

# STAKEHOLDERS ENGAGEMENT



*BETWEEN*

REGULATORS, OWNERS AND DIRECTORS OF PRIVATE SCHOOLS  
&

AFRICA CENTER FOR POLICY DEVELOPMENT AND PLANNING

AFRICA CENTER FOR  
POLICY DEVELOPMENT  
AND PLANNING (ACPD)

TOPIC:

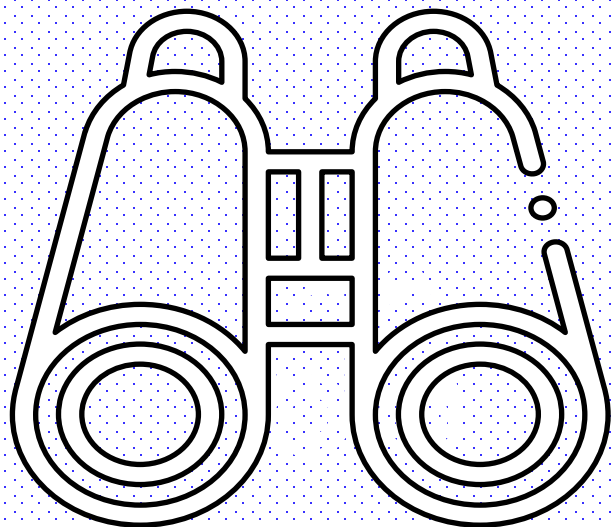
**CHILD EDUCATION  
SUPPORT POLICY**



AFRICA CENTER FOR  
POLICY DEVELOPMENT  
AND PLANNING

DATE: 9<sup>TH</sup> NOVEMBER, 2022

# LEGAL BACKGROUND / FRAMEWORKS



# WORKMEN'S COMPENSATION ACT 1987 (PNDCL 187)

**ACT 1987 (PNDCL 187)** makes it compulsory for all **EMPLOYERS** to provide comprehensive life covers for their employees.

## **REF: (Section 1 Application )**

“This Act applies to employees employed by the Republic as well as private persons, except in the case of persons in the **Armed Forces**”

## **Section 2-Employer's liability for compensation**

**(1)** “Where an employee sustains personal injury by accident arising out of, and in the course of employment, the employer is liable, subject to this Act, to pay compensation in accordance with this Act”.

## **Section 37-Offence and penalty**

**(1)** “An employer who contravenes a provision of this Act commits an offence and is liable on summary conviction, to a fine not exceeding two hundred and fifty penalty units or to a term of imprisonment not exceeding one year or to both the fine and to the imprisonment.”

# Insurance Act, 2021 (Act 1061)

## ASSET ALL RISK AND PUBLIC LIABILITY

**Section 183** —Insurance of commercial building under construction (1) A person shall not construct or cause to be constructed a commercial building without insuring with a registered insurer the liability in respect of construction risks caused by negligence or the negligence of servants, agents or consultants which may result in bodily injury or loss of life to or damage to property of any workman on the site or of any member of the public. (2) A person who contravenes subsection (1) commits an offence.

**Section 184**—Insurance of commercial buildings (1) Every commercial building shall be insured with an insurer against the hazards of collapse, fire, earthquake, storm and flood, and an insurance policy issued for it.

(2) The insurance policy shall cover the legal liabilities of an owner or occupier of premises in respect of loss of or damage to property, bodily injury or death suffered by any user of the premises and third parties.

(3) For the purposes of this section, "commercial building" means a privately owned building to which members of the public have ingress and egress for the purpose of obtaining educational or medical service, engaging in a commercial activity for the purpose of recreation or transaction of business. Establishment of a Fire Service Maintenance Fund

# Insurance Act, 2021 (Act 1061)

## ASSET ALL RISK AND PUBLIC LIABILITY

### THE COMPULSORY INSURANCE WILL COVER THE UNDER-LISTED RISKS:

1. FIRE AND ALLIED PERILS (flood, earthquake, collapse of buildings, storm).
2. Legal liabilities of an owner or occupier of premises in respect of loss of or damage to property, bodily injury or death suffered by all users of the premises and third parties.

