ministry's "Mobile Brigade" has already sunk more than a hundred boreholes in the Savanes region, with others underway.

In the same vein, backed by the commitment of the Head of State, the government has continued to make water and sanitation a priority. Through the 2022-2024 public investment programme (PIP), the state has committed to invest XOF 75.06 billion to meet the goals of the government roadmap.

A ROADMAP TO SUPPLY DRINKING WATER TO GREATER LOMÉ

The Togolese authorities aim to boost drinking-water coverage to 80% by 2025. The resulting strategic plan will serve as a guide for implementation of drinking-water supply initiatives for the water ministry and sector stakeholders such as Société du Patrimoine Eau et Assainissement en Milieu Urbain et Semi-urbain (SP-EAU) and Société Togolaise des Eaux (TdE).

The initiative to draw up the master plan for Lomé's drinking-water supply was unveiled on 22 September 2021, with a number of projects underway in the region. Action being taken in Greater Lomé includes the "AEP-Lomé Phase 2" project for the municipalities of Golfe 2, 5, and 6, along with Agoè Nyivé 1, 2, 3, 4 and 5. The project began in August 2021 with the construction of five water towers, including a 1,300 m³ structure in Golfe 7.



Interview with Edem d'Almeida, CEO of Africa Global Recycling (AGR), a leading West African company offering local authorities and companies a comprehensive range of innovative solutions that combine social, economic and environmental performance.

What are AGR's main areas of expertise?

AGR currently offers four areas of expertise to provide a complete range of sustainability solutions for our clients and partners.

The first of these focuses on sustainable waste management and CSR initiatives that draw on economic and social innovation for the different ecosystems in the African economy, spanning businesses, industries, local authorities and the public sector, the informal economy and civil society.

The second targets waste recycling and recovery through an array of services for different industries that currently cover paper, cardboard, metal, plastic, electronic and electrical equipment, glass and organic materials. We are still the only sorting facility of its kind in the subregion.

Next is the trade in recyclable waste and secondary raw materials. We offer expertise in the global market, along with relevant regulations and standards.

And, last but not least, is our latest addition: a department specialising in consulting, training and skills development for our clients on sustainable development concepts related to waste, CSR, environmental law, the circular economy and the social and solidarity economy, for example.

You also offer your clients a range of integrated solutions for CSR initiatives. Could you tell us more about that?

We see CSR as an approach that underpins the development and performance of companies without detracting from their primary goal of creating value and wealth for the business and its stakeholders, and without keeping them rooted in

their traditional line of business. We thus create strategic partnerships and integrated CSR initiatives that span the environment, local development, youth entrepreneurship, education, health plans, training and integration through employment. We position ourselves as a company able to handle these turnkey projects while meeting the need for reporting and impact assessments.

What is the Ecobox initiative?

Ecobox is an ambitious Africa Global Recycling initiative that aims to combine local development, social innovation, the creation of new economic opportunities and waste recovery and recycling while building on the social commitments of companies to drive performance. Ecobox provides a platform through which to buy all kinds of recyclable waste but the goal is to eventually make it a one-stop shop for a whole range of services with a real impact, turning waste into a resource and commodity.

Our initial Ecobox rollout now covers the distribution of telecom products and services through a strategic partnership with Togocom, a subsidiary of Axian. In the near future, it will include insurance services. Finally, we also provide a three-year Ecobox programme to support and mentor a new generation of young entrepreneurs on a local level. That means looking ahead and giving them the skills they need to strike out on their own. After three years, they become the owners of their own small Ecobox company.

What is your growth strategy?

Our ambition spans the entire African continent. We are currently focused on becoming the leading pan-African waste and environmental services company.

In the past few years, we have successfully tried and tested our concept and business model. In dealing with the Covid-19 crisis, we demonstrated our ability to react, adapt and hone new reflexes in challenging times. We are now working to raise €10 million in the next few months to fund sustained growth over the next five years. We aim to strengthen our traditional base in Togo by building on our capabilities while expanding into other countries in the subregion..

Togo joins UN Water Convention

On 27 December 2021, Togo officially became the 46th member and the fifth country outside the pan-European region to accede to the UNECE Convention on the Protection and Use of Transboundary Watercourses and International Lakes (known as the Water Convention).



More than two thirds of Togo's water resources are shared, including the Volta river basin (shared with Benin, Burkina Faso, Côte d'Ivoire, Ghana and Mali) and the Mono river basin (shared with Benin). As a result of this community of interest, Togo was already a party to the Conventions relating to the status of the Volta and Mono rivers and the creation of the Volta Basin and Mono Basin Authorities. Togo's accession to the Water Convention will further support the efforts undertaken by Togolese authorities to ensure the sustainable management of water resources. It will contribute to improving national water management, share knowledge and experience with other countries,

and help meet Sustainable Development Goals (SDGs), particularly with respect to target 6.5 on integrated water resources management at all levels, including through transboundary cooperation, where appropriate.

In a context marked by increasing strain on water resources, the Convention constitutes a legal framework whose implementation alongside regional legislation will undoubtedly support our country's efforts in terms of transboundary cooperation for shared basins, prevent conflict and promote peace and regional integration.

Togo's accession to the Water Convention reflects the growing interest in the Convention since its global opening in 2016.



Interview with Gbati Yawanké Waké, CEO of Société Togolaise des Eaux (TdE), a state-owned company specialising in water and sanitation management, which is a vital sector for socio-economic development in Togo.

What are TdE's main missions?

The main goal of Société Togolaise des Eaux (TdE) is to provide quality water in sufficient quantity and at low cost to as many households and economic operators as possible in urban and semi-urban areas. It also handles the collection and disposal of domestic wastewater in urban areas with collective sanitation services.

How do you plan to meet the goals of the government roadmap with respect to providing access to drinking water?

TdE is committed to implementing the government's policy on access to drinking water, which aims to supply clean water to the entire population by 2030. This key Sustainable Development Goal is enshrined in the third key priority of the National Development Plan (NDP) and the government roadmap for 2021-2025.

With this in mind, we have adopted a 2021-2025 strategic plan, backed by a five-year programme budget, which focuses on priority initiatives to meet interim targets including 85% water efficiency, 85% coverage in semi-urban areas, 75% in urban areas outside of Lomé and 80% in Lomé, and 95% debt recovery. These strategic priorities also include expanding the distribution system in towns and villages that are already connected, implementing initiatives to provide drinking water in urban and semi-urban centres of the country not yet covered by TdE, boosting production, growing our customer base, upgrading facilities and infrastructure, managing water quality, and improving the Geographic Information System (GIS).

TdE has a performance improvement plan and a strategic digitalisation plan. Key goals include reducing connection times—which currently stand at 15 days for standard connections and 20 days for network-extension connections—along with reducing network extension fees (*), enabling digital payment of water bills, allowing new customers to submit a request online (www.tde.tg), and pursuing various improvement and supply projects under review or underway in several areas across the country, including the Water section of the NDP (PNE-Eau), PEAT 1, PEAT 2, BID3, PURISE, the Water & Sanitation Programme to meet Millennium Development Goals (PEA-OMD) and the sustainable rural development programme (PDRD) with the help of technical and financial partners.

What sort of facilities do you provide for industrial clients, particularly small and midsize businesses and industries?

In a global environment marked by the Covid-19 pandemic, the government has made improvements to the business climate a key priority. This has led to several impactful measures to create an environment that empowers small and midsize businesses and industries that are up and running or in the process of setting up in Togo. Access to drinking water is a deciding factor in choosing a site for personnel and production plants, and these measures aim to make things easier for economic operators. We waive connection and network extension fees for all small and midsize businesses and industries and ensure all work is carried out within five days.

Facilities also concern payments and moratoriums granted to clients based on their means, which includes waiving connection fees, enabling online applications and providing fast-tracked connections—all of which serve as incentives in line with the measures taken by the government to better meet the needs of investors and enhance Togo's appeal.

(* Offer subject to conditions.

Sanitation and waste management

In Togo, just 17% of households have handwashing facilities with soap and water. Key challenges include improving waste management and collection and developing infrastructure and sanitation systems.



A number of sanitation measures and initiatives have been implemented to reduce the frequency of flooding and give people a healthier living environment.

The MICS 2017 survey revealed that only 44.6% of households had access to improved sanitation facilities, with just 19.1% having improved sanitation facilities that were not shared. The figure was lowest in rural areas, at 20.8%. In urban areas, it rose to 79.5%.

The rate of open defecation was 45.3% nationwide. The

practice was highest in rural areas, at 66.7%, and lowest in urban areas, at 14%.

In terms of handwashing hygiene, only 20.3% of households had access to handwashing facilities with soap and water. This situation is harmful to public health, especially in rural areas, where children are sometimes severely affected by diseases that are directly linked to poor hygiene. The Togolese government has launched a programme to install tens of thousands of latrines throughout the country. Key challenges include improving waste management and



Field visit by the prime minister.

collection while developing infrastructure and systems for sanitation and public health.

The National Agency for Sanitation and Public Health (ANASAP) is a public body set up in 2015 to provide advice and consulting services to aid decision-making in the field of public health. It aims to establish and maintain living conditions conducive to the well-being and fulfilment of people throughout the country by continuously tracking standards and initiatives related to public health and sanitation.

A decree was adopted in 2021 determining the distribution of revenues from taxes and services between municipalities, autonomous districts, the support fund for local authorities and ANASAP. It will allow beneficiaries to organise the transport of solid waste from interim locations to the Aképé landfill for the Greater Lomé area, and other end disposal facilities for other regions. The goal is to provide a solution to the problems encountered in dealing with solid waste. Drinking-water services are struggling to cope with demand for maintenance and repairs, with just 32% of the capital's population currently connected to such services. Meanwhile, the PAUT II Togo urban development project has helped reduce the frequency of flooding in the city of Lomé, especially in the area of marshland extending out

from the lagoonal system, with a fourth drainage basin and systems for the city's eastern neighbourhoods. In 2018, under the supervision of the Ministry for Water and Village Hydraulics, a new sludge treatment facility opened in Sokodé with a capacity to handle 30 cubic metres a day, financed by the AfDB through the African Water Facility, Plan Togo and Sokodé local council. The United Nations aims to reduce the number of people without access to proper sanitation worldwide from 51% to 25% in the next five years.

As part of the move to implement the agreement signed between the Economy and Finance Ministry and Agence Française de Développement (AFD) on 8 June 2020, there are also plans to update the master plan for sanitation, wastewater, stormwater and solid waste in the Greater Lomé area, and the feasibility study for priority projects. This study—conducted by a group of designers and planners from Seureca, Véolia, Inros Lackner and Deco—will lead to a round table of financial backers in 2022 to discuss funding for selected initiatives.

The plan to create the Aképé landfill was drawn up by the former municipality of Lomé and implemented through funding from the European Union. Built and operated by Eiffage teams in Togo in partnership with CWA and Togo-



based firm GER, the landfill has already absorbed more than one million tonnes of waste from Lomé households in accordance with international environmental standards, including leachate treatment by biological processes and methane flaring. Further improvements are planned in 2022, including expansion work to continue operations and open up the site to the entire Greater Lomé area. The facility is one of the first on such a scale to be built in Africa. Designed to operate for 20 years, it will ensure effective waste management for more than 1.5 million people in line with the highest international standards.

African Global Recycling (AGR) specialises in waste recovery and recycling. The company has a waste sorting centre in Lomé, in the historical Tokoin district. The facility is the only multi-stream unit of its kind in Togo and in West Africa. It handles various types of plastic, metal, glass, wood, paper and cardboard with a view to recovering anything that can be reused and recycled, while also finding

uses for the waste in global manufacturing. Car bumpers, computer cases left on the side of the street, plastic bottles and other types of plastic packaging sourced from households, dumps, schools, different types of paper and waste collected from local industry... Everything is treated according to its waste category.



OPPORTUNITIES

Constituting one of the priority sectors identified by the President of the Republic in July 2021, water and sanitation are key to sustainable development, with the sanitation economy representing a significant business opportunity in the coming decade.



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- Assurer également la collecte et l'évacuation d'eaux usées domestiques.

Chiffres clés

Production

- Centres de production : 5
- Unités de production : 41

Exploitation

- Agences commerciales : 65
- Nombre d'abonnés : 133 095
- Volume d'eau refoulée : 28 479 371 m³
- Linéaire de réseaux : 4329 km

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ALEASE PAY

“*In every respect, we have continued our efforts to address vulnerabilities by putting in place a five-year plan that focuses on three key areas and seeks to promote social inclusion, harmony and peace.*”

New Year's message to the Togolese people by the Head of State, His Excellency Faure Essozimna Gnassingbé, President of the Togolese Republic, 31 December 2020.

Insurance, banking & financial inclusion

The authorities aim to pursue substantial reforms to strengthen monetary policy and create target rates to create a more effective forex market, improve the stability and development of the financial sector and promote financial inclusion.



The insurance sector

Togo has a highly competitive insurance sector, with a number of companies in a growth market. Despite the harmful repercussions of the pandemic, the Togolese market had a relatively good year in 2020, with operating profit of XOF 2.570 billion, up from XOF 2.235 billion in 2019, an increase of 15%.



CICA-RE offices.

Insurance is a vital cog in the wheel of truly inclusive, sustainable economic development. Still, it took some time to establish an insurance culture in Togo. Even now, the country's population has yet to fully accept the need to insure their car, motorcycle, house, company or family. The Comité des Assureurs du Togo trade body was set up to improve the market and prevent a price war, particu-

larly with regard to insuring taxis, trucks, buses and vehicles in transit. The Togolese market follows guidelines put in place by the Inter-African Conference on Insurance Markets (CIMA) and includes a number of sector heavyweights. It had a relatively good year in 2020 despite the harmful repercussions of the Covid-19 pandemic, with operating profit of XOF 2.570 billion, up from XOF 2.235 billion in 2019.

KEY FIGURES

5

NON-LIFE INSURANCE AND REINSURANCE COMPANIES

7

LIFE INSURANCE AND REINSURANCE COMPANIES

1,56%

PENETRATION RATE IN 2020

XOF 8,307 F

INSURANCE DENSITY IN 2020

Source: Comité des Assureurs du Togo (31 December 2020)

This was in part due to improved cost management. Total market revenues stood at XOF 68.767 billion in 2020, an increase of 10.8% from the previous financial year, with coverage of regulated liabilities and a solvency margin above the legally required levels. Digitalisation in the sector is one of the priorities set out in the government roadmap for 2020-2025. On 31 December 2020, the Togolese insurance market included 12 insurance firms registered as a public limited company (Société Anonyme). Five operate in non-life and seven in life insurance, including one in microinsurance.

There are also two reinsurance companies: CICA-RE and SAHAM-RE. A risk management pool for motorcycle-based public transport was set up on 1 April 2009. The economic interest group is known as TPVM-VT GIE and brings together all insurance companies in the non-life market. These firms are members of the Togo Insurers' Council (Comité des Assureurs du Togo), a trade body that aims to defend the moral and material interests of its members while promoting and developing the insurance industry in Togo and meeting all relevant commitments. The market also has a tight-knit network of intermediaries (56 in 2020) comprising representatives from insurance companies and 34 brokerage firms. Insurance brokers act on behalf of insured parties and provide long-term advice and guidance. This network creates closer ties between insurance firms and individuals by offering local services. The penetration rate stood at 1.50% in 2018, 1.47 in 2019 and 1.56% in 2020.

Capital totalling XOF 31.924 billion was raised in 2020, compared with XOF 30.974 billion in 2019, a slight increase of 3.07%. This may have been due to some companies' having stronger financial foundations. By the

end of FY 2020, non-life written premiums had grown by XOF 5.785 billion from 2019, totalling XOF 38.040 billion. Written premiums thus saw growth of 17.9% in 2020, compared with 8% in 2019, outpacing growth from the previous year.

Personal accident and sickness insurance declined slightly but retained the largest share of the market, at 41.6%, compared with 44% in 2019, followed by vehicle insurance (28.8%).

FY 2020 saw a 6.4% increase in the cost of claims, which rose by XOF 1.087 billion to reach XOF 18.012 billion, compared with XOF 16.924 billion in 2019.

In 2020, the available margin non-life companies stood at XOF 11.805 billion, an increase of 12.8%. The margin required by regulations saw a more substantial increase of 23.3%, from XOF 5.666 billion in 2019 to XOF 6.986 billion in 2020.

Non-life companies ceded more premiums to reinsurers in 2020 than in 2019, representing a significant increase of 43.9% to XOF 7.957 billion, compared with XOF 5.528 billion in 2019.

Non-life insurance revenues

2019	2020	Company	Revenues
1	1	SAHAM IARDT	13,848,611,156
2	2	GTA ASSURANCES	8,432,628,091
3	3	SUNU IARDT	8,246,536,531
4	4	NSIA IART	5,170,146,145
5	5	FIDELIA ASSURANCES	2,342,725,643

Life insurance revenues

2019	2020	Company	Revenues
1	1	GTA VIE	11,500,376,132
2	2	SUNU VIE	8,356,443,891
3	3	NSIA VIE	4,158,616,315
4	4	PRUDENTIAL BLI	4,091,705,951
5	5	CIF VIE	1,550,496,282
6	6	SAHAM VIE	981,844,080
	7	LA CITOYENNE VIE	87,268,657

This growth in premiums ceded to reinsurers in 2020 followed the introduction on 1 January 2020 of legal cession at a rate of 5% with no deductible established by the joint reinsurance company of member states of the Inter-African Conference for Insurance markets (CICA-RE). This trend will be revised downward in 2021, when the rate will be adjusted to 2.25% at the request of FANAF, following a consultation with insurance companies.

Net full-year operating income rose by XOF 1.579 billion in 2020, totalling XOF 1.915 billion, compared with an increase of just XOF 0.334 billion in 2019, an increase of 471%. The continuing upward trend reflects the solid performance of non-life companies and is largely due to improved management of costs and claims.

Life insurance revenues saw a slight 3.1% increase in 2019, totalling XOF 30.726 billion, compared with XOF 29.803 billion in 2019. Compared with 2019, the breakdown by

category revealed a contrasting trend in 2020.