### DEFINITION OF COMMERCIAL PROPERTY

A private commercial building under the law includes: “Privately owned building to which members of the public visit for the purpose of obtaining educational or medical service, engaging in a commercial activity for the purpose of recreation or transaction of business”.

Insurance Act 2021, Act 1061 (Section 214, 216 & 218) makes it compulsory for all commercial buildings **(INCLUDING PRIVATE SCHOOL BUILDINGS)** to be insured by a licensed insurer and any contravention of same an offence punishable by a fine or a term of imprisonment or both.

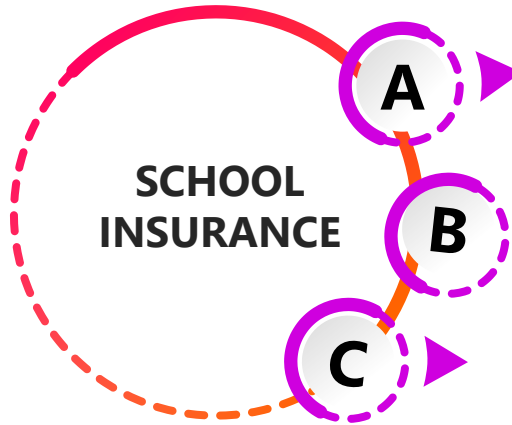
# CHILD EDUCATION SUPPORT POLICY (CESP)



AFRICA CENTER FOR  
POLICY DEVELOPMENT  
AND PLANNING (ACPDP)

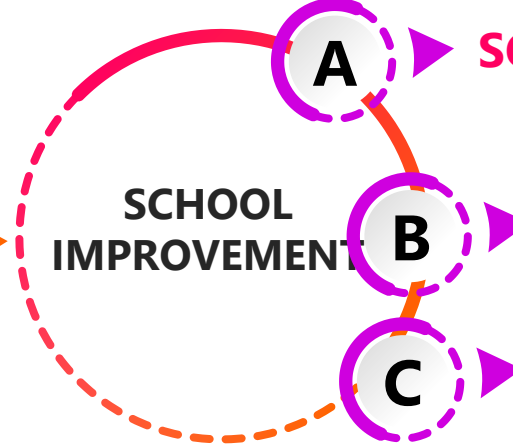
# CHILD EDUCATION SUPPORT POLICY

1



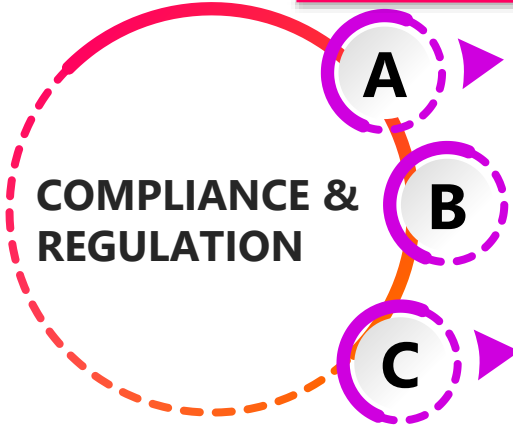
- LIFE INSURANCE OWNERS, STAFF, PUPILS & SCHOLASHIP
- ASSETS INSURANCE
- PROFESSIONAL BROKERAGE