Individual insurance policies were more in demand, representing 50% of total premiums, with 48.8% for group policies. The market-share breakdown by product shows that the leading product in the life insurance market continues to be savings (individual and collective insurance), accounting for nearly 80% of the total. There was an increase of 23.10% in benefits paid under individual insurance coverage compared with the previous financial year, but group insurance policies saw a drop of 11.11%, leading to a slight 1.2% increase in total benefits paid. In life insurance, 57% of benefits paid were a result of group insurance in 2020, compared with 65.1% in 2019. The majority of financial products were linked to group plans, which represented 56%, compared with 43% for individual plans.

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Interview with Constant Yao Djeket, CEO of NSIA Assurances Togo, the most dynamic company in the country's Property and Casualty market.

How did NSIA Assurances Togo weather the public health crisis caused by Covid-19?

The Covid-19 pandemic created an unprecedented situation for both insurance companies and policyholders. This naturally ushered in changes, but we demonstrated our ability to adapt and proved our capacity to convey information to stay in step with these new developments. We set up remote working for some of our employees as part of our business continuity plan and reviewed our action plans to make sure we took the public health crisis into account.

We are developing more and more platforms for remote work and communication. We recently launched a number of different resources: NSIA Express, which allows users to make claims online; Chap Chap, which allows people to view their life insurance policies online; and NSIA Direct, which will soon let people take out a policy online. The goal is to create more seamless relations with our clients while reducing travel and contact where needed.

We have adapted really well to the ongoing crisis. Overall, our growth rate for both companies this year is above 25% compared with the previous year.

What services do you offer companies?

Here in Togo, NSIA Group covers life insurance and non-life insurance. We offer a range of solutions for companies to insure their property and their human resources:

- For property, in addition to motor insurance, we provide comprehensive trade insurance to cover business assets against the risk of fire, theft, water damage and more,

along with liability insurance.

- For human resources, we provide health insurance, pension insurance, contingency and policies for lump-sum retirement payments.

We have also introduced a set of services to help our clients in their time of need with online claims, courtesy cars, breakdown assistance and other solutions.

How are you moving ahead with the digitalisation of services and what are the risks involved?

Financial inclusion is one of the biggest challenges facing the continent. Ensuring as many people as possible have access to banking and financial services is a key prerequisite to Africa's development. With this in mind, the digital transformation in banking and insurance could significantly boost penetration, which is still too low. Mobile apps and online services could reach smaller clients and future beneficiaries who still operate in the informal sector.

That is why NSIA has made digitalisation one of its first priorities and is pulling out all the stops to unlock meaningful advances in the countries in which it is based. The group has launched an extensive digitalisation plan to meet these goals, with an array of tools and platforms making it possible to carry out common tasks remotely. During this time of restrictions on travel, we strongly urge people to make use of these resources.

Before the pandemic happened, we were already focused on developing the digital side of the business: in 2019, we unveiled our new insurance solution for mobile phones, "Zem Assur".

And, as I mentioned earlier, we have also launched different digital platforms, including Chap Chap, which lets our clients view their life insurance policies online, and NSIA Assurances Express, to declare road accidents online. Our online signup system is now fully operational.

CIMA affiliated to OHADA

Togo is a member of CIMA, alongside Benin, Burkina Faso, Cameroon, Chad, the Central African Republic, Congo, Côte d'Ivoire, Gabon, Guinea-Bissau, Equatorial Guinea, Mali, Niger and Senegal.

The Inter-African Conference on Insurance Markets (CIMA) is a unique example of integration, regulation and supervision in the insurance industry through a grouping of 14 West and Central African countries.

CIMA works to ensure healthy, balanced growth in the insurance industry by protecting policyholders and contract beneficiaries along with the financial stability of economies. The treaty has adopted a single insurance code spanning rules relative to insurance contracts and those applicable to market actors: insurance companies, reinsurance companies and brokers.

In devising the rules governing insurance companies, CIMA is firmly focused on three key criteria: proper assessment of commitments, sufficient, quality assets to cover those commitments, and the availability of sufficient solvency to deal with any unforeseen events (excess liabilities, sharp drop in assets, incompatible reinsurance or inappropriate pricing). This drive to strike an effective technical and financial balance has given rise to a number of reforms in the CIMA region.



The Regional Insurance Control Commission (CRCA) ensures that the companies under its supervision comply with the latest guidelines to ensure processing in line with the regulations, meaning fair, professional treatment with regard to policyholders, contract beneficiaries, insurance policies, capitalisation and victims of damages. The Commission also aims to inform the public about insurance services.

In late 2020, the CIMA council of ministers agreed to extend the timeframe for raising minimum capital for companies in the region, in light of the Covid-19 pandemic. This reform has already taken the minimum capital required from XOF 1 billion to XOF 3 billion, with plans to introduce a new threshold of XOF 5 billion before the end of 2021. The reform was intended to strengthen the sector and foster the emergence of stronger actors, given the extent to which the industry is fragmented in the region. However, right up until the eve of its implementation, it produced a wide range of reactions from smaller insurers and insurers with multiple sites, for whom the cost of the reform was hard to bear, leading some global insurers to pull out of certain countries in region, seen as less profitable.

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Banking and microfinance

As part of the West African Economic and Monetary Union (WAEMU), Togo offers a dynamic financial sector with specific characteristics, including a wide range of actors, versatile businesses, significant risk aversion and very active competition.

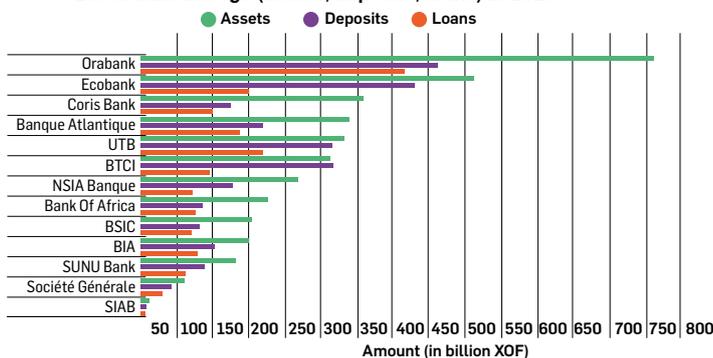
Togo has 14 banks—including 11 subsidiaries and three branches—and three financial institutions authorised to provide certain banking services, including two subsidiaries (Source: BCEAO). These figures reflect the buoyancy of the banking sector in 2020, with the opening of 78,597 new accounts. In 2021, 1,178,587 people held bank accounts at credit institutions (banks, postal service, national savings), compared with 1,099,990 in 2019. With 4.98 bank branches per 100,000 people, Togo has one of the highest WAEMU coverage rates. Banks play an even more important role in economic growth and private sector development. Orabank Togo was voted the country's Best Bank in 2021 by Global Finance magazine, in a ranking that covered more than 160 countries and regions around the world. The Oragroup subsidiary came out on top in this 28th annual ranking of the world's best banks, unseating

another giant of the Togolese banking sector, Ecobank, which won in 2020.

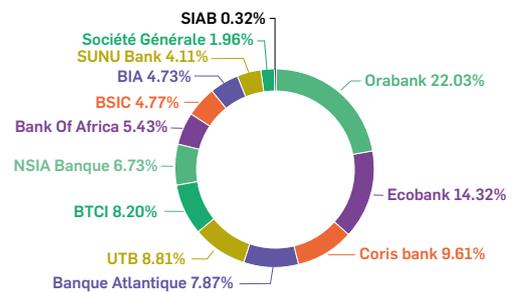
Against the challenging economic backdrop of the public health crisis, Togolese banks have on the whole proved resilient since 2020. Despite the soaring cost of risk eating into net income, assets held up thanks to a healthy level of deposits. Covid-19 also provided a catalyst for digitalisation. 12 banks in Togo now offer online financial services to their customers. This digital transformation notably involves providing information, support and advice on different types of transactions. Two banks have added “Mobile Banking via WhatsApp” to their quiver, enabling customers to carry out transactions 24 hours a day, seven days a week.

These efforts mirror one of the government's priorities with respect to the digital transformation of the public sector and the drive to use digital banking to boost

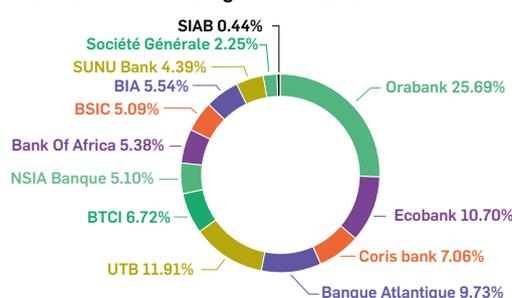
Best banks in Togo (assets, deposits, loans) in 2020



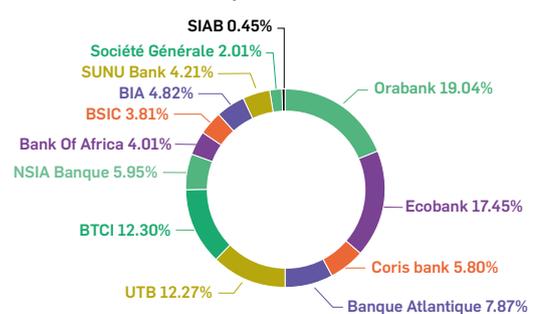
Breakdown of assets in 2020



Breakdown of loans granted in 2020



Breakdown of deposits collected in 2020



financial inclusion. The goal is to establish a fully digital banking system to support the economy and provide nationwide coverage to bridge digital divides that linger despite the progress already made in promoting financial inclusion. Hampered in 2020 by the Covid-19 pandemic, microfinance operations have regained momentum, as seen in the latest figures published by the BCEAO. This mirrors an overall trend in all WAMU member states with respect to collecting deposits, granting loans and opening accounts. In Togo, microfinance institutions help to foster financial inclusion by enabling access to financial services for people in rural areas and outside of the conventional financial system. The prominent role of the government's Financial Inclusion Fund (Fonds National de l'Inclusion Financière, FNFI) helped Togo to increase financial inclusion from 72.5% in 2016 to 81.5% in 2020, the second-highest score among WAEMU members. The overall geographic penetration rate for financial services in Togo rose from 81 points in 2016 to 422 points in 2020, while the overall demographic penetration rate for financial services increased from 11 points in 2016 to 50 points in 2020.



The BCEAO in Togo.

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Interview with Myriam Dossou, Minister for Grassroots Development, Youth and Youth Employment, is working works to ensure grassroots access to a basic amenities by 2032.

What are the government's programmes and projects with regard to youth and grassroots populations?

We aim to support efforts across different categories of the population to find solutions to their specific needs and ensure a "universal vital minimum". We also focus on helping to reduce any disparity or imbalance between different communities while striving to give young people the technical, professional and social skills they need to make the most of the key initiatives taken as part of the NDP and the government roadmap.

Specifically, with regard to grassroots populations, since 2018 we have been implementing a range of different projects and programmes mainly through the National Agency for Grassroots Development (ANADEB), including:

- Multifunctional platforms, which are valuable tools that give more autonomy to women in rural areas by providing energy solutions to reduce hardship and transform agribusiness in isolated areas.
- Basic social and community infrastructure, such as markets, health centres and wells for drinking water as part of the Programme to Support Microprojects for Community Infrastructure (PSMICO), which has helped improve children's education, promote health and safety, and create income opportunities for grassroots shopkeepers and stallholders.
- Implementation of the USD 29 million grant that Togo agreed with the World Bank in April 2017 to finance projects to provide basic services and social safety nets, focusing on employment opportunities for disadvantaged youth, which has helped roll out money transfers for the most vulnerable households and extend the school food programme in the poorest villages, while fostering economic inclusion for thousands of young people in rural areas.

The country's youth represents 70% of the population and is a key priority for the President of the Republic and the government. For the past 10 years, the youth minister has been implementing targeted support mechanisms for young people to help them gain independence and play an integral part in our country's economic fabric.

This includes volunteer and entrepreneur support programmes, which focus on raising awareness of entrepreneurship, providing the necessary structure and technical training for young people. Examples include the fund to support economic initiatives for youth (FAIEJ), the grassroots development programme (PRADEB), the national fund for inclusive finance (FNFI), the national agency for the promotion and financial underwriting of SMEs (ANPGF) and the project to support the employability and integration of young people in growth sectors (PAEIJ-SP). The deployment of incubators for digital innovation and creativity is one of the initiatives set to boost entrepreneurial culture among Togolese youth in all parts of the country.

In addition, through the national coalition for youth employment (Coalition Nationale pour l'Emploi des Jeunes, CNEJ), the Togolese government has signed a bipartite agreement with the US Embassy to set up a centre for resources on social entrepreneurship and the social and solidarity economy (Centre de Ressources en Entrepreneuriat Social et Economie Sociale et Solidaire, CeRES), which is supporting Togo in its drive to become a hub for the social and solidarity economy and for corporate social responsibility (CSR) in West Africa.

The centre supports the creation and improvement of the ecosystem for this aspect of entrepreneurship, with its focus on people and their environment. This has led to an

annual international conference on social enterprise and corporate social responsibility in partnership with Ecobank, ETI and the US Embassy. These meetings have led to a mentoring programme for social entrepreneurs, along with support from the French development agency (AFD) to map out actors in the social and solidarity economy (SSE), and an action plan to promote the SSE in Togo.

Efforts to promote CSR have led to a new CSR magazine called "MIABOH", which provides a half-yearly review of CSR issues. The initiative aims to unite stakeholders through a shared culture of corporate social responsibility. The first ever CSR Awards will be held in 2022 to reward companies that have demonstrated best practices and initiatives with respect to CSR in Togo. The initiative will also highlight companies that are helping the government rise to social challenges.

Togo is stepping up its work to establish a framework law on the social and solidarity economy in 2022. The ministry also strives to give young people the social, educational, cultural and sports environment they need to flourish, obtain a civic education and play an active part in development. Programmes to build and renovate youth centres, organise volunteering holidays, and raise awareness of citizenship are all focal points in the drive to meet these goals.

How do you view the social and solidarity economy (SSE) models for the Africa of tomorrow?

The Covid-19 pandemic was a test for all economic and management paradigms. It weakened management rigour and rigidity and dispelled a lot of myths. This led to a humble realisation of our limits and renewed awareness of the importance of a people-centric approach. We continue to believe that no economy can prosper in the long term, irrespective of the amount of investment, technology or productivity, if most of the population are unable to consume or play an active part in that economy.

While the crisis tempered countries' ambitions and forced them to focus on people's survival and social equilibrium, it did reveal the impressive resilience of social enterprises and their ability to offer options and opportunities.

The social and solidarity economy sits at the crossroads between the public and private sector, working alongside the state on public-interest missions. It should see significant growth going forward. It is vital that African governments work with responsible companies and a dynamic civil society to overcome to the challenge of inclusion.

What is the current trend for the Togolese model?

Since 2008, Togo has been firmly focused on consolidating and amplifying action to become an SSE hub for companies in West Africa. This commitment is clearly reflected in the 2020-2025 government roadmap with respect to the economic climate as well as structural improvements thanks to the innovative grassroots development concept, the implementation of which mirrors the effectiveness of social inclusion in Togo.

The country's SSE model is a people-centric mindset rooted in the Head of State's determination to leave nobody by the wayside. This inclusive approach empowers people to choose income-generating activities within their communities, while providing social safety nets to protect those most at risk through cash transfers.

The government has devised a series of coherent programmes with a substantial, tangible impact and measurable results to ensure nobody is left behind.

Whether cyclical or structural, these programmes aim to reduce poverty while helping those that benefit from them to pursue transformation and empowerment. They are built on a "teach a man to fish" approach and strive to bolster management capabilities.

The government's roadmap fully reflects Togo's commitment to the Pact for Impact, which permeates our reforms and projects. The five-year plan sets out a series of reforms designed to support the smallest businesses and industries as well as public administration through a new labour code, while at the same time paving the way for a business environment more conducive to the solidarity economy. It also provides a legal framework to help companies promote CSR and reinforce the CeRES initiative, which is a linchpin in Togo's drive to tackle CSR/SSE issues.

A nationwide strategy to foster financial inclusion

In the past few years, Togo has introduced an array of tools to make financing available to the most disadvantaged parts of the population. A new strategy to promote financial inclusion aims to reduce regional disparities in accessing financial services.



Although growth is key to development, it can only truly be effective if it lifts everyone out of poverty. The National Fund for Inclusive Finance (FNFI) unveiled in January 2014 provided more than XOF 100 billion to over 1.8 million beneficiaries in Togo's 40 prefectures, with more than 1,500,000 loans and a reimbursement rate of nearly 94% (and 100% in some areas).

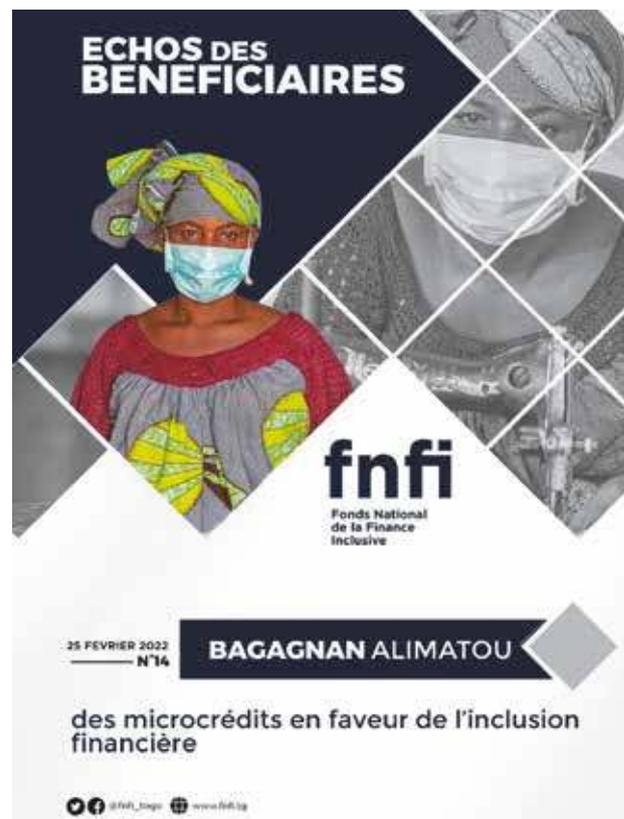
The BCEAO report on "Trends in Financial Inclusion Monitoring Indicators in WAEMU in FY 2019" provided 10 years of statistics on financial inclusion. The report showed that Togo has been in a phase of rapid growth since 2017—a trend driven by the recent availability of Mobile Money. There has been a substantial increase in access to financial services, buoyed by strong growth in e-money services.

While the pace of population growth outstrips the creation of new microfinance providers, decentralised financial systems (DFS) have increasingly close ties to Togolese people, as reflected in the data. There are now at least nine microfinance bodies per 1,000 km², compared with eight in 2010.

As part of the campaign to tackle the impact of the public

health crisis, the Togolese government has released a special budget of XOF 20 billion through the FNFI to support small and midsize businesses affected by the pandemic.

Through its various financing mechanisms, the FNFI has also made Togo the leading country in the subregion to enable a direct correlation between beneficiaries of financial inclusion and commercial banks. The "N'kodédé" loan facility unveiled in January 2020 and with a cap of XOF 5 million for those having successfully completing a round of funding and eligible for a standard bank loan was raised to XOF 10 million in 2021, based on the performance of the portfolio.





Interview with Simon-Pierre Gouem, CEO of Sanlam Togo (formerly SAHAM Assurance Togo). A subsidiary of a pan-African financial services leader and the number one insurance firm in Africa, Sanlam has established itself as a key player in developing the Togolese economy, drawing on 26 years of experience in the local market.

What services do you provide to national and international companies?

Thank you for asking such an important question. Our company, Sanlam, comprises two entities: one offering non-life insurance; the other, life insurance. Our role is to help national and international companies—and economic agents in general—to protect their assets against the risks they face in the course of their everyday business and environment. We provide coverage against a whole range of risks, including:

- Motor vehicle
- Fire
- Third-party liability
- Goods transport
- Passenger transport
- Loss of income
- Health
- Supplementary pension
- Death and disability
- Travel.

How have you weathered the public health crisis caused by Covid-19?

The Covid-19 pandemic is an extremely difficult situation, creating fear of the future and unknown quantities.

We have all experienced these concerns while complying with the protective measures put in place by the authorities

to stem the spread of the pandemic.

Compliance with these measures has reduced our physical contact with prospects and clients, giving us an opportunity to explore virtual communication channels. Yet the resilience shown by everyone in adapting to this new situation has allowed us to keep things "hands on" to a certain degree.

In contrast to some business sectors, we have done well, with a 34% increase in revenues by end-December 2020.

We expect a slowdown in the pandemic in 2021, and hope to resume normal operations. Yet our approach continues to be guided by the relevant public health restrictions.

How many people work at Sanlam Togo?

Sanlam Togo (non-life) currently has a workforce of 29 women and 29 men, who pool their efforts and experience daily to serve our clients and meet their every need. Our team is like a family. They work together tirelessly to promote positive synergy and ensure Sanlam Togo holds onto its leading position in the Togolese insurance market.

And Sanlam Togo also has a life insurance division, which has seven employees, including four women and three men, all equally committed to their job. In total, that gives Sanlam 65 undaunted, open-minded employees in Togo.

What is the group's overall strategy in Togo?

The group's overall strategy in Togo is to continue to help economic actors to protect their property and health through an array of innovative, accessible solutions tailored to their needs—all in keeping with our drive to ensure profitable growth in accordance with relevant legislation governing our business. As I mentioned, we aim to retain our leading position in non-life insurance and also break into the top three in life insurance in the next few years.

Thank you for your time.

Grassroots development: the Togolese example

Between 2014 and 2020, the Togolese government distributed XOF 8.61 billion in money transfers to vulnerable families. These transfers, handled by the national agency for grassroots development (ANADEB) reached 90,000 beneficiaries.

Togo is among the four non-fragile countries that experienced a positive evolution in terms of public policies and national institutions in 2020, according to the latest Country Policy and Institutional Assessment (CPIA) by the World Bank, based on data from January to December 2020.

Its overall score of 3.4 is above the average for West African countries and above the average for the 39 sub-Saharan countries eligible for funding from the International Development Association (IDA). In 2020, Togo made the biggest gains in Economic Management and Policies for Social Inclusion and Equity, with a score of 3.7, compared with 3.2 for its lowest indicator, Public Sector Management and Institutions. The project to support the financial inclusion of vulnerable women (PAIFFV) was designed by the Togolese government with the support of the African Development Bank. It is in line with the three solutions launched by the national fund for inclusive finance (FNFI) and aims to reach those most at risk. PAIFFV comprises three parts: supporting the ministry for social action, promotion of women and literacy, and empowering those most at risk; supporting the introduction of inclusive financing; and supporting



the coordination and management of the project. Key PAIFFV goals include boosting the capabilities of Togolese institutions to promote gender-responsive policies, developing the skills of vulnerable women and their involvement in economic activities, and giving these women access to financing, thereby improving their financial inclusion.

THE NOVISSI SOLIDARITY PROGRAMME

The Togolese government set up Novissi to provide a cash transfer scheme to support any eligible Togolese citizens who have lost income as a result of the measures taken to combat the Covid-19 pandemic. The programme aims to provide monthly grants to the most vulnerable people and households while the state of emergency remains in force. Praised by experts including the 2019 Nobel Laureates Abhijit Banerjee and Esther Duflo, the programme uses digital technology to make funding directly available via mobile phone to households that have lost all or part of their income as a result of the public health emergency. The programme was implemented in less than three weeks after the pandemic began and successfully reached nearly 775,000 Togolese people in just a few months. 64% of those people were women living mainly in the Greater Lomé area, the region hardest hit by the pandemic.



Interview with Jean-Marie Koffi Tessi, CEO of GTA Assurances, one of the key players in Togo's insurance sector, and a subsidiary of Banque Centrale Populaire (BCP). Mr Tessi is also Secretary General of the Association of Togolese Corporations (AGET).

What sort of policies does GTA Assurances provide for companies?

Thank you for your interest in GTA Assurances. We have been a key player in the insurance market for close to 50 years, which is a sign of our staying power in such a competitive environment.

GTA Assurances offers a wide range of solutions adapted to all aspects of life for individuals and companies. We cover things from the outset for companies and institutions, including comprehensive worksite insurance spanning everything from construction to handover. Once things are up and running, we provide comprehensive damage insurance, which generally includes protection against fire and water damage, theft and glass breakage. In addition to this coverage, we provide third-party liability insurance for the person running the company where possible. In terms of human capital, we offer health and personal accident insurance for employees. We also provide competitive, made-to-measure policies for vehicles.

Over the past few years, we have developed our business with financial institutions, specifically with banks, offering packages that cover lost or stolen means of payment, and even the cost of reprinting bank cards.

We can even add accident coverage to these packages to ensure card holders benefit from guarantees such as accidental death or permanent disability, including cover for any related expenses. I would like to thank all of our partners and clients for their faith in GTA Assurances,

which has made us number two in the non-life insurance market, based on 2020 figures.

And what about your commitment to social responsibility and corporate citizenship?

As a subsidiary of Banque Centrale Populaire (BCP), GTA Assurances has a deep-rooted sense of social responsibility tied to the group's values. With respect to CSR initiatives, the company has chosen to focus on health and education. For the past few years, we have been helping to provide sanitary facilities for state schools in disadvantaged areas. This is part of the GTA Assurances drive to support the government in its wide-ranging investments in education and school enrolment, which allows us to combine our focus on health, sanitation and hygiene in schools. Female leadership is another of our priorities. We believe seeing women in leadership positions in the future starts with a focus on not just getting girls into schools but also keeping them there. Hence the importance of these sanitary facilities. What is more, GTA Assurances supports associations that help to educate young people in areas such as oral expression, public speaking, debates, contributing to civic society and a culture of peace and non-violence.

What advice would you give to new investors?

I don't know if I am the right person to answer that question, but as someone who is active and who observes economic life in Togo, I can tell you that we are seeing some really positive changes in the business climate and the investment environment. Take Togo's positioning as a hub for logistics and digital technology, or the government's clear drive to make the country a standard-bearer for the subregion, for example. These are real assets which—when you also consider the reforms recently introduced and now underway in taxes, property and labour law—put us in a position to proudly promote Togo as a place to invest.

Financing the economy

The buoyant banking sector is the result of a healthy, attractive business climate. The Doing Business 2020 report listed Togo as Africa's top improver in terms of implementing reforms, and number three worldwide.

With the reforms spurred by the Head of State and implemented with the help of a special team dedicated to business, Togo offers a competitive business environment. Domestic and foreign economic operators benefit from all the advantages of a safe, stable country that is economically flexible. Another flagship measure in the proactive drive to improve the business climate is the move to set up the Investment Promotion and Free Zone Agency (API-ZF).

Progress is tangible. Hoarding is increasingly rare, public procurement contracts are free of red tape, entrepreneurs are encouraged, it is easy to set up a business, there are a growing number of policies to promote jobs for young people, water and electricity are affordable, national industrialisation is booming and farmers are getting the support they need. In 2020, commercial banks granted just over XOF 615 billion in funding to economic actors, bringing outstanding loans in the sector to more than XOF 1.428 billion. This nonetheless represents a 7% drop in new loans from the XOF 662 billion granted in 2019. Loans granted to economic operators by microfinance institutions rose to XOF 37 billion in the first quarter of 2021, compared with XOF 36 billion a year earlier. Togo's microfinance institutions provide credit to individuals and groups.

These loans are often backed by guarantees and securities. There is a relatively even gender split between clients, with just over half of loans (50.2%) given to women. Some grey areas remain. Agricultural financing by Togolese banks is still relatively low. In the first nine

months of 2021, agriculture represented 1.4% of the total amount of new bank loans. This is something of a paradox given that agriculture is a key growth driver for the economy, yet it is still under-funded.

However, agriculture is not the only poor relation when it comes to bank loans.

Over the same period in 2021, small businesses accounted for just 2.8% of total bank lending. In 2022, the Economy and Finance Ministry called for an effort to improve financing for Togo's agricultural and housing sectors. Other flagship economic initiatives to improve financing in 2022 include lowering interest rates and increasing the resources available to small and midsize enterprises through the SME support scheme. In the first nine months of 2021, total credit granted by all banks through the SME scheme stood at XOF 16 billion, representing 3% of total bank lending, compared with XOF 43 billion (7%) in 2020 and XOF 36 billion (5%) in 2019. Despite the drop seen in late September 2021, the gross deterioration in the loan portfolios of banks and decentralised financial systems remained high, totalling 15% and 8%, respectively, on 30 September 2021.

OPPORTUNITIES

The government has begun the process of privatising state banks (BTCI and UTB). Union Togolaise des Banques (UTB) still offers a market opportunity for potential investors. The acceleration in the digitalisation of banking products and services triggered by the public health crisis is also an opportunity for service providers in the field, given the needs of financial institutions and the need to share costs to ensure effective management of bank operating ratios.



Interview with Jocelyne N'Guessan, CEO of Société Générale Togo, a branch of Société Générale Bénin, established in June 2015. Active on the continent for more than 100 years, Société Générale has built solid experience in catering to the needs of corporate clients.

Société Générale Togo is dedicated to corporate clients. What kind of services do you offer them?

Let me start with a quick overview of Société Générale and its activities in Africa before answering that particular question. Société Générale is currently active in some 10 African countries, which makes it the only foreign firm to maintain that kind of growth in Africa. The drive to bolster its presence on the continent is enshrined in the "Grow To Transform" strategic plan, launched in 2017, which led to the "Grow With Africa" initiative and its fourfold focus:

- Innovative financing (agribusiness and renewables)
- Infrastructure financing
- Financial inclusion
- Supporting SMEs as economic growth drivers.

To get back to your question, Société Générale Togo is one of our most recent openings, set up just over six years ago primarily for corporate clients. Capitalising on an array of business expertise, we offer services that span project financing, support for international trade and cash management solutions

What is your development strategy in Togo?

In Togo, we aim to grow the bank's lending operations. That will mean providing more tight-knit coverage in line with the significant development potential in what is a buoyant market, with strong economic growth and an ambitious National Development Programme (NDP).

This will go hand in hand with a review of our target clientele and, in the very near future, we plan to open up our services to SMEs, which are the real growth drivers of African economies. We also plan to increase our support in sectors like renewable energy, agribusiness, infrastructure, financial inclusion and SMEs.

What initial advice would you give to future investors in the country?

I would start with the fact that it is important to understand that Togo has a favourable economic climate buoyed by GDP growth estimated at more than 5% in 2022. The indicators for the next five years are also promising in terms of the economic outlook for the private sector and for the development of entrepreneurship. Lastly, Togo is open to partnerships able to create wealth and ensure medium-term capital investment. The country welcomes any investors whose approach mirrors these goals. A number of incentivising structural reforms have been introduced to streamline the business environment, built around the government's five-year plan, or roadmap, which sets out three strategic priorities:

- Social harmony and inclusion.
- Acceleration in wealth creation and densification of job creation, particularly in the agricultural sector.
- Digitalisation and modernisation of the economy.

Some projects have already been implemented. The Adétikopé Industrial Platform (PIA) free trade zone, the Lomé Digital Centre and the Kékéli "efficient power" plant are just a few examples.

Togo also offers a safe environment, a young population, and a geostrategic position with secure access to the sea making it a gateway (logistics hub) for inland countries. It also has a very dynamic financial system home to the headquarters of multilateral bodies (BOAD and BIDD) and pan-African banks, as well as 14 commercial banks.

“*Digital technology offers some great opportunities and we should make the most of them. They allow us to increase our revenues and improve quality of life for our people.*”

*Keynote speech by His Excellency Faure Essozimna Gnassingbé,
President of the Togolese Republic, at the African Cybersecurity Summit
on 23 March 2022.*

Telecommunications

The government is developing digital services as it leverages digital transformation to turn Togo into a tech hub in the next few years.





Interview with Cina Lawson, Minister for the Digital Economy and Digital Transformation. A former consultant for the World Bank, Ms Lawson is successfully implementing one of the priorities set out in the government roadmap, which makes digitalisation a cornerstone of the country's modernisation campaign.

What are the key priorities in cementing your regional lead with respect to the digital transformation?

Togo aims to become a hub for services and an international centre for innovation and digital expertise. The "Togo Digital 2025" strategy is a vital step in that direction and mirrors the coherent, strategic approach set out in the 2020-2025 government roadmap, in which two thirds of the 42 priority projects include a digital component.

As things stand, several million Togolese people do not yet have an official form of identification. That holds them back on a daily basis, even in simple tasks like getting a loan or dealing with social security. In this respect, the e-ID Togo biometric identification initiative will foster inclusion and ensure people have access to basic public services and credit.

That is why we need to ensure all Togolese people have ID by 2025. Hence the reforms undertaken over the past few years, which aim to use technology to offer the full range of public services to Togolese citizens, while creating an environment conducive to business and investment, and accelerating the development of an innovative ecosystem. This proactive policy and strong capacity to implement in depth social reforms has made Togo an integral part of all African initiatives designed to streamline communications in the West African subregion, thereby facilitating regional integration by removing any financial or technical hurdles along the way, as exemplified by the Smart Africa and Free Roaming initiatives.

Togo's digital proof of vaccination for Covid-19 was the first in sub-Saharan Africa to be recognised by the European Union. How did your ministry become such a key player in the fight against the pandemic?

European recognition of Togo's proof of vaccination reflects the importance our country attaches to creating interoperable digital solutions that meet international norms and standards.

The Togolese government established an effective strategy to inoculate the population, which made Togo one of the countries in the subregion with the highest vaccination rates. More than a million people, or 25% of Togo's target population, are already registered on the digital platform used to enrol and monitor people who have received their shots, which was set up as soon as the government launched its vaccination campaign.

The operationalisation of innovative ideas over the past few years left us in no doubt that digital solutions would be instrumental in empowering our country to pursue tangible socio-economic transformation, which has indeed been the case.

The vaccin.covid19.gouv.tg platform was designed and brought online as part of the effort to get people vaccinated. It gives Togolese people who have already received the scheduled two doses a recognised vaccination passport that allows them to travel to and from many countries around the world.

In light of the worrying public health situation that led to border closures, it was also vital that, once the borders



Meeting at the Ministry for the Digital Economy.

reopened, we were able to reassure people by putting in place a system that would give them total peace of mind when travelling. The [voyage.gouv.tg](#) platform serves that very purpose, by also requiring a PCR test on entering or leaving the country.

What can the Lomé Data Centre offer companies?