2



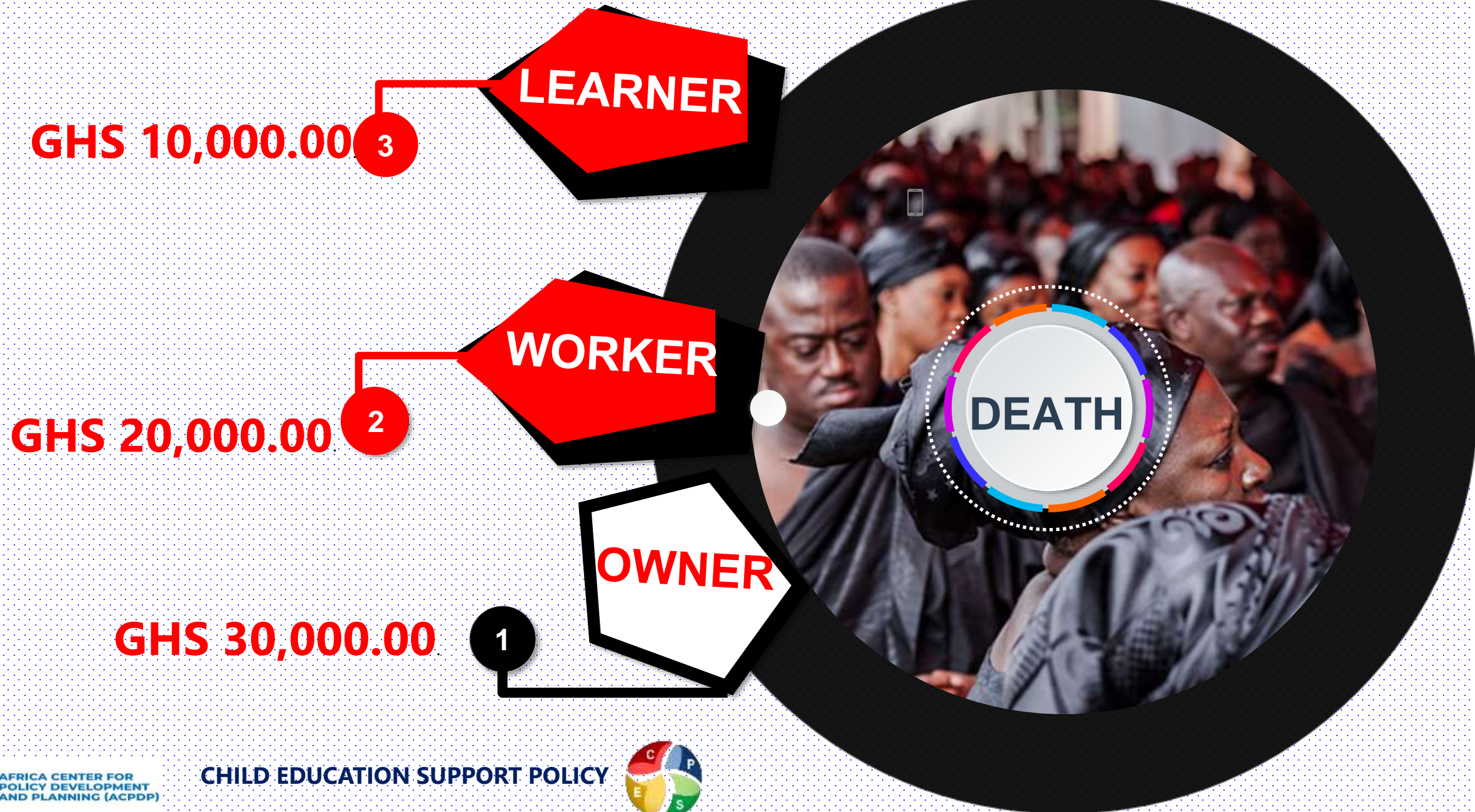
- SCHOOL MANAGEMENT SYSTEM
- CAPACITY BUILDING
- PROFESSIONAL DEBT/ARREARS RECOVERY