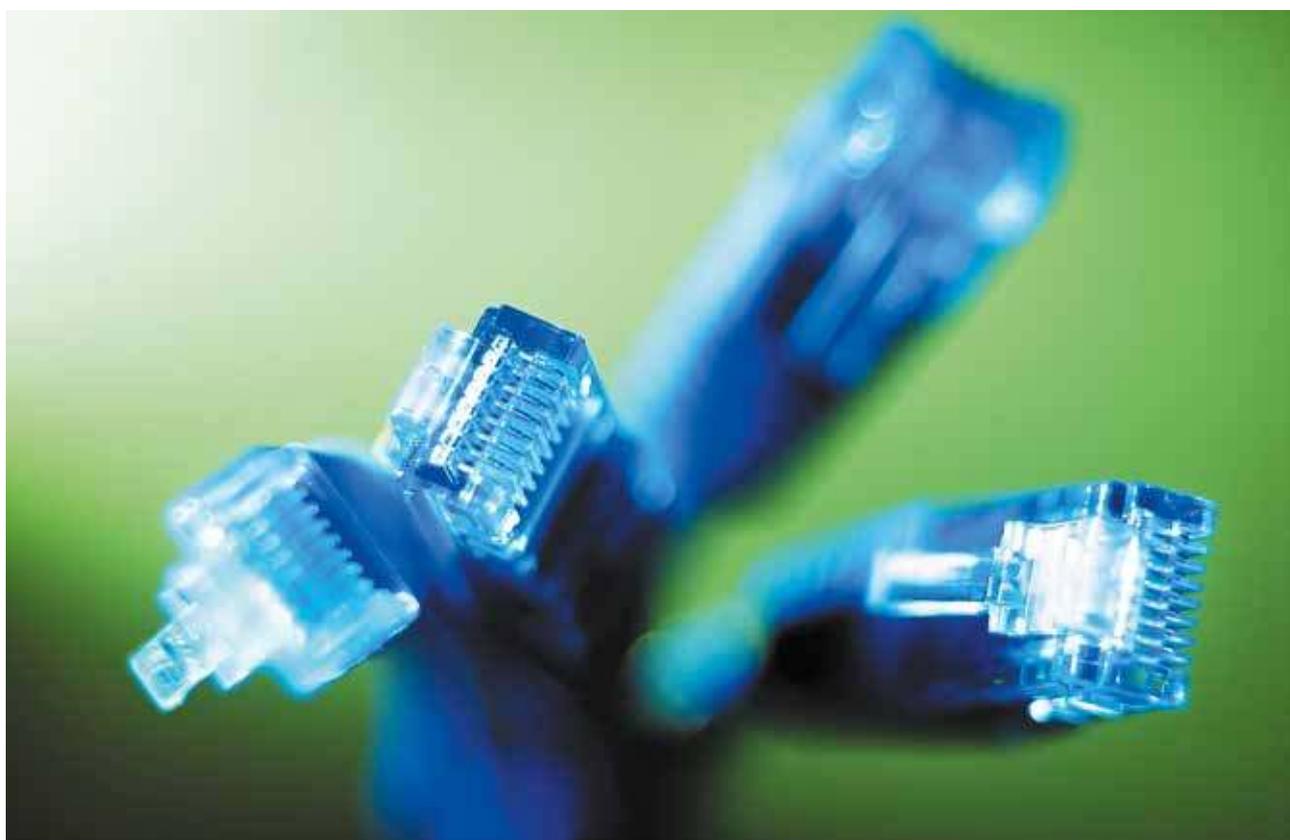
The Lomé Data Centre gives economic operators such as national SMEs and SMLs and their investors a credible, reliable alternative that enables not just very high-speed connections but also substantial savings compared with the significant investment in equipment and human resources required by private data centres.

The technology used—in terms of reliability, safety and quality standards—makes it one of the highest-performing facilities in West Africa.

As such, it provides critical infrastructure of strategic importance to maintain our country's growth momentum while also providing a powerful catalyst to help meet the goals set out in the presidential roadmap for 2020-2025. From this standpoint, the Lomé Data Centre addresses issues that go well beyond simply improving data storage and security. It ties in with the flagship initiatives to digitalise our economy. It reflects our ambition to make Togo an attractive digital hub to protect the country's digital sovereignty.

Priorities in developing the telecommunications network

Togo's telecommunications market essentially comprises five main operators. Togo was the first country in West Africa and the third on the African continent to roll out 5G technology in line with the goals of the National Development Plan (NDP).



The two biggest companies are Togocom and Moov. Togocom is a holding company formed by the merger between Togo Telecom and Togo Cellulaire. The company is worth an estimated XOF 210 billion and is 49% owned by the Togolese government and 51% by Agou Holding, a consortium comprising Axian Group and Emerging Capital Partners. It operates mobile and landline networks and provides internet services. Atlantique Télécom Togo (Moov Togo) is a private company that was licenced in 1998. It delivers internet and

mobile network services. Other major operators include Café Informatique & Télécommunications, a private internet service provider (ISP) that uses BLR technology, Télolis SA, which is an ISP using LTE technology, and Groupe Vivendi Africa Togo (GVA Togo), an ISP that delivers fibre to the home (FTTH).

Togocom 5G will accelerate Togo's digital development and transformation to support economic growth in the country and improve people's access to educational resources (online classes, interactive learning) and



healthcare resources (online appointments with a doctor, robotic surgery, etc.). Back in 2019, Togo committed to becoming a digital hub for the subregion to meet the social and economic goals of the NDP and offer Togolese people innovative solutions to improve access to education, healthcare and public services nationwide. 5G will make it easier to implement innovative approaches by fostering the emergence of new services that meet the wide-ranging needs of different economic sectors, such as energy, healthcare, industry and transport.

In September 2021, the board of directors at the West African Development Bank (BOAD) approved a XOF 20 billion funding package to extend and upgrade the Togocom network. This facility from the Lomé-based lender will be used to build 430 new mobile network sites, bring 793 sites in line with 4G standards, deploy 53 new 5G sites in five areas as part of a pilot scheme, connect 613 sites to the fibre-optic network and boost international bandwidth by 60Gbps to 80Gbps. These improvements should eventually allow the operator owned by Agou Holding (comprising Axian Group and Emerging Capital Partners) and the Togolese government to cover 98% of the population and 90% of the country's surface area by 2023.



Established in 2012, the agency in charge of regulating telecommunications and postal services (ARCEP) is an independent body. ARCEP ensures networks operate as intended and monitors conduct in the country's electronic communications market. Its plan to create a Business Support System (BSS) platform will enable real-time market monitoring to provide information on traffic, devices and users (subscribers, SIM cards, telephones, etc.) as well as economic data, customer satisfaction feedback and capital expenditure by companies. ARCEP is increasingly active in regulating the sector, as reflected by the recent reforms and corrective action taken with respect to the country's telecom companies.

TOGO: THE FIRST AFRICAN COMPANY SERVED BY EQUIANO, THE NEW GOOGLE SUBSEA CABLE

The Equiano Project comprises two phases: the first involves laying a subsea cable; the second focuses on the management and resale of international bandwidth to ISPs in Togo and in neighbouring countries to ensure affordable prices, including in the Togolese market. The Equiano subsea cable will run from Portugal to South Africa by way of Africa's Atlantic coast, connecting key hubs such as Lomé (Togo), Lagos (Nigeria), Swakopmund (Namibia) and Cape Town (South Africa), with connectors in place for subsequent phases of the project. The infrastructure is expected to deliver around 20 times more network capacity than the last generation of cables used to supply the continent. Once South Africa comes online, the cable could come on stream in the fourth quarter of 2022.

A very dynamic ICT sector

Following several years of investment to improve telecommunications infrastructure, the Togolese government is building on digital services to make the country a technological and digital hub in the next few years.

In late September 2021, the government adopted a draft order on the creation, responsibilities, organisation and operation of Agence Togo Digital (ATD), an agency tasked with supporting the implementation of digital initiatives and making more effective use of government resources.

The ATD will help ministries and other public bodies to digitise their services. The Council of Ministers has said that 75% of projects included in the government's five-year plan will rely on digitalisation of processes and services.

The roadmap adopted in 2020 focuses on three strategic priorities split into 10 goals to tackle key challenges facing the country in the next five years. The third of these strategic priorities incorporates the drive to make Togo a standard bearer for digital technology in West Africa through projects like the biometric identification scheme. After spending 2020 in the shadow of Covid-19 and related restrictions, Togo aims to capitalise further on the digital resources so vital to ensuring continuity in government services. The new oversight body will aim to pursue the government's digital priorities in line with developmental challenges. Since June, Togo has officially

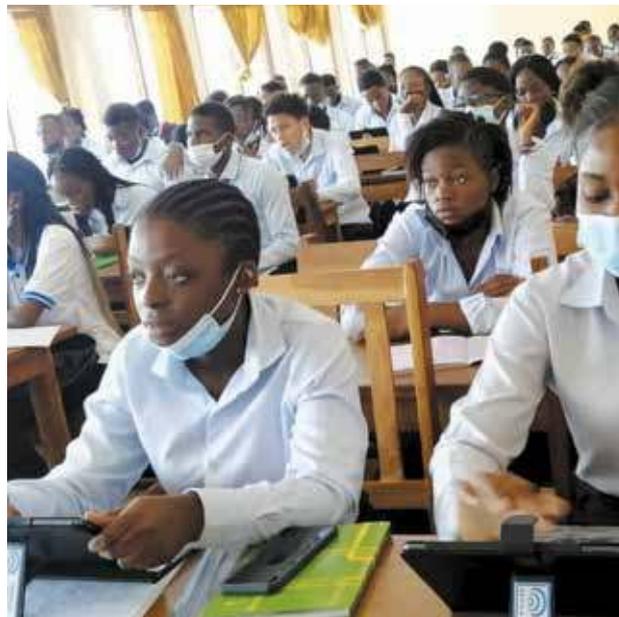
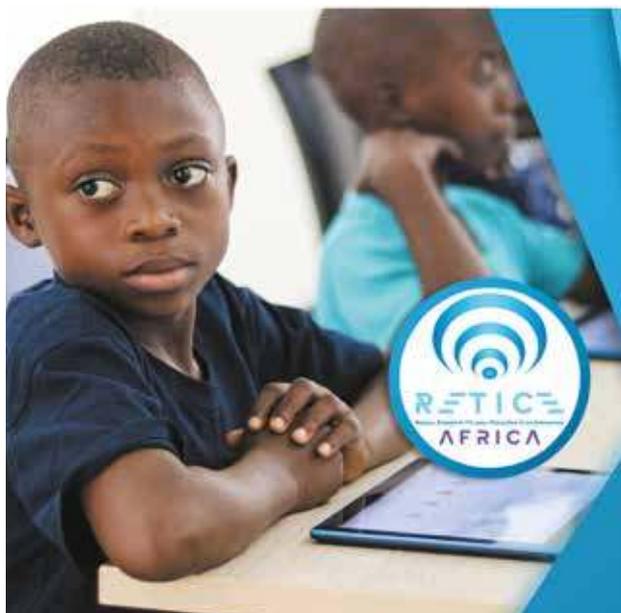
had its own strategic facility to host sensitive data. The Lomé Data Centre allows companies and institutions to store their data in a secure environment. It also gives economic operators a credible, reliable alternative that offers very high-speed broadband while also unlocking cost savings. The Tier 3 facility spans more than a hectare in the capital's new administrative complex, ensuring one of the highest levels of reliability in the sector. It took two and a half years to build, backed by XOF 12.7 billion in funding from the World Bank through the West Africa Regional Communications Infrastructure Programme (WARCIP), and is part of the government's strategy to maintain growth momentum through the digital transformation.

THE CIZO PROJECT AT THE WORLD EXPO IN DUBAI

From 1 October 2021 to 31 March 2022, the Togo Pavilion at Expo 2020 in Dubai highlighted the digital technologies designed to accelerate inclusion. The country presented the Novissi universal income programme alongside its Cizo, AGriPME and SOFIE projects, which have helped it support those most at risk in the country. The Cizo project uses off-grid solutions to supply inexpensive solar power to households in rural areas. Cizo (which means "light up" in the local Mina language) covers the entire country and aims to ensure more than two million people (around 300,000 households) have access to electricity by 2022 using affordable, standalone solar kits. All kits will be equipped with mobile technology enabling remote monitoring and payment. As a result, in addition to boosting the rural electrification rate to 40%, the Cizo initiative will promote widespread adoption of mobile payments in rural areas to foster financial inclusion in these parts of the country. In short, the pavilion was a showcase for the achievements and innovations of Togolese startups

The Giga Initiative connects schools

In 2021, Togo made preparations to host an international programme to create connected schools as part of the global Giga Initiative, which aims to connect every school to the internet and each student to a world of information.



The vision took shape in July 2018 with the inauguration of the Digital Work Environment (ENT), as part of the drive to incorporate Information and Communication Technology (ICT) into teaching. The ENT is an educational platform designed to align schooling with employment requirements. It was initially launched in eight vocational schools and two secondary schools with a focus on science nationwide.

Giga was created by UNICEF and the International Telecommunication Union (ITU) in 2019 and aims to connect every school to the internet and each student to a world of information, opportunities and choices.

The Togolese government initiative in partnership with

Giga aims to reduce the digital divide. Internet access has also been encouraged by the need to provide online classes because of Covid-19.

Togo has also embraced RETICE, an initiative focused on Network, Energy and Information and Communication Technology in Education, which offers comprehensive solutions to bring digital solutions into schools. It allows schools, teachers and students to communicate through digital channels without an internet connection thanks to an innovation called "80/20". In other words, the local network meets 80% of communication needs, with the internet and interconnections representing just 20% of connectivity.

OPPORTUNITIES

There is a raft of opportunities for private investment in digital solutions, which form the backbone of the NDP, particularly with regard to the digital transformation at the Port of Lomé, training for tech careers, cybersecurity, infrastructure, telecommunications and more.

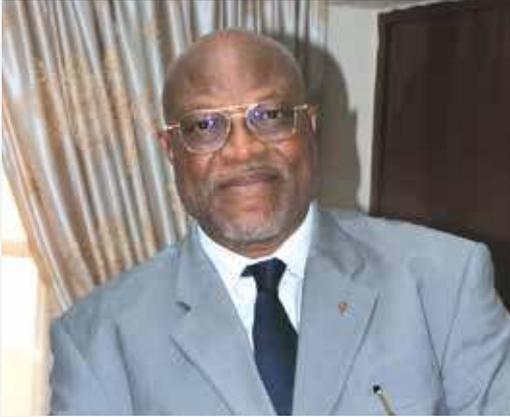
“
Digital technology offers some great opportunities and we should make the most of them. They allow us to increase our revenues and improve quality of life for our people.”

Keynote speech by His Excellency Faure Essozimna Gnassingbé, President of the Togolese Republic, at the African Cybersecurity Summit on 23 March 2022.

Transport

Togo benefits from being a coastal country and has developed a diverse system of transport by road, rail, sea and air in line with its ambition of becoming a leading logistics hub.





Interview with Mr Affoh Atcha-Dedji, Road, Air and Rail Transport Minister since 1 October 2020. Mr Atcha-Deji spearheads a national transport policy that is set to drive social and economic development in Togo.

Why is it important to have rail systems connecting the north and south of the country?

The construction of rail infrastructure connecting the north and south is important for Togo on several fronts. The main issue is the ability to ensure swift, safe, cleaner cargo transport (containers, fuel, vehicles, cement, clinker, etc.) from the Autonomous Port of Lomé to inland countries including Burkina, Niger and Mali. This infrastructure will give Togo a competitive edge over other corridors in countries like Benin, Ghana and Côte d'Ivoire.

A north-south rail corridor will underpin the extraction of certain types of ore such as Bassar iron (with reserves estimated at 1.3 billion tonnes) and Nayèga manganese (estimated at 8.5 million tonnes).

In addition to this flow of goods and ore towards inland countries and the Port of Lomé, the railway line will also lead to the development of inter-regional transport for passengers and agricultural products.

What progress have you made in modernising road transport?

Road transport is undeniably important to our country's economy. It accounts for more than 90% of passenger and goods transport. The subsector is therefore a key part of the drive to fuel growth and reduce poverty. For the past decade, the Togolese government, under the leadership of the Head of State, His Excellency Faure Essozimna Gnassingbé, has embarked on a vast programme to build and modernise road infrastructure, with a focus on the two main corridors between Lomé and Ouagadougou, and Abidjan and Lagos.

With respect to road transport services, we need to rise

to a number of challenges, such as unsuitable legislation, a lack of professionalisation on the part of transport companies, the inexistence of reliable statistics, the absence of a framework or opportunities to boost the capabilities of stakeholders, an outdated fleet and unsafe roads.

For the past few years, there has also been particular focus on developing road transport services in line with the goals made clear by the government in its 2018-2022 national development plan and the government roadmap for 2020-2025, which aims to make Togo a hub for logistics and services. To meet those goals, the government has joined forces with partners such as the World Bank and the European Union to launch a number of initiatives to reform the road transport subsector and make it more competitive.

The ministry in charge of road transport has benefited from technical support from the International Road Transport Union to improve the structure and professionalisation of the road transport subsector. We have also been working with the consultants at Louis Berger International to improve governance and the International Motor Vehicle Inspection Committee to improve vehicle inspections in Togo.

Legislation is now being drafted to set conditions governing access to and operations in the road transport business. A training centre for road transport careers is being built to boost the capabilities of transport business managers and drivers. A special body is in place to collect, process and analyse data on land transport.

The country also has a national road safety policy and work is underway to get key bodies such as the national office of road safety operational.



Inauguration by the Minister for Road Transport.

How does Togo benefit from the Single African Air Transport Market, one of the initiatives included in the African Union's Agenda 2063 blueprint?

The Single African Air Transport Market (SAATM) is one of the initiatives included in the African Union's Agenda 2063, launched on 29 January 2018 in the Ethiopian capital, Addis Ababa. SAATM fits within the framework established by the Yamoussoukro Decision on 14 November 1999, which aims to gradually liberalise air transport services between African countries while ensuring fair competition between airlines

For Togo, SAATM offers advantages on a number of levels. It will allow the country to achieve the fifth strategic outcome (cementing the country's position as a hub for logistics and services) in line with the second

main component of the government roadmap. SAATM improves connections at Lomé International Airport. Ethiopian Airlines exercises traffic rights from Togo to the United States. Asky Airlines provides flights to 24 destinations in 20 African countries to and from Lomé. This Togolese legal instrument has thus become a tool for African integration.

What can the dry port at the Adétikopé Industrial Platform (PIA) offer investors?

The PIA dry port facilitates the flow of goods to inland countries. The platform's one-stop shop simplifies and streamlines administrative and customs procedures, which reduces transport time and cuts the cost of carrying containers to their final destination.



Interview with Pascal Ermgodts, Country Delegate and General Manager of CFAO Motors Togo, a subsidiary of CFAO Group, the leading automotive network in Africa and French overseas territories.

CFAO has been operating in Togo since 1930. Do those roots give you an advantage in terms of market share?

Our bond with Togo spans more than 91 years of history. CFAO has continued to grow in a country which, over the past few years, has achieved steady annual GDP growth of around 5%. Togo is committed to modernisation and socio-economic growth, and is pouring significant investment into its infrastructure and road network. CFAO plans to support that momentum by drawing on its expertise and its 150 employees, who represent the inherent strength of our subsidiaries on the ground. The Group has three divisions in Togo: CFAO Motors, CFAO Healthcare through Uniphart, and CFAO Technology & Energy. The professionalism of our teams, the satisfaction we bring to clients on a daily basis, and the continuous improvement in the quality of our services all underpin the Group's strong presence in Togo.

We aim to increase our share of the automotive market through the B2C business and maintain our growth momentum with Uniphart. CFAO Technology & Energy meanwhile focuses on our service offering, which allows us to build long-term relationships with our clients.

What kind of services does CFAO offer to companies?

Uniphart was created in October 2006 and sets itself apart in healthcare through its service quality, including quick medicine deliveries, highly effective supply chains and product availability. With a team that is committed to continuous improvement, Uniphart offers a

comprehensive range of solutions that meet the needs of more than 200 pharmacies.

As the number one partner for companies, CFAO Technology & Energy has been supporting the emergence of technological infrastructure in the country since 2012. The subsidiary mainly works with businesses and the government by handling the rollout of network infrastructure along with the provision of services ranging from the hire of computers and printers to IT system maintenance.

CFAO Motors is the market leader in automotive distribution for car makers such as Toyota, Suzuki, Mitsubishi and Citroën. We also provide Hino trucks, Bridgestone, Riken and Techking tyres, Toyota Forklifts, Yamaha motorcycles, generators and outboard motors. In addition, we provide short-and long-term rental services for corporate and private clients through Avis and Budget. As for the market, new vehicles represented just 906 sales in 2019, compared with 19,000 used vehicles. In late 2019, the government approved an amendment that slashed customs duties by 90% and removed VAT on any purchase of a new vehicle, which led to 105% growth in the new vehicle market and a 128% jump in our total sales. This growth mainly comes from B2C customers, who have been able to buy new vehicles more easily thanks to our highly competitive prices and wide range of vehicles. We service the vehicles we sell with OEM parts and have a team of skilled, well-trained mechanics

Can you tell us a little about your humanitarian work in Togo?

We have been committed to a responsible approach for a number of years and focus our CSR efforts on the United Nations Sustainable Development Goals.

The Group helps people implement projects like the construction of a school in Poguégué, in the Avé prefecture, joint funding for a school complex in Gapé Aloyi, in the Zio prefecture, the renovation of a burn centre at Sylvanus Olympio Hospital in Lomé, and delivery of masks to support the efforts of the national committee handling the response to Covid-19. Every year, CFAO also supplies school kits to support disadvantaged children in the country. The Group also helps with the education of employees' children through scholarship programmes for secondary school and university.

Two international airports

The government is determined to establish Togo as a vital hub for air transport in the subregion. Following the construction of the new terminal at Gnassingbé Eyadéma International Airport, work is now underway to improve the country's second international hub, in Niamtougou.



Gnassingbé Eyadéma International Airport.

Lomé airport was the number two WAEMU airport for passenger traffic in 2022, according to the African Airlines Association (AFRAA). The major reforms undertaken in the past few years to make the country a regional hub by boosting passenger and cargo capacity through initiatives such as the construction of a new terminal have been borne out by the performance of Gnassingbé Eyadéma International Airport (AIGE). Since the renovation work in 2016, Lomé International Airport has had three levels spanning a surface area of 21,000 m², with five jet bridges, and is able to

accommodate two million passengers a year. The goal is to reach 2.5 million by 2030.

Since 1986, Société Aéroportuaire de Lomé Tokoin (SALT) has handled management, operations and development at Gnassingbé Eyadéma International Airport and Niamtougou International Airport. SALT is a semi-public industrial and commercial company that is 65% owned by the Togolese government and 35% by the Togolese Chamber of Commerce and Industry.

Niamtougou International Airport began operating in 1981 and the terminal was inaugurated in January

1997. Its modernisation meets the tangible needs of the Togolese people and is part of a drive to establish regional development hubs.

The ongoing improvements will allow the airport to accommodate long haul flights while ensuring the highest standards of safety and profitability. This will fuel growth in the hotel, catering and tourism industries in the north of the country. Due to its central geographic location in relation to the region's other main airports (Cotonou, Lomé, Accra, Abidjan, Ouagadougou and Niamey), Niamtougou International Airport can provide a diversion platform for airlines and help develop new commercial operations such as passenger transport, freight, aircraft maintenance, training of aviation staff and support, and more. Togo will now be in a position to export its agricultural products from this new hub to pursue development in the sector.

In its bid to become an "emerging country" by 2030, Togo is focusing on a wide range of sectors, including air transport. With the African Civil Aviation Commission (AFCAC) forecasting growth of 8%, Togo has spared no effort to ensure it meets the highest international safety



and security standards, which has led to impressive results in terms of effective implementation indicators (78.84% EI for safety and 85.77% for security) in the latest audits by the International Civil Aviation Organization (ICAO). It also has one of the safest airports on the continent. As a result, Togo holds wide-ranging accreditation, including being listed as a Category 1 airport by the US Federal Aviation Authority (FAA).



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Aviation in Togo

Togo has ratified a number of international treaties and conventions related to air transport to ensure compliance with international legal instruments on safety and security in civil aviation, standardise airspace management and maintain the same high standards of safety across the region

KEY FIGURES

12

REGISTERED AIRCRAFT (1 JANUARY 2021)

1

AIRPORT OPERATOR (SALT)

4

GROUND HANDLING SERVICES COMPANIES (STH, LOMÉ CATERING, POOL PÉTROLIER, MRS)

1

AGENCY FOR SAFETY IN AIR NAVIGATION (ASECNA)

10

AIRLINES CURRENTLY PROVIDING REGULAR SERVICES, WITH AN AVERAGE OF 130 FLIGHTS PER WEEK

9

AERODROMES



Established by Law No. 2007-007 of 22 January 2007, superseded by Law No. 2016-011 of 7 June 2016 related to the Civil Aviation Code, the National Civil Aviation Agency (ANAC) is the body tasked with executing Togolese government policy with regard to civil aviation, coordination and supervision of all civil aviation operations in accordance with national requirements and international guidelines. ANAC supports environmental protection initiatives and universal security programmes developed by the ICAO, which regularly audits national schemes to monitor security and safety in Togo. The country also undergoes WAEMU and TSA security checks.

To promote continuous improvement, ANAC has established, accredited and updated a quality management system in compliance with ISO 9001:2015. Gnassingbé International Airport (AIGE) can now cater to around two million passengers a year and aims to double its performance in the next few years, in line with the government's goal

The drive to modernise road infrastructure

For the past 10 years, the government has significantly invested in improving the country's road network, with the Togolese President embracing a policy of major projects to repair and build priority thoroughfares for social and economic development nationwide.



The modernisation drive underway for the past few years is transforming the country's capital, Lomé, and its interior. More than XOF 680 billion has been invested in the sector.

The country has three road corridors. Route Nationale 1 spans 746 km between the north and south of the country and is the backbone of Togo's road system. The second corridor runs between Lomé and Hillacondji over a length of around 53 km, which is part of the 1,022 km Abidjan–Lagos corridor. The third corridor is the 108 km CU19 WAEMU community highway between Nyamassila, Bagou, Goubi, Kambolé, Balanka and the border with Benin. The government aims to ensure that 60% of roads are surfaced by 2025 through a series of initiatives to improve development corridors, build and repair intersecting roads and reach more isolated areas. As part of the drive to focus on the development corridor, the government began work on 28 February 2021 to improve and modernise the 20 km stretch of road between Avépozo and Aneho, which is a key section of the coastal corridor between Abidjan and Lagos.

The work is being carried out through a public-private

KEY FIGURES

11,777 km
OF ROAD NETWORK

2,101 km
OF SURFACED MAIN ROADS

1,473 km
OF STREETS

1,294 km
OF UNSURFACED MAIN ROADS

6,802 km
OF RURAL TRACKS

60%
OF ROADS SURFACED BY 2025



partnership, which will eventually increase the width of the road from 10m to 24m. Project investment totals close to XOF 96,543 billion, which also covers drainage systems, lighting, signposting and measures to protect Togo's coastline.

There are also plans to build the "Unity Highway" motorway between Lomé and Cinkassé and improve sections of Route Nationale 1 between Aouda and Kara, and Sarakawa and Kantè.

The Head of State aims to build and repair other roads throughout the country to give economic actors in rural areas access to markets. Société Autonome de Financement de l'Entretien Routier (SAFER) was established in 2012 and is responsible for road maintenance. The linear scope of SAFER operations continues to grow, rising from 900km of road in 2021 to 1,335km in 2014 and 2,194km in 2017. Roads remain by far Togo's main mode of transport, representing more than 90% of interurban traffic.

THE UNITY HIGHWAY

This wide-ranging project will enhance the logistics corridor, improve access to inland areas and strengthen Togo's strategic position. The Lomé-Cinkassé motorway is scheduled for completion in 2022. The Lomé-Ouagadougou corridor is one of the main thoroughfares in the region, connecting landlocked countries to the sea.

The Unity Highway is designed to improve the flow of traffic, develop trade from the Port of Lomé by reducing the time and cost involved in taking the corridor. The project forms part of Togo's drive to become a leading West African logistics hub. With a total estimated cost of USD 600 million (more than XOF 330 billion), the project spans nearly 700km and is a key component of the government's five-year plan leading up to 2025. Work is being managed by Arise, a subsidiary of OLAM, in partnership with Africa Finance Corporation.

Rail transport: creating a logistics corridor

Connecting the north and south of the country via high-quality rail infrastructure is a key challenge to which the Togolese authorities are determined to rise in building the Lomé-Cinkassé railway, on the border with Burkina Faso.



The Lomé-Cinkassé railway will span a length of 700 km and support economic development and growth in Togo while also encouraging cross-border trade and the growth of inland economies. Overseen by state-owned holding company Togo Invest, the project—for which prefeasibility studies have already been carried out—will also help develop efficient logistics systems linked to the port and the railway, speeding up freight transport to Sahel countries and creating jobs. The rail transport network is managed by MTRAF through

the Directorate General for Transport (DGT), which includes the Road and Rail Transport Department (DTRF). Togo has a 495 km metre-gauge network.

The rail system is currently operating only on the section between Tabligo and Dalavé on the Togblekopé–Tabligo line for clinker and ore transport, and on the private SNPT line between Hahotoé and the Kpémé specialised shipping terminal, which covers 37 km and is used for phosphate transport.

Togo's rail network has never undergone any major

improvement work. As a result, passenger trains have not been running since the mid-1990s.

A vast regional programme spearheaded by ECOWAS and WAEMU aims to revitalise rail systems in the ECOWAS area. This includes Togo's network and interconnections. The programme is part of the ECOWAS master plan for rail and aims to provide 17 connecting lines by 2030 and repair existing links. Work will be carried out through a public-private partnership and will ease road congestion while making it easier to harness the region's natural (mining) resources.



OPPORTUNITIES

Logistics is a growth sector for the Togolese economy, which is undergoing increasing diversification and attracting more private and foreign investments to put Togo firmly on the world map. A wide array of initiatives in the transport sector involve public-private partnerships.

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“*We aim to accelerate these different projects to better meet the expectations of our people.*”

From the Facebook page of President Faure Gnassingbé, 11 August 2021.

Construction & civil engineering

Construction and civil engineering companies are seeing remarkable growth in step with Togo's thriving urbanisation. The government has made social housing a key priority.



The lay of the land

Construction and civil engineering companies are thriving as a result of Togo's major urbanisation momentum, leading to substantial improvements in infrastructure and property development.

Nationwide, according to the results of the fourth population census conducted in November 2019, 37.7% of Togolese people live in cities, compared with 25.2% in 1981. Forecasts suggest 50% of the population will live in urban areas by 2028, based on the current rate of urban growth. This figure will rise to 58% in 2050, according to a 2014 report on urbanisation from the United Nations Department of Economic and Social Affairs (UNDESA). This will mean a threefold increase in the urban population between 2014 and 2050, from 2.7 million to 8.4 million people, with an increasing strain on available infrastructure. Togo will need to rise to a number of key challenges, such as the growing number of environmental problems linked to climate change and societal challenges caused by population growth. These problems are liable to worsen as urban growth accelerates. The government is striving to promote sustainable urban development to improve quality of life. It has pledged to create sustainable cities and access to decent housing, especially for people in low- and middle-income brackets. Other priorities include the development, construction and renovation of sanitation systems, along with land security.

Lomé is forging a position as a logistics hub and is seeking to cement its stature as a business centre in the subregion. To that end, the government is investing heavily in road and airport infrastructure.

Two bypasses and three international thoroughfares have been built or fully resurfaced, along with two dry docks. The roads at the Autonomous Port of Lomé (PAL) have also been renovated and container capacity increased to 7,000 TEU. The most recent developments include the digitalisation of PAL operations, the relocation of the fishing port and the creation of a multiservice logistics platform to speed up cargo processing and boost traffic. Improvements in other areas include the development of the fishing port, the creation of the Adétikopé Industrial Platform (PIA), the Noépé-Akanu checkpoint at Togo's border with Ghana, and the rural development initiative on the Djangblé plain, on the outskirts of Lomé.

The government has gone to great lengths to make it easier to register property. The framework for the tenure system, updated by the law of 14 June 2018, allows the state to focus on reforming farmland policy, with draft legislation now being drawn up. The government is also conducting a mapping review, setting up a new system for land-related information and creating agricultural development zones (ZAAP).



Site visit by the Minister for Investment Promotion and her counterpart for Trade and Local Consumption.



Interview with Victor James Sossou, CEO of Midnight Sun (MNS Group), a Togolese consortium established in 1996, which specialises in construction, civil engineering and water development projects.

What are your main achievements in Togo?

Key milestones in the past decade include laying and asphaltting the 57 km of thoroughfare between Notsè, Tohoun and the Benin border, with a total width of 13 m and a roadway width of 7 m, along with related structures including two long span bridges, which allowed us to establish ties with companies at the forefront of the roadworks industry.

Backed by AFD funding, MNS carried out a range of civil engineering work to improve the drinking water network—including electromechanical and hydromechanical services—in 13 semi-urban areas of Togo's Maritime region. The project mainly involved erecting three 200 m³ water towers, three 300 m³ water towers, three 400 m³ water towers and one 800 m³ water tower, as well as a 50 m³ reservoir, all with related hydraulic equipment. When you consider the importance of water in people's lives, this initiative really rose to expectations and changed living conditions.

Thanks to the Togolese government's proactive approach and with the support of financial partners such as BOAD and BADEA, MNS has carried out hydro-agricultural improvements in the Basse Vallée du Fleuve Mono (PBVM) and the Zio plain (PARTAM). These projects have made the two areas Togo's heartland for rice production today.

As part of its drive to improve living conditions for the Togolese people as a whole and particularly in Lomé, the government has launched a project to repair and reinforce roads to improve traffic in the capital. In line

with this policy, MNS completed repair, resurfacing and sanitation work on Boulevard des Armées in 2019. The boulevard is a key thoroughfare for anyone crossing the city of Lomé.

You are a key player in the Togolese market. Are you involved in development projects outside the country?

MNS has already exported its expertise to other countries in the West African subregion, such as Benin, Burkina Faso, Niger, Mali and Côte d'Ivoire.

The challenge now lies in building on these foundations in counties in which MNS is already active through major projects. MNS is also working with companies in neighbouring countries in neighbouring countries to pool resources in bidding on contracts.

We are looking for seasoned international partners, particularly in western countries, China and in forward looking sectors to diversify its expertise and business.

What advice would you give to future investors in Togo?

Togo is a country firmly focused on a path to development, which is reflected in strategic development plans spanning a number of sectors, backed by the Head of State and his government.

This commitment is underpinned by an array of multifaceted reforms to improve the business climate and ensure a safe environment for investors.

Togo welcomes future investors and offers them a panoply of tools to succeed.

Developing social housing

The construction of social housing is a focal point of government policy in a bid to overcome a shortage of accommodation and expand the country's housing stock to ensure equitable and inclusive access to housing.

The challenges in social housing for both the public and private sector are currently a core issue for land planning, economic development, social cohesion and quality of life for Togolese people. In practice, social housing primarily provides a means to stabilise the population across a country in which net migration, especially among young people, is very often negative in Togo's inland regions. It is also a means to ensure residential mobility, providing a wide range of solutions in different parts of Togo, enabling people to find affordable accommodation. What is more, social housing serves as a "social shock absorber" in all regions while supplementing available private rented accommodation, by offering opportunities for low-income residents, particularly in urban centres.

Social housing is a vital, long-term part of economic life because it helps protect and create jobs for companies in the building industry. It is also a means of controlling urban sprawl while protecting assets and the environment.

The "20,000 homes" programme stems from the Head of State's determination to set realistic, measurable goals. The idea is to draw on experience gained in building collective housing facilities since the early 2000s to adapt construction projects to people's needs and aspirations. To that end, the government signed an MoU with Shelter Afrique to build 3,000 homes,



with other initiatives also in the pipeline. According to a "Population Outlook" report published by Togo's National Institute of Statistics and Economic and Demographic Studies (INSEED), the country's population will reach nine million people by 2027. A combination of history and natural and economic factors have caused some areas such as the southeast (Lakes and Vo prefectures), the Gulf prefecture, and the Kabyè and Moba regions to be densely populated while others, such as the Oti plain, the Est Mono prefecture and northern Adélé, are underpopulated.

Urban growth is 4.5% a year across all urban zones combined, and 5% in Lomé, the capital. This level of growth will boost Togo's urban population from one out of four people in 1981 to one in two people by 2027.

The housing sector has in the past suffered from a lack of structures

dedicated to property development and the construction and financing of affordable social housing. Economic advisors to the president have estimated that in Lomé, for example, more than half of families do not have access to formal housing, with around 57% lacking the ability to take out home loans, mainly due to insufficient income, but also very often because of a lack of deeds.

One of the most important reforms has clearly been the 2019 introduction of a one-stop shop for property transactions. This has made it much easier to obtain deeds.

Since 5 January 2022, rental deposits and guarantees have been capped at three months of rent. The goal is to prevent the current speculation, particularly in Greater Lomé, while taking into account the need to protect the investments of those who are helping to improve housing availability.



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Major projects

In the past few years, Togo has seen significant infrastructure development, largely thanks to public investment to ensure that 80% of roads are resurfaced by 2025, along with numerous bridge repairs and a focus on urban development.

The challenge is now to capitalise on these achievements by developing a new generation of infrastructure providing the connections needed to build on Togo's natural position as a logistics corridor.

To develop cross-border trade and fuel growth, Togo is working with reliable partners to pursue modernisation in three key areas.