3



- SCHOOL LEGAL AID SERVICES
- MONITORING & SUPERVISION
- AUDIT & ACCOUNTING SERVICES

# LIFE INSURANCE COVER BENEFITS CATEGORY A TO C SCHOOLS





# LIFE INSURANCE COVER BENEFITS FOR CATEGORY A TO C SCHOOLS

**GHS 10,000.00** **3** **LEARNER**

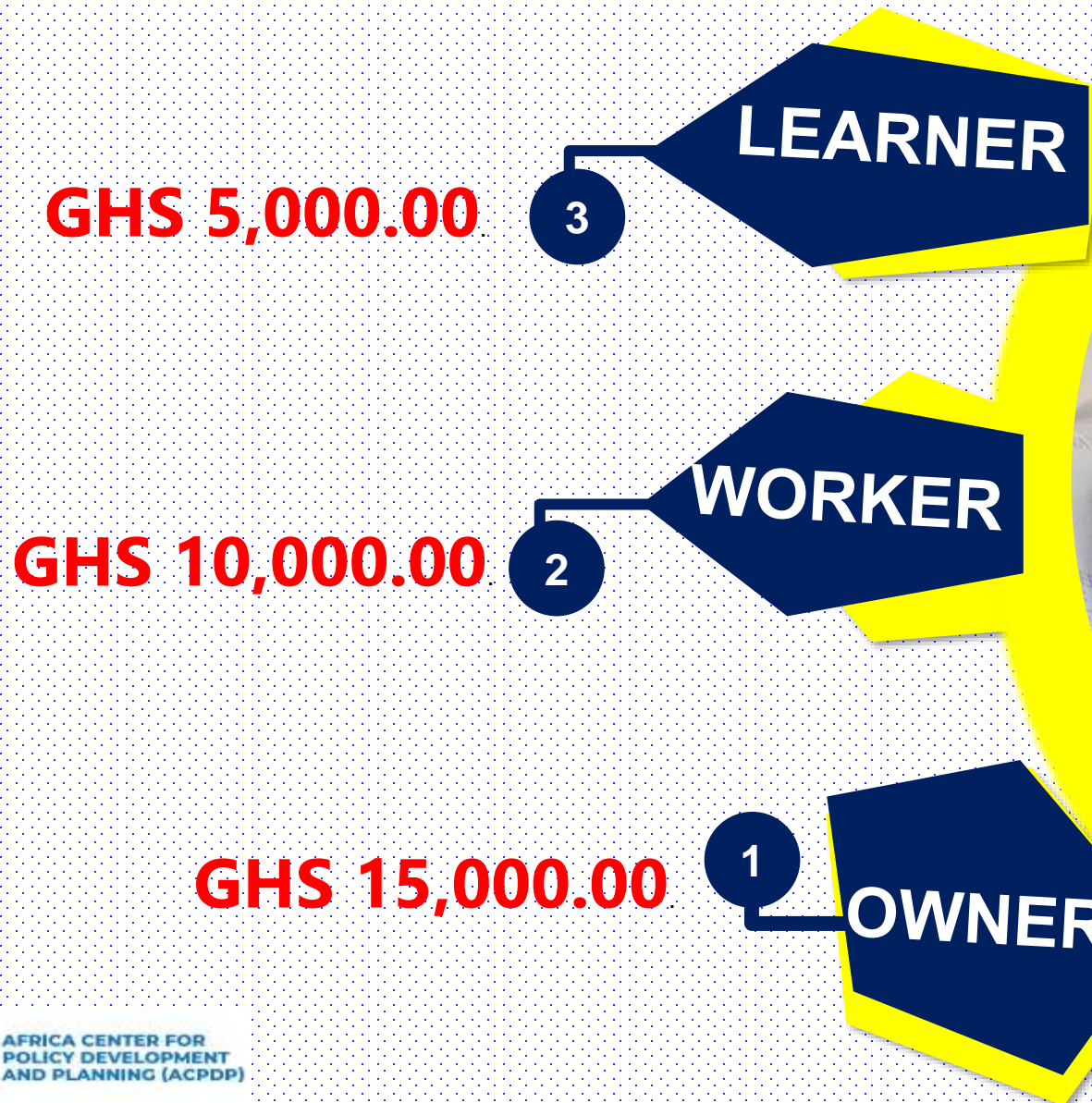
**GHS 20,000.00** **2** **WORKER**

**GHS 30,000.00** **1** **OWNER**



**Total Permanent Disability**

# LIFE INSURANCE COVER BENEFITS FOR CATEGORY A TO C SCHOOLS



**Critical Illness**

# LIFE INSURANCE COVER BENEFITS FOR CATEGORY A TO C SCHOOLS

## Injury Covers

**GHS 1,000.00**

**3**

**LEARNER**

**GHS 2,000.00**

**2**

**WORKER**

**GHS 3,000.00**

**1**

**OWNER**

**INJURY**

# LIFE INSURANCE COVER BENEFITS FOR CATEGORY A TO C SCHOOLS

**MONTHLY SALARY**

2

**WORKER**

**MONTHLY SALARY**

1

**OWNER**



**TDA**

**Temporary Disability By Accident**

# SCHOLARSHIP SCHEME FOR A LEARNER PARENT/SPONSORING GUARDIAN

## DEATH

### BENEFIT:

Payment of tuition for the rest of the academic years.



## TPD

### BENEFIT:

Payment of tuition for the rest of the academic years



LEARNER

## CRITICAL ILLNESS

### BENEFIT:

Payment of tuition for one academic year



## REDUNDANCY

### BENEFIT:

Payment of tuition for one term.



# ASSET ALL RISK

Insurance Act 2021, Act 1061 (Section 214, 216 & 218) makes it compulsory for all commercial buildings to be insured.

**VALUE OF  
BUILDING  
GHC 450,000.00**

**VALUE OF  
CONTENT  
GHC 100,000.00**

**CAT A**

**THIRD  
PARTY  
LIABILITY  
COVER  
100,000.00**

# ASSET ALL RISK

Insurance Act 2021, Act 1061 (Section 214, 216 & 218) makes it compulsory for all commercial buildings to be insured.

**VALUE OF  
BUILDING  
GHC 300,000.00**

**VALUE OF  
CONTENT  
GHC70,000.00**

**CAT B**

**THIRD  
PARTY  
LIABILITY  
COVER  
100,000.00**

## ASSET ALL RISK

Insurance Act 2021, Act 1061 (Section 214, 216 & 218) makes it compulsory for all commercial buildings to be insured.

**VALUE OF  
BUILDING  
GHC 200,000.00**

**VALUE OF  
CONTENT  
GHC 50,000.00**

**CAT C**

**THIRD  
PARTY  
LIABILITY  
COVER  
50,000.00**



# LEGAL AID BENEFITS

## COMPLIANCE & REGULATION

01

REPRESENTATION  
ARBITRATION, NEGOTIATION

02

DOCUMENTATION

03

INTERPRETATION

# MONITORING AND SUPERVISION BENEFITS

## COMPLIANCE & REGULATION

01

SET AND ENFORCE  
REGULATIONS/ STANDARDS

02

INSPECTIONS/REPORTING

03

CONSULTATION &  
MENTORSHIP

# CAPACITY BUILDING BENEFITS

## SCHOOL IMPROVEMENT

01

**POLICY OREINTATIONS**

02

**NATIONAL EDUCATION WEEK.**

03

**LEADERSHIP SUMMIT**

# DEBT RECOVERY BENEFITS

## SCHOOL IMPROVEMENT

01

**CREDIT BUREAU**

02

**SCHOOL FEES OUTSTANDING  
RECOVERY**

03

**STUDENT TRANSFER  
REFERENCES**

# SCHOOL IMPROVEMENT

## Our Features



## For Students

- Result
- Homework
- Online & Offline Quiz/Exams
- Class Note
- Video lesson
- Virtual Classroom
- Attendance and many more..