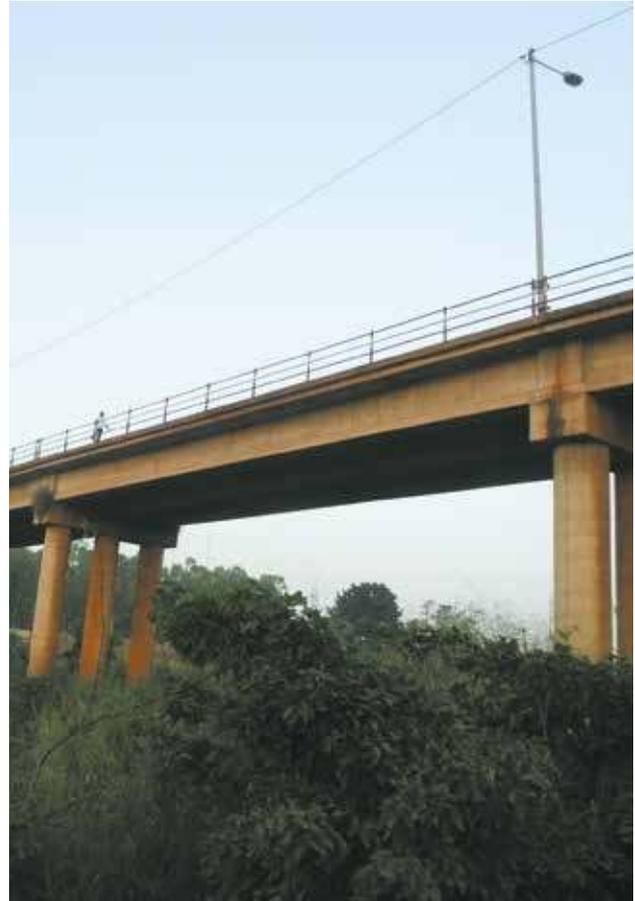
Having completed construction of the ring road around the capital five years ago, along with roads in Agoè-Nyivé prefecture, to the north of the city, three key thoroughfares are now being modernised. Work is due to finish in 2022.

Work on the RN2 major road between Lomé, Sanvee, Condji and the Benin border to the east will provide two lanes in either direction over a distance of 30 km with a central reservation to improve the flow of traffic in this key regional corridor between Abidjan and Lagos, while also helping to prevent coastal erosion.

The 30 km stretch now being renovated between the towns of Avépozo and Aného, and the coastal protection work involving the construction of 31 groins, are part of a major project financed by the African Development Bank (AfDB), the European Union (EU), the West African Development Bank (BOAD), the Islamic Development Bank (IsDB) and other financial backers. The first 10 km of roadworks in Togo (Avépozo-Togokomé), including the inspection and oversight of the project, at an estimated cost of XOF 15.3 billion inclusive of tax, are being carried out by a Chinese company (CRBC). Improvements to the next 20 km (Togokomé-Aného), at an estimated cost of XOF 36.16 billion, including related inspection and oversight, is being carried out by Tunisian construction and civil engineering company SORUBAT, which successfully bid on the contract.

The RN1 road spans 700 km between Lomé and Cinkassé to the north (on the border with Burkina Faso) and will create a state-of-the-art dual carriageway, with two lanes in each direction.

The International Development Association (IDA) is part of the World Bank and announced in July 2021 that it would



release USD 470 million to fund the project to create the Lomé-Ouagadougou-Niamey economic corridor to help Togo, Burkina Faso and Niger to improve regional connectivity along the thoroughfare linking the three capitals. The process is now underway, with work being carried out to revamp a 115 km section of road between Aouda and Kara on the RN1.

The third major roadworks project involves repairing and widening the RN 5 between Lomé and Kpalimé (120 km northwest of the Togolese capital). Work began in June 2020 and was scheduled for completion within 36 months, at an overall cost of XOF 195 billion, incorporating the Lomé basins and improvements to streets in Kpalimé.

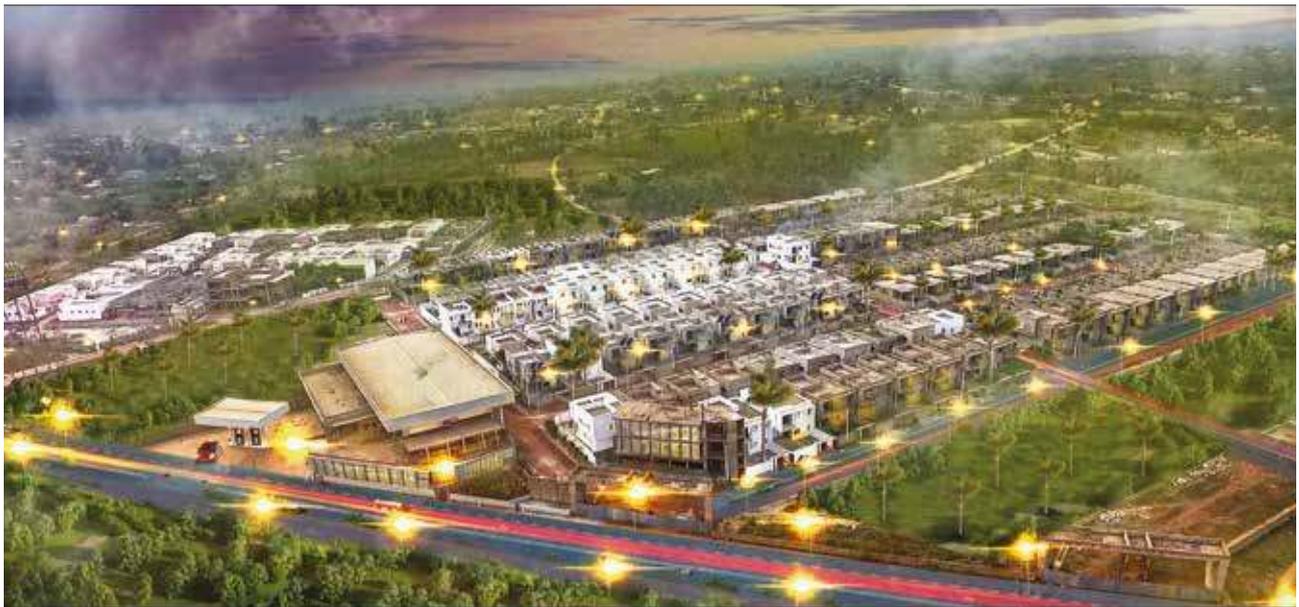
The surge in cement production

In the past 10 years, Togo has become West Africa's leading producer and exporter of cement and clinker thanks to significant investments in the sector.

Clinker is a vital ingredient in artificial cement and has been Togo's leading export since 2005, ahead of phosphates, and far outstripping any other type of ore. For the past few years, the increase in clinker production has also driven up production of cement, which Togo exports along with the clinker. Togo has a significant supply of clinker in the Vo prefectures and particularly in the Yoto prefecture, which has three cement making plants.

Cimenterie de la Côte Ouest-Africaine (CimCo) is a subsidiary of Cim Metal Group and opened in late 2021. It is located in the port zone and was backed by XOF 65 billion in funding, including a XOF 20 billion loan from BOAD. The plant will have an annual capacity to produce an estimated 2.5 million tonnes of cement.

The project aims to create 1,000 direct jobs and 500 indirect jobs. CimCo joins a Togolese market that has long been dominated by CimTogo—a Togolese company owned by Germany's Heidelberg Cement—and Wacem. The Sika-Condji industrial complex (Tabligbo), which received USD 254 million in funding from Heidelberg Cement with backing from the SFI, also includes a clinker production site. Heidelberg Cement has a plant in (CimTogo), a facility in Sika-Kondji (ScanTogo) and a third in Awandjelo. Elsewhere, Danish firm Dangote Industries Limited has signed an agreement to make cement at a new factory with a capacity to produce 1.5 million tonnes a year.



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The rebar industry

The government aims to make industrial transformation a flagship component of its development policy. Legislation now bans exports of scrap and used metals. Scrap metal is mostly used to make rebar for the construction and civil engineering sector.



A rebar production facility.

Togo's rebar production industry is going from strength to strength and recently welcomed a new market player. ManuMetal specialises in recycling and now has a site in Davié, in the Zio prefecture. Following an estimated investment of XOF 2 billion, the plant began operating in January 2020 and now employs 200 people, including 150 Togolese.

The manufacturing facility makes rebar, metal pipes, welding electrodes, grinding balls and other metal products using locally sourced raw materials such as scrap iron and other metal, silicon manganese, ferrosilicon and aluminium bars.

Output is expected to increase by 5% a year in the first five years as the company gradually penetrates the market. The goal is to sell between 70% and 80% of finished products on the local market.

ManuMetal will provide competition for Steel Cube Togo (SCT), which is based in the north of the country and has already exported more than 20,000 tonnes of high-quality FE 500 rebar since its inception, in 2019. The Kara-based plant provides 450 direct jobs and uses locally sourced raw materials. It aims to eventually provide 1,000 jobs, with work to expand the facility already in the pipeline, along with diversification in its operations.

OPPORTUNITIES

The construction and civil engineering market has huge potential. The government is actively working to cultivate relations with the private sector, which will be key to industrialisation in Togo, as part of the drive to make all industries stronger and more competitive.



Interview with Dontou Hiloukou Derou, an architect and town planner, who graduated from the EAMAU school of architecture and urban planning in Togo and Nancy school of architecture in France. In 2004, he founded the international design office Derou & Partners and is also CEO of Confortis International Group.

Could you tell us more about the “Wellcity” project?

Wellcity sits at the heart of the new Adetikope Urban Complex and is a new city, created through a detailed architectural and town-planning study on urban dynamics and spatial expansion in African cities with changing demographics. Lomé is a good example. A key feature of these cities is that their population doubles, along with fourfold spatial expansion, in 20-year cycles, which creates breakneck urban sprawl. Five years ago, the Lomé study led to an assessment of the best way to expand the city and its surroundings, and identified the Lomé-Adetikope thoroughfare as the backbone of future urban development in the Greater Lomé area for the next 30 years.

Phase one of Wellcity, which is now underway, will provide 1,000 housing units, along with community facilities, a school, sports complex, filling stations, mall, shops and restaurants. It will eventually create 5,000 housing units, including bungalows, maisonnettes and apartments. Five years on, the assessment has proven accurate, with development now taking place on the road between Lomé and Adétikopé. The new SNB brewery, which has been up and running for two years now, and the new Adétikopé Industrial Platform (PIA)—a public-private partnership developed by the Togolese government and Arise Group—are key developments.

PIA is a flagship project for the Vision 2030 campaign set out by Togo’s Head of State, His Excellency Faure Essozimna Gnassingbé. It is a vital initiative in that it focuses on the industrial processing of the country’s agricultural products, which represent more than 50% of national GDP and provide jobs for 60% of the working population.

By 2030, the coalescence around Wellcity and PIA will combine with other development initiatives underway in the area to create the Adétikopé Urban Centre (PUA), which will be home to 500,000 people and span an area of 10,000 hectares (100 km²), linked to Greater Lomé by the Nationale 1 expressway, a multimodal link including a motorway, railway and canal. The population of Adétikopé Urban Centre will reach one million people by 2050.

Do you have any development projects outside Togo?

With Confortis International, we operate in five West African countries: Côte d’Ivoire, Burkina Faso, Niger, Benin and Togo. As a developer, we focus on the value chain for infrastructure projects: design, financing, build and operation for residential properties, hotels, offices and major facilities. Our clients include private stakeholders, institutions and governments.

Is socially and ecologically sustainable architecture the future in Africa?

Ecology concerns the whole planet, not just Africa. Ecology and sustainable structures are no longer a choice; they are an urgent necessity that involve architects as well as all other actors involved in shaping living environments.

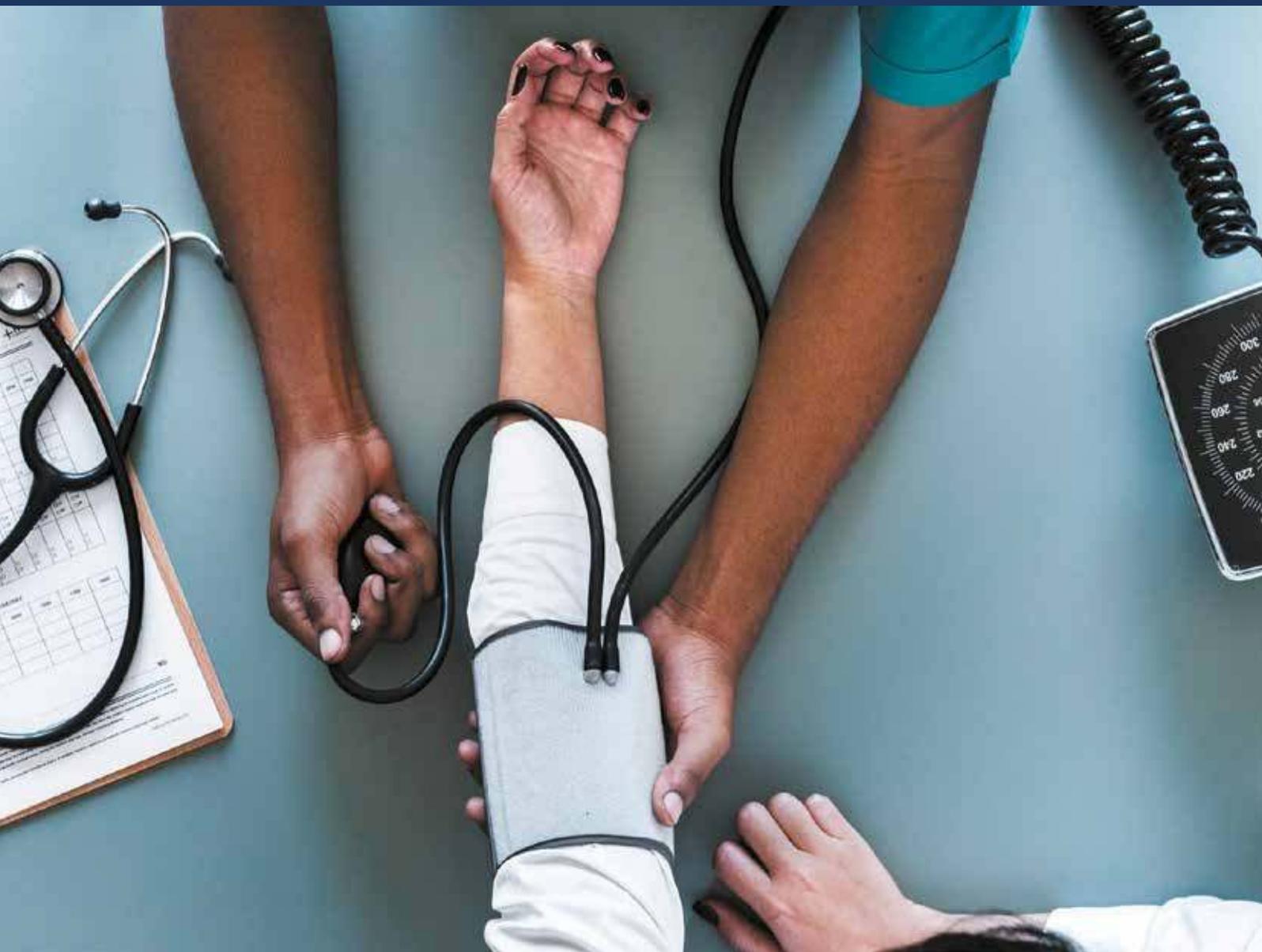
Our vision of the way forward for architecture focuses on environmental responsibility and positive use of embedded energy. Combining the sophistication of locally available materials and technology, leveraging competitive advantages and putting the specific needs of each aspect of human society at the core of architectural concepts will help us build sustainably in the long term.

“In healthcare, the construction of ‘peripheral care units’—commonly known as USPs—in all regions and the overhaul of infrastructure and equipment will give shape to the project to provide essential quality health services for universal health coverage in 2022.”

New Year’s message to the Togolese people by the Head of State, His Excellency Faure Essozimna Gnassingbé, President of the Togolese Republic, 31 December 2021.

Health

Building on an ambitious healthcare strategy, Togo has successfully renovated nearly 100 health centres in less than three years. The country is well on track to offering universal health coverage, which aims to provide medical care for as many people as possible.





Interview with Professor Moustafa Mijiyawa, Minister for Health, Public Hygiene and Universal Access to Care, a rheumatology professor with more than 30 years' experience in patient care, medical education, physiotherapy, prosthetics and orthoses in Togo and abroad.

What are the focal points of healthcare policy in Togo?

The healthcare policy rolled out over the past few years, backed by the National Development Plan (NDP) and the government roadmap, aims to implement a resilient, robust healthcare system accessible to all. The ministry for universal access to care was set up to ensure universal health coverage—especially for those who are most vulnerable—and uphold the principles of equity and solidarity in line with the first priority of the NDP, which involves a focus on inclusion, social harmony and peace building. Action taken covers a range of areas such as staff training and recruitment, construction and renovation of infrastructure facilities, an increase in the health budget, and reforms to healthcare facility management methods.

How are healthcare staff trained and recruited?

Each of Togo's six healthcare regions has a school for paramedic training. In 2018, the existing schools in Lomé, Kara and Sokodé was expanded with the addition of nursery and midwifery schools in Tsévié, Atakpamé, Kpalimé and Dapaong. These facilities, attached to the health science facilities in Lomé and Kara, offer training and qualifications in paramedic and obstetric science. The Lomé faculty of health science opened in 1970 and provides courses in general medicine, pharmaceuticals, odontology and stomatology, along with nearly a dozen other medical and surgical specialities. The medical assistant school at the University of Lomé provides six master's courses. Together, these schools produce around a thousand graduates a year. Healthcare is one of the sectors that have benefited the

most from the recruitment competition undertaken by the civil service over the past 10 years: 5,850 people were recruited through the seven competitions held from 2008 to 2020.

What about infrastructure facilities?