## For Parents

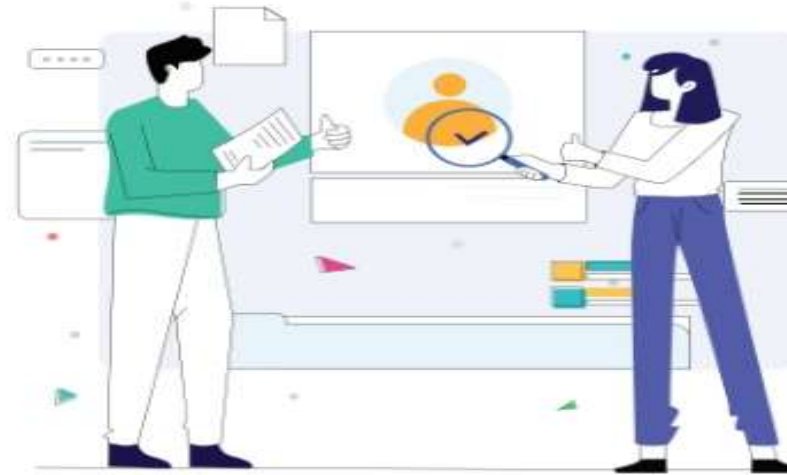
- Student Enrolment
- School Fee Payment and Payment tracker
- Online & Offline Quiz/Exams follow-up
- Event Calendar
- Attendance Tracker
- Academic Report Tracking
- Teacher Engagement



# SCHOOL MANAGEMENT SYSTEM BENEFITS

# SCHOOL IMPROVEMENT

# SCHOOL MANAGEMENT SYSTEM SYSTEM BENEFITS



## For Teachers

- Result Computation
- Attendance
- Lesson Note
- Online & Offline Quiz/Exams
- Parent Engagement
- Homework
- Communication Diary
- E-Videos
- Payslip
- LiveChat

## For Administrators /Accountants

- Staff/User Management
- School Bills
- Expenses
- Inventory
- Event Calendar
- Time table
- Hostel
- PayRoll
- Reports
- Email
- SMS
- School Bus



# COMPLIANCE & REGULATION

## ACCOUNTING BENEFITS

01 **PREPARATION**

02 **ACCOUNTING SOFTWARE**

03 **FILING**

# ANNUAL SUBSCRIPTIONS FEES CAT A- C

**A** Ghc 50.00 per child

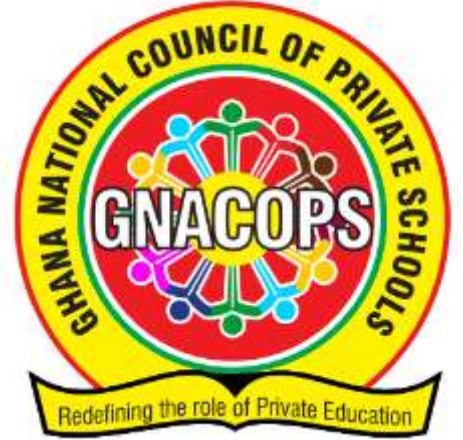
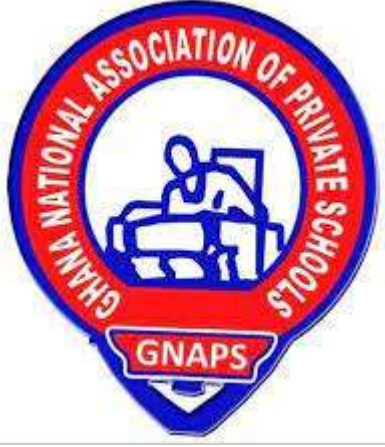
**B** Ghc 40.00 per Child

**C** Ghc 30.00 per Child

**INSTALLMENT IS ALLOWED**



# ASSOCIATIONS



# SERVICE PROVIDERS



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THANK YOU

**DO YOU HAVE  
QUESTIONS ?**



**AFRICA CENTER FOR  
POLICY DEVELOPMENT  
AND PLANNING (ACPDP)**

## **CONNECT WITH US**



**Africa Center for Policy  
Development and Planning-ACPDP**



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