Issues with outdated and underequipped facilities led to a major drive to upgrade and equip 113 of the 700 public health facilities. This involved work to improve electrical systems, carry out repairs and provide imaging and laboratory equipment at regional hospitals and teaching hospitals. Solar solutions are now being installed at health centres through projects headed by the energy ministry. The drive to improve health coverage has also led to the construction of peripheral care units in more isolated areas. A first-class hospital designed to alleviate medevac issues and linked to the rest of the healthcare system is now being built in Lomé.

And what about the hospital management reform?

The campaign to strike the right balance between resources made available to medical training facilities and the services they provide led the government to introduce a contract-based reform to hospital management in 2017. This reform, implemented in seven hospitals, has reduced losses, boosted revenues and improved key indicators on quality of care provided in areas such as consultations, hospitalisations, treatment, additional examinations and patient satisfaction. The performance-based approach used to accurately track hospital operations provided the bedrock for a laboratory leasing scheme at Sylvanus Olympio teaching hospital in Lomé, which saw a surge



Radiotherapy unit.

in examinations from 44 to 135. The contract-based approach, which is now being extended, has paved the way for an extensive drive to build and equip healthcare facilities through public-private partnerships.

Is universal health coverage effective?

High-quality healthcare is key to providing universal health coverage. Togo is implementing that coverage step by step, with each step benefiting from the lessons learned from the previous. It now covers a third of the Togolese population and revolves around three main bodies: Institut National d'Assurance Maladie for civil servants; School Assur for primary and secondary school pupils; and other initiatives targeting the private and informal sectors and involving official groups and associations of small businesses, farmers, etc. The National Fund for Inclusive Finance (FNFI) provides supplementary health insurance to beneficiaries who are covered while paying off loans.

We have taken a wide array of action to provide free care over the years to help those most at risk, including vaccinations, treatment for malaria, distribution of mosquito nets, subsidies for C-sections, treatment for HIV/AIDS and tuberculosis, preventive and therapeutic care for neglected tropical diseases, and the Wezou programme providing free care for pregnant women.

All of these initiatives blend into a balanced, coherent set of social security measures providing the basis for the law on universal health coverage in Togo, promulgated in November 2021.

How did you handle the fight against the Covid-19 pandemic?

We have fought the battle against Covid-19 on many fronts: setting up bodies, implementing legal and institutional provisions, providing support to ease the social and economic burden of the pandemic, and improving the healthcare system by building 11 centres dedicated to



Laying the foundation stone for the Do Pharma plant.

epidemics (two leading centres in Lomé and Kara, and nine centres spread across the country). Other measures have involved providing reanimation equipment to these centres, and rolling out a vaccination strategy enabling the timely use of purchased and donated vaccines. The leadership of the Head of State was key to the results obtained in Togo, from both an epidemiological and vaccine-related standpoint.

By 10 February 2022, 36% of people aged 18 and over had been fully vaccinated, 59,295 people between the ages of 12 and 17 years had received their first dose, and 403 had received the second dose. Digitalisation was an essential component of the vaccination strategy and has enabled Togolese people to get a vaccination certificate. Togo was the first country in sub-Saharan Africa to have a Covid-19 certificate recognised by the European Union.

Do you favour collaboration with the private sector for pharmaceutical production?

The improvement in the business climate has fostered private initiatives that have benefited the health sector. The most eloquent example is the Do Pharma IV fluid production plant, 25 km from Lomé, in the Zio prefecture. The facility has state-of-the-art equipment and

produces 18 million bottles of fluid a year in compliance with international standards to supply countries in the subregion.

Collaboration with the private sector in healthcare is reflected by the partnership between the health ministry and the private sector health platform. This provides a joint perspective on healthcare, enabling communication aimed at improving practices in the profession.

The commitment and leadership of the Head of State gave rise to the Lomé Initiative, launched on 18 January 2020 in partnership with the Brazzaville Foundation as part of the campaign to prevent substandard and counterfeit medicine in Africa, at a ceremony attended by leaders and their representatives from Congo, Ghana, Gambia, Niger, Uganda and Senegal.

Is there anything you would like to add?

The Head of State's determination to prioritise the health sector reflects his political will to ensure equity and social inclusion, along with his firm belief in healthcare as a key driver for development. The progress made in the sector through major projects will establish a well-structured, balanced healthcare system able to cope with emergencies, epidemics, emerging diseases and common ailments.

Health: a priority sector

Since 2017, Togo has been committed to reforming its healthcare system to improve funding for public hospitals and enhance quality of care.



In 2017, the government unveiled a new contract-based system to improve hospital finances in five public health facilities. Those hospitals are now being run through public-private partnerships rather than exclusively by the state.

The contract-based approach has now hit its stride in providing people with quality healthcare, and the results speak for themselves. The hospital remains public, with the government continuing to pay staff and fund facilities. However, a private entity is also brought in to improve the system of management. This includes setting up a hospital committee comprising the contracting party,

hospital management, union representatives, industry representatives and other stakeholders. The committee decides on matters related to the budget and any action taken. The Ministry for Health and Public Hygiene remains the nerve centre and ensures the conformity and relevance of any initiatives or spending.

In addition to the action already taken or pending to tackle Covid-19, the government has committed to a number of other projects. From an infrastructure standpoint, there are plans to modernise regional hospitals, renovate community health centres, and build six new maternal and infant care facilities, 100 new health centres and a national

KEY FIGURES

27%

BIRTHS ASSISTED BY QUALIFIED PERSONNEL

27/1,000

NEONATAL MORTALITY RATE

401/100,000

MATERNAL MORTALITY RATE

58.9%

ATTENDANCE RATE IN 2019

200

HEALTH CENTRES TO BE BUILT

300

HEALTH CENTRES TO BE RENOVATED

1^{ère}

IV FLUID PRODUCTION IN WEST AFRICA

centre to combat cancer. With respect to renovating and equipping hospitals, purchasing groups will be used to provide scanners for teaching hospitals and regional hospitals.

In 2010, Togo joined the International Health Partnership (IHP+, now known as UHC2030), which gave stakeholders in the health sector fresh resources to boost healthcare system capacity. The Ministry of Health implemented a national health policy and a wide-ranging, participatory assessment of the situation led to the National Healthcare Development Plan.

In family planning, the Togolese authorities have followed the commitments of PF 2030. The six pledges made by the government revolve around increasing the use of modern contraception among married women from 23.1% in 2020 to 32% in 2026, and among all women from 20.4% in 2020 to 29.5% in 2026. The second commitment concerns increasing government subsidies by 50% in 2022 and by 25% from 2023 until 2026. The third will ensure teenagers and young people have access to comprehensive information and high-quality services adapted to their age and needs. The fourth aims to ensure the continuous availability of contraceptives in places where services are

TOGO WAS THE FIRST AFRICAN COUNTRY TO END SLEEPING SICKNESS

In 2020, Togo received validation from the World Health Organization (WHO) for having eliminated human African trypanosomiasis or “sleeping sickness” as a public health problem, becoming the first country in Africa to reach this milestone.

Sleeping sickness is caused by parasites which are transmitted by infected tsetse flies and is only found in 36 countries in sub-Saharan Africa. If left untreated, sleeping sickness is almost always fatal. In 1995, about 25,000 cases were detected, about 300,000 cases were estimated to have gone undetected, with 60 million people estimated to be at risk of infection. In 2019, fewer than 1,000 cases were found. Togo has not reported any cases in the past 10 years.

Togo's achievement comes after more than two decades of sustained political commitment, surveillance and screening of cases. Beginning in 2000, the country's public health officials implemented control measures. In 2011, the country established surveillance sites at hospitals in the cities of Mango and Tchamba, which cover the main areas at risk of the disease. Public health officials have since maintained heightened disease surveillance in endemic and at-risk areas.

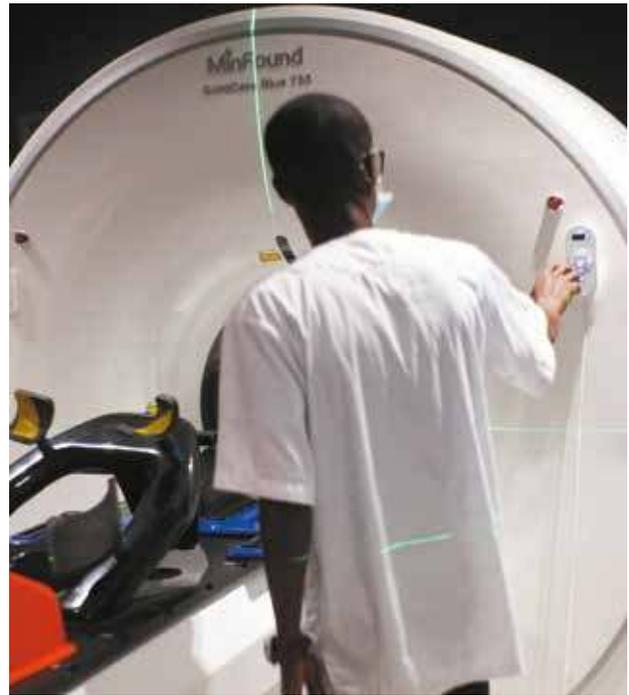
A WHO-led collaboration supported these efforts by facilitating the donation of medicines and resources from pharmaceutical companies, which helped strengthen local capacity and ensure the sustained availability of tools required to control the disease.

provided, in line with policies, standards and protocols. The fifth seeks to coordinate action between sectors with respect to planning and use of solid data. Lastly, the sixth commitment consists in mobilising financial resources by Togolese civil society involved in healthcare, reproduction and family planning.

In November 2021, the World Bank launched a USD 70 million project to improve the quality of healthcare and provide universal health coverage to 60% of the Togolese population.

President Faure Gnassingbé has built his new term on a pledge to cement and improve on the achievements so far. He aims to significantly improve the healthcare system and provide quality healthcare for Togolese people, particularly those most at risk.

In social security, XOF 91.7 billion has been earmarked for the health sector, representing 7% of the total amount allocated to ministries and institutions in FY 2022. This funding will serve to ensure universal health coverage and access to care.



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INAM: an asset in implementing Universal Health Coverage

The National Institute of Health Insurance (INAM) works chiefly to improve access to quality healthcare for people under the compulsory health insurance scheme. It strives to develop social security to gradually ensure universal health coverage for all Togolese people.

Universal Health Coverage

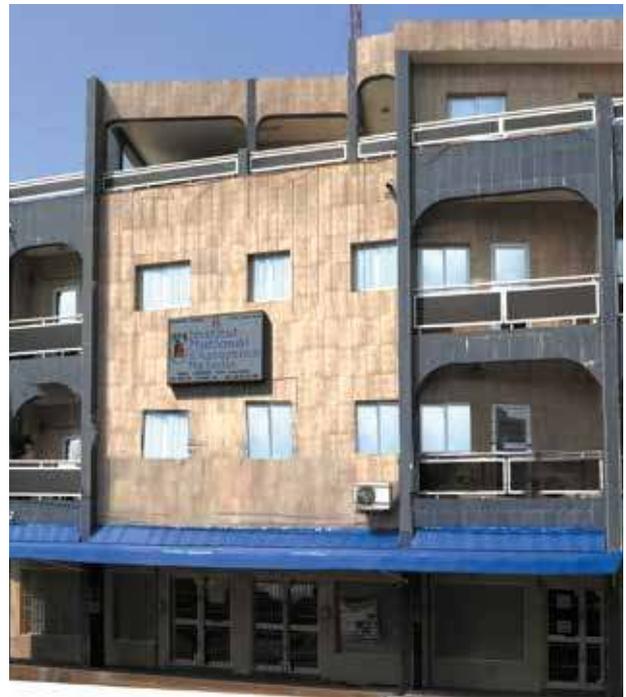
The drive to provide health insurance stems from a real political will and commitment on the part of Togo's president to ensure all Togolese people have access to quality care through an approach designed to pool risks and promote solidarity.

Law No. 2021-022 of 18 October 2021 on Universal Health Coverage (UHC) was a milestone in Togo's march towards ensuring healthcare for the entire population. More than 10 years after the introduction of the compulsory health insurance scheme for civil servants, which produced convincing results, it was crucial that the government rise to the expectations of the population as a whole. Following the passing of the law, Order 2021-130/PR of 1 December 2021 tasked the National Institute of Health Insurance (INAM) with managing UHC, based on its established expertise in dealing with health risks.

To ensure the utmost efficacy and effectiveness, an incremental and inclusive approach was used to gradually provide coverage for different tiers of the population. As things stand, significant progress has been made in drawing up the technical and financial parameters. This stage involves an inclusive, participatory process to define basic care under UHC, along with the required instalments under the contributory scheme, and those eligible for the non-contributory plan. Updates to partnership agreements spanning the range of care provided, conditions and methods of membership, registration, collection of payments, reimbursement for healthcare expenses, and changes to the cost of treatment are all key initiatives that are already under review.

To fully involve all representatives of relevant stakeholders, the government has already taken steps to provide a forum for dialogue and consultation on UHC issues.

The process of creating an information system able to take



on board, share and process large amounts of data began several years ago and is currently in the process of ensuring production and alignment with UHC goals.

Active involvement of all stakeholders

The wide-ranging, inclusive involvement of all stakeholders is vital to effectively establish universal health coverage. Mutual and private insurance companies have a key role to play.

Private insurers offer services commensurate with their potential to control risks. The basic UHC plan leaves it up to the various actors to offer different services able to adapt to certain, specific needs. As with all social insurance, once a basic care plan and rules governing coverage are in place,

beneficiaries can take out supplementary coverage with mutual or stock insurance companies to cover all or part of the remaining costs for services not covered by the basic plan.

Mutual insurance companies that are well organised and sufficiently equipped will be in a position to delegate management of initiatives on the ground, such as local information and awareness-raising campaigns, registration and a raft of other actions requiring a presence in close proximity to communities.

Hence the need to work hand in hand with these organisations to clarify the relevant partnership framework together.

Promoting social entrepreneurship and solidarity

Despite government efforts, African countries continue to face growing social needs and social development challenges. The public health crisis revealed the cracks in conventional economic models, highlighting an urgent need to develop models that target both economic performance and social impact.



To encourage the private sector to embrace social entrepreneurship and solidarity, a legal framework is now being drawn up, complete with incentivising measures that build on Corporate Social Responsibility. Proper awareness of post-Covid challenges is also key to enable a paradigm shift and acquire the resilience needed to weather the next storm.

Since 2008, the drive to ensure all Togolese people have access to basic amenities has been an ongoing concern and a key priority for the country's president. As a result, the government has implemented a number of defining programmes to support social initiatives aimed at lifting people out of poverty and empowering them to be self-sufficient. Building on the tangible outcomes of these initiatives, it is vital that we now encourage the private sector to keep profitability goals in perspective and help to grow a resilient economy with a real social impact.

Universal health coverage will underpin the impact of these different social initiatives that seek to lift people out of poverty. The success of the UHC and its long-term approach should be a goal shared by all Togolese people.

Combatting the pandemic

The Togolese government has been praised for its use of technology in the fight against Covid-19. Thanks to the Novissi cash transfer programme, Togolese managers eased the burden on employees most affected by the pandemic.

The Togolese government launched the Novissi (a local word meaning “solidarity”) programme in April 2020 to enable direct cash transfers to households that had lost all or part of their income because of the Covid-19 pandemic. The initiative was praised by the 2019 Nobel Laureate economists Abhijit Banerjee and Esther Duflo and was designed to meet a number of challenges faced by most developing countries, especially in Africa.

According to the World Bank, the pandemic jeopardised 62% of jobs in Togo. In response, the government turned to technology to enable contact tracing, send money to people in lockdown and roll out vaccinations. By making it possible to send money via mobile phone, the Novissi programme helped minimise third-party costs and reduce the risk of beneficiaries not receiving their money. In July 2020, the government launched TogoSafe, a Web/mobile portal making it easier to find contacts using geolocation technology, ensuring compliance with Covid-19 measures for travellers while sharing tracking results by email and text message. The system immediately notifies anyone who has been in contact with someone who has tested positive for the virus. The Bluetooth app also lets users see the number of Covid-19 cases in their region and shares public health recommendations along with a list of pandemic-related

hotlines. The free app was especially useful when the number of reported Covid-19 infections surged in July and August 2020.

Through the COVAX scheme and coordinated support from the WHO and UNICEF, Togo received its first 156,000 doses of the vaccine in March 2021. Within one week, the country had vaccinated 98% of healthcare professionals—a priority group for the national vaccination strategy. Within two weeks, 19% of people over the age of 50 living in the Greater Lomé area (the region with 72% of Covid-19 cases in Togo) had also been inoculated.

To launch the vaccination campaign, the government made effective use of digital platforms to reach as many people as possible, particularly those at risk of being left by the wayside. By early April, more than 50,000 people had used their telephone to sign up via the text-messaging service and the dedicated website. The signup process only takes a few minutes and saves a lot of time for health workers, allowing them to administer the vaccine to even more people. While the fight against Covid-19 was the number-one priority when the President of the Republic took office, leading to a series of exceptional public health initiatives and protocols, the drive to improve the health system remains one of the flagship projects.

20 HEALTH CENTRES EQUIPPED WITH OFF-GRID SOLAR SYSTEMS

US government-led partnership Power Africa will provide off-grid solar energy to 20 health centres in Togo. Kya-Energy Group will roll out the project on the ground with the help of USD 2.6 million in grant money from the USAID programme. The Anyron health facility in Tsévié will be the first to benefit from the initiative and the new equipment will help improve quality of care in the country. The solar electricity systems will be designed and built locally. The international company specialises in renewable energy solutions, with a focus on solar energy and energy efficiency. It develops innovative energy services and systems to help Africa better rise to energy challenges now and in the future.

Pharmaceutical production

Togo aims to strengthen the national pharmaceutical system and its drug management capabilities.

Togo is home to West Africa's leading intravenous fluid production industry. The Do Pharma pharmaceutical plant is in Avéta, in the Zio prefecture, 25 km from Lomé. It benefits from its FTZ status, with all the related benefits. The Do Pharma plant is a cutting-edge, world-class manufacturing facility compliant with the highest international standards for the production of intravenous fluids in Togo and for the West African market. Everything is made on site thanks to the expertise of the Togolese workforce, in line with international quality standards. The plant produces 18 million bottles of IV fluid per year. In 2011, Togo had no trade body for pharmaceuticals. Courses were provided by teachers from the university's

science faculty and by instructors from Senegal and Burkina Faso.

Thanks to the scientific resources provided by the Pierre Fabre Foundation in 2018 and aid from the University of Lomé and a number of backers such as Agence Universitaire de la Francophonie (AUF), the United Nations Population Fund (UNFPA) and UNESCO, Togolese academics developed several initiatives to better organise the drug chain. The pharmaceutical department at the University of Lomé has around 200 students. Graduates go on to work in hospitals, laboratories, pharmacies and the central public body for the procurement of essential medicine. The stakes are high for a country that had just 230 pharmacists for seven million inhabitants in 2015.



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On track towards universal health coverage

The 2017-2022 National Health Development Plan (PNDS) was crafted to help rise to the challenges encountered by the initial plan and keep Togo on track to ensure universal health coverage. The Togolese parliament adopted the law on universal coverage in October 2021.

Only 7.6% of the population had health insurance, including 4% who were covered by the INAM system, 2% by private schemes and 1.6% by mutual health insurance. As a result, in late 2021, only 500,000 Togolese people had health insurance, and most of them were civil servants. Over the past few years, the government has committed to a range of measures in an effort to address the problem by improving social security coverage in the informal sector, which accounts for 80% of the working population.

On 12 October 2021, parliament unanimously adopted a bill on universal health coverage in Togo. The move was a new milestone in embodying the ambition to achieve universal health coverage in Togo, and crowned a process that had begun with the adoption of draft legislation by the council of ministers.

Establishing universal health coverage will ensure that people can actually exercise their right to receive medical treatment. It will allow the Togolese population to benefit from quality, affordable healthcare.

The legislation also includes a plan to set up a national health insurance agency to oversee management of the project. It introduces two schemes. The first applies to anyone who meets the minimum income threshold and will need to pay contributions, though specific details have yet to be defined; the second is a medical aid scheme for anyone who is unable to afford insurance, who will benefit from free healthcare.

The new law goes hand in hand with measures to bolster



technical resources. There are plans to build 200 health centres and renovate nearly 300 more, with a view to ensuring people have nearby access to healthcare facilities, especially in rural areas. The infrastructure initiative is in line with the Togolese authorities' drive to ensure everyone has access to healthcare. It was undertaken along with other programmes and projects, including the recent Wezou initiative to support pregnant women and newborn children.

OPPORTUNITIES

The health sector is increasingly attracting the attention of investment funds, with a focus on medicines, insurance, clinics and more... The list goes on and the opportunities are endless. The private sector already plays a significant part by ensuring and financing the supply of healthcare to people in the region. On average, the private sector provides 50% of healthcare products and services in Africa.



Interview with Frederic Dovi-Akue, CEO of Do Pharma, a pharmaceutical manufacturer specialising in producing intravenous fluids, based in the Aveta free zone, 15 km north of Lomé.

Do Pharma is Togo's leading industrial complex. How is it organised?

Do Pharma is a new pharmaceutical company that makes IV fluids in compliance with international standards. We currently have a production capacity of 18 million bottles a year. We aim to become one of the leading companies in the subregion to specialise in making high-quality medicines at competitive prices. Our company makes and markets IV solutions sold in Benin, Burkina Faso, Niger and Côte d'Ivoire. We also plan to export some of our products to Ghana, Nigeria, Senegal and Cameroon.

A number of national and international audits have confirmed that our company ensures strict compliance with WHO good manufacturing practices (GMP).

We are proud that our team is 100% African. Naturally, we have also worked closely with our European tech partners and, initially, with international professionals. This has enabled the successful transfer of skills. Today, we only employ locally trained pharmacists, engineers, technicians, chemists, microbiologists and specialists.

Our product distribution goes through channels regulated by the Togolese health ministry to prevent counterfeiting.

What is your business development strategy?

Improving the health of the population is key. Our products are used in IV treatment and are therefore crucial to patient care and recovery. Our development strategies are based on the need to continuously offer a sufficient quantity of products that meet the highest quality standards. Our product strategy is based on the needs of our clients

and we are gradually bringing new generic molecules to market. Meanwhile, the marketing of new key products in Ghana, Nigeria and Cameroon offers further development potential.

The Covid-19 pandemic has at times impaired operations, led to production stoppages and caused logistical problems around the globe. That reflects the importance of making medicine locally in Africa. Europe is even now looking to relocate production of active ingredients. Do Pharma leverages its proximity to clients to get life-saving products to patients more quickly. Do Pharma started out with intravenous solutions, which sets the bar really high from a technical standpoint. The production of sterile drugs demands significant investment. In the medium term, we plan to develop other types of pharmaceuticals, such as tablets and gel caps, which will be another step towards reducing reliance on imports.

How can we prevent counterfeit medicines in Africa?

The problem of counterfeit drugs and medicine of questionable quality is dangerous and highly complex global problem. Tackling that problem therefore requires a holistic approach involving an array of different measures. All stakeholders need to be involved with the support of the relevant local, regional, continental and international authorities. Local drug production can help regulatory bodies ensure compliance with quality standards. Of course, in addition to raising awareness, the government needs to monitor every link in the chain from production to wholesale distribution to consumers. There should be penalties for those who fail to meet standards. I would like to thank the country's president, Mr Faure Gnassingbé, for his firm commitment to combatting counterfeit medicines through measures such as the Lomé initiative of 18 January 2020 (supported by the Brazzaville Foundation).

“*The Togolese government, under the leadership of the Head of State, is firmly committed to developing and promoting tourism with a focus on inclusive growth. It is striving to make tourism a growth sector for jobs and revenues, which is part of the vision set out in the government roadmap leading up to 2025 through priority project 19, which aims to develop leisure tourism in Togo for tourists from the country and the subregion.*”

Message from the Minister for Culture and Tourism, Gbényo Lamadokou, on 27 September 2021, during celebrations to mark World Tourism Day.

Tourism

As one of Africa's most-visited countries, Togo has a wealth of tourist attractions with real potential, such as the Koutammakou World Heritage Site, waterfalls and historical towns.



A natural tourist attraction

Togo boasts an incredibly diverse landscape that makes it a microcosm of Africa. To promote this potential, the National Development Plan launched in March 2019 makes tourism a cornerstone of economic development and aims to boost its contribution to 6.2% of GDP.



Kpimé waterfall.

The 2020-2025 government roadmap reflects this vision and focuses strongly on this high-potential sector. Lomé plans to promote and develop seaside, cultural, sports and ecotourism opportunities, with a spotlight on leisure tourism. Business tourism is also a sector with scope for growth, since Togo is a key centre in the West Africa. Through its National Development Plan and roadmap, the country has demonstrated its ambition to become a regional business hub. However, the sector has been sorely tested by the pandemic. Nationwide, the figures speak for themselves.

The country welcomed an estimated 481,766 tourists in 2020, compared with 946,376 in 2019, a drop of 49.10%. Tourism revenues fell by 64% from XOF 53 billion in 2020 to XOF 19 billion in 2019.

Yet results, in the past two years have been encouraging for tourism in Togo. The country was the number-two destination for business tourism, after Egypt, in terms of growth in the number foreign visitors in 2017 (+46%), with Togo recording more than 712,214 tourists visiting in 2018 (+26% vs 2017) and XOF 48 billion in revenues from the hotel industry (XOF 3 billion more than in 2017).

KEY FIGURES

6.2%
OF GDP

500+
HOTELS

712,214
TOURISTS IN 2018

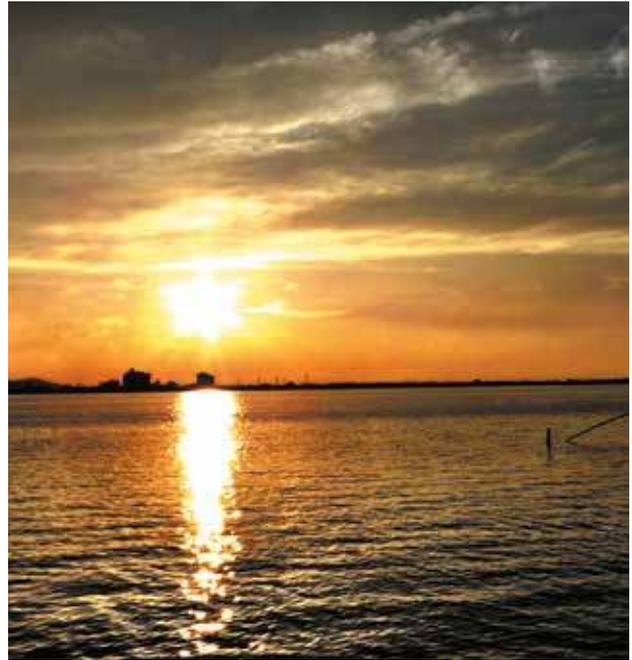
386,000
TOURISTS IN 2018



Togo is home to globally renowned sites and monuments, including a UNESCO World Heritage Site, and a 45 km Atlantic coastline of fine sandy beaches.

The savannah flora in the far north of the country holds a wealth of historical and cultural treasures and is replete with natural attractions. Fosse aux Lions National Park in Doung, the Nok and Mamproug cave dwellings, the Namoudjoga cave drawings, the Oti alluvial plain, and Mandouri hunting reserve are all major tourist attractions.

The Kara region boasts a wealth of flora and fauna, and is one of the most well-known attractions outside of the country, thanks to its undeniable diversity and appeal. The region is home to the landscapes of Koutammakou (a UNESCO World Heritage Site) and the Takienta the Nangbani furnaces and the natural parks of Djamdé and Sarakawa. Kara is also a melting pot for folklore, with a patchwork of traditional dances and celebrations (Akpéma and Evala).



With its relatively flat landscape, the central region also has an array of natural attractions, notably Fazao-Malfakassa National Park, a popular destination for safaris. The region is also known for its cornucopia of crafts.

The Plateaux region is undoubtedly the country's main tourist attraction. Vial Castle, Kamina Spa, Agou Peak, the waterfalls of Womé, Kpimé and Akloa, Djogbégan Monastery, Lake Nangbeto, and the Wall of Agbogbo are all key sites that promise an unforgettable stay.

The Maritime region is known mainly for its coastline and boasts a raft of attractions. Beach facilities, museums and public and private centres for the arts, markets, the Slave House, protected forests and architectural monuments are among the rich and varied range of tourist attractions to be found here.

The country has more than 500 official accommodation options, not to mention a swathe of guesthouses ranging for the minimalist to the most spectacular, many of which can be found in the Maritime and Plateaux regions.

Each region has at least one major hub for accommodation. Togo has 197 listed monuments and sites. Since its inception, the national fund for culture (FAC) has financed more than 600 cultural projects.

Legislation is also being introduced to further support culture and tourism in Togo. In September 2021, the government adopted a new law on cinema and animated pictures, and announced additional measures to ratify the UNWTO Framework Convention on Tourism Ethics.

Koutammakou: a UNESCO World Heritage Site

The Koutammakou landscape in northeastern Togo, which extends into neighbouring Benin, is home to the Batammariba, whose remarkable mud tower-houses have become one of the country's most popular symbols.



The 50,000-ha Koutammakou landscape was listed as a UNESCO World Heritage Site in 2004. Here, nature underpins rituals, beliefs and everyday life in a unique way. The one-of-a-kind "Takienta" is a basic family dwelling that combines technical, utilitarian and symbolic elements. No other region has such a close interrelationship between symbolism, function and technique. This particular type of dwelling, with its distinctive shape, reflects the creative genius of the Batammariba, "those who model the earth" or, by extension, "the good masons", according to the translation of some anthropologists. The "Sikien" (plural of "Takienta") are an integral part of the

unique landscape and mirror the social structure. Many of the buildings are two storeys high and those with granaries feature an almost spherical form above a cylindrical base. Some have flat roofs, others have conical thatched roofs. They are grouped in villages, which also include ceremonial spaces, springs, rocks and sites reserved for initiation ceremonies. Koutammakou is a living landscape that exhibits all the facets of an agricultural society working in harmony with its surroundings, where nature underpins beliefs, rituals and everyday life. It comprises tangible elements such as sacred rocks, forests, houses, fields, sources of construction materials, wild and domesticated animals, songs, dances, traditional sports, and more.

Hôtel 2 Février: a piece of history, a jewel in the Togolese hospitality crown and a standard bearer for your business events in West Africa.



A story rooted in Togo's history. Opened in June 1980, Hotel 2 Février carries a name that is a nod to an illustrious date in the country's history: 2 February 1979, an indelible mark to remember the triumphant return of Miraculé de Sarakawa, the late Head of State Gnassingbé Evadèma, who survived an aeroplane crash—a triumph that led to countless initiatives including the construction of a beautiful building: Hotel 2 Février. Today, nearly 42 years later, this wonderful monument, fully renovated by Kalyan Hospitality Development, reflects Togo's modern-day expertise.

The 2 Février is a five-star hotel that has become something of landmark in the region, rising to a height of 102 metres overlooking the business and financial district, rubbing shoulders with leading symbols of political life in the city, such as international organisations, embassies, the monument to independence, the Palais de Congrès and Lomé Palace. The hotel offers state-of-the-art accommodation with all the historical charm and luxury inherent in the surroundings. Sophisticated cuisine, inspired by a fresh, modern take on local produce and African dishes, with a blend of Western and Eastern cuisine. Stylishly equipped meeting and conference rooms ensure a seamless setting for even the biggest events. The service is of the highest standard, provided by staff who are motivated and passionate about hospitality.

"Women make up the majority of our staff," says Serge Messan, the hotel's sales and marketing manager. "From a historical standpoint in Togo, women embody the very essence of hospitality: strong, hard-working, creative and blessed with real people skills, they welcome, host and handle everything with the utmost professionalism while catering to a highly diverse range of clients."

The emblematic Hotel 2 Février mainly hosts business people and leading local and international bodies, attracted by the promise of ideal surroundings and upmarket service for high-profile events and stays. However, the hotel is also the perfect destination for families and anyone looking to get away from it all to focus on comfort and fulfilment. Its first-class facilities include the Wellness and Beauty Spa, which last year won the LUXLIFE award, and the Songhaï rooftop restaurant, which provides an idyllic environment for individual guests, globetrotters and tourists. This is a space given over to the beauty of art, cuisine, and intrinsic Togolese savoir-faire, surrounded by the art of Professor Paul Ahyi, Robert Falshau and others.

"Above and beyond our international reputation, we aim to offer a unique, all-encompassing experience to each of our clients, catering to their respective differences and individual needs," says Ani Guei, General Manager at Hôtel 2 Février.

Environmental sustainability

The country has a range of environmental policies, plans and strategies such as the National Action Plan for the Environment (PNAE), the strategy and action plan to protect biodiversity, the national climate change adaptation plan (PANA), and the 2018-2022 National Development Plan (NDP). Togo works with the international community through bilateral and multilateral cooperation agreements and has ratified nearly all international conventions.

The government has pledged to restore 1,400,000 hectares of land by 2030. Soil and landscape degradation is apparent in a number of regions. One of the main causes is the extensive use of wood for construction and heating. To tackle the problem of desertification, Togo has joined the AFR100 campaign to restore Africa's forests.

AFR100 aims to restore one hundred million hectares of deforested and damaged landscape by 2030 to reap the resulting benefits in terms of food security, biodiversity conservation, resilience to climate change and reduction in poverty. The national target is 1,400,000 hectares. The Lomé Dialogue is timely in that it gives stakeholders a forum for discussion on the theme of wood fuel, in line with the restoration of forest landscapes.

The United Nations Development Programme (UNDP) has reiterated its support for Togo's sustainable development policy. In total, the UNDP has provided more than XOF 1.6 billion (more than EUR 2.4 million) in funding to support 112 projects, including the drive to conserve the national scheme for protected areas, the creation of national documentation on climate change, the development of eco-villages, measures to protect vulnerable communities and Nationally Determined Contributions.

In 2020, Togo reduced its greenhouse gas (GHG) emissions by 27.57%, representing a 10% improvement on the 17.51% benchmark. The country aims to cut its

GHG emissions by 31.14% by 2030, including a voluntary reduction of 11%.

Household waste collection and wastewater disposal are also key challenges facing local authorities in Togo. Like agriculture, livestock and fossil fuels, waste is a key cause of emissions of methane, another source of air pollution that produces tropospheric ozone.

In September 2021, Togo became the fifth African country to join the UN Convention on the Protection and Use of Transboundary Watercourses and International Lakes. Through this initiative, the country hopes to improve its drinking water supply with the help of cross-border resources.

OPPORTUNITIES

The government aims to attract tourism investors to make Togo a leading tourist destination. With the beauty of its landscape and its wealth of natural resources, the country harbours huge potential for ecotourism. And to attract more high-end visitors, there are plans to build six four- and five-star hotels by 2030.



2 FEVRIER
HOTEL-LOME



**DÉCOUVREZ L'HOSPITALITÉ
OUEST-AFRICAINE DANS LE SEUL HÔTEL
DE LUXE 5 ÉTOILES LEADER DU TOGO**
LOMÉ : LE NOUVEAU TERRAIN DE JEU DE L'AFRIQUE DE L'OUEST





L'API-ZF VOUS ACCOMPAGNE DANS TOUTES LES ÉTAPES D'INVESTISSEMENT

NOTRE VISION

Faire du Togo la destination de choix pour tout investisseur.

NOS VALEURS

- Ethique
- Transparence
- Professionnalisme

NOTRE MISSION

Exercer au Togo et à l'étranger, des missions de services publics liées à la promotion des investissements au Togo.

NOTRE OBJECTIF

Attirer un plus grand nombre d'investisseurs vers le Togo et générer plus d'emplois décents dans les secteurs prioritaires tel que défini par la nouvelle Feuille de Route gouvernementale 2020-2025.

NOTRE ACCOMPAGNEMENT

- Phase de prospection
- Phase d'installation
- Phase d'exploitation
- Phase post - investissement

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Avancer en **2022**

Cette année, nous vous souhaitons d'avancer vers la réussite, d'avancer dans la joie et surtout d'avancer avec ceux que vous aimez.



Togocom

