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2025

A Viable Company in
**Ghana's
Downstream
Energy Sector**



Tema Oil Refinery (TOR) Ltd.

IN BRIEF

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EDITORIAL

The Time for TOR to Rise Again

Mr. Edmond Kombat Esq., the Ag. MD of TOR Ltd., made a timely call that brought national attention back to the urgent need to revamp TOR. As the country tries to make the energy sector more stable, TOR's recovery story is more important than ever.

When Mr. Kombat engaged the Select Committee at Royal Senchi, he made a passionate and practical case for the revitalization of TOR. He highlighted how much potential TOR has and proposed a realistic plan based on strategic partnerships, operational efficiency, and institutional reforms. He made it clear that bringing TOR back is a strategic must for Ghana.

It's not just about refining crude oil; it's also about refining trust, efficiency and national pride and it demands our collective strength.

As workers of TOR, we are all important part of the refinery's revival. Everyone here, from the control rooms to corporate services, is important. We need to work together, come up with new ways to do things, and rise together.

Mr. Kombat's call is also a call to us to rise above our problems, set new standards, and work together towards a common goal. The pillars laid out, from optimizing our debt structure to building a high-performance institution, are only as strong as the people who support them, That's us.

Let's see this moment as a chance to reset and do things better, smarter, and together.

Let's work together to bring TOR back!



MR. KOMBAT ESQ., MAKES STRONG CASE FOR TOR'S REVITALIZATION

The Ag.MD, Mr. Edmond Kombat Esq., made a strong case for the revitalization of TOR in a compelling appearance before the Parliamentary Select Committee on Energy.

Mr. Kombat gave a candid and forward-looking presentation that impressed the Committee. He spoke passionately about TOR's strategic importance to the national economy in terms of ensuring stable domestic fuel supply, saving the country millions in foreign exchange, and creating jobs among others. He also talked about the challenges facing the refinery such as high indebtedness and lack of working capital, but stressed that the challenges can be solved with the right support.

He said, "TOR is not a failed asset, it is a sleeping giant ready to rise again." The Ag. MD laid out a multi-pronged strategy based on four main pillars namely; optimizing debt sustainability, strengthening operational efficiency, building a high performing institution, and solidifying TOR's market positioning. These pillars were supported with data and realistic ideas.

Some of the ideas that were proposed include monetizing idle and non-core assets through leasing, activating bunkering services at Tema

Port, establishing performance KPIs and technical advisory, developing comprehensive training plans and partnering with relevant knowledge bodies for technical and innovative exchanges.

He emphasized that the goal of revitalizing TOR is not simply to fix a refinery; it is about securing Ghana's energy independence, creating jobs and protecting the country's interests in the downstream petroleum sector.

In his closing remarks, the Ag. MD, appealed to the committee for support that includes TOR, having the attention of government, bringing back TOR's share of the ESLA levy, converting TOR's debt to government equity, and putting TOR back in the primary distribution margin.

The engagement with the Parliamentary Select Committee on Energy is part of a regular series in which sector agencies under the Ministry of Energy update the Committee about their operations, work plans, financials, and challenges. TOR's session, however, stood out. The presentation was well received, and the Committee members commended the Ag.MD for having a clear vision and renewed drive towards TOR's revival.



Parliamentary Select Committee on Energy

TOR ENGINEERING TEAM RESTORES INTEGRITY ON LPG LOADING RACK

In May 2025, the TOR engineering team successfully restored the integrity of the LPG loading valves and pipelines at the refinery's loading gantry to ensure safety and operational efficiency.

This crucial maintenance work is the initial step in a larger plan to improve the LPG rack.

Routine checks showed that the LPG valves and pipelines were severely corroded and could not hold pressure. Recognizing the importance of this equipment for safe operations, the engineering team developed a plan and initiated maintenance work to fix the issues.

Ing. Joseph Laryea, an engineer on the team, stated that these proactive maintenance activities are meant to make the LPG loading system more reliable and also demonstrate the refinery's commitment to safety and operational excellence.

The maintenance process included replacing the corroded 3" Ø and 4" Ø pipelines and flanges. The team also replaced all the valves that were not holding to ensure that the system operates reliably under pressure. To further enhance the performance for LPG loading, the team also changed the manifolds and manometers. They also painted various parts to protect against future corrosion.

The successful completion of this first phase sets the stage for continuous improvements at the rack to ensure that TOR's terminal operations are secure and efficient.



MR. EDMOND KOMBAT ESQ., CHARTS BOLD PATH TO REPOSITION TOR

At a recent staff durbar, Mr. Edmond Kombat Esq., the Ag. MD, shared a bold and an inspiring plan to reposition TOR as a leading national asset and a source of pride for Ghanaians.

The strategy, dubbed “Project Restore TOR, is a clear plan to address long-standing challenges and transform the refinery into a modern, efficient, and financially stable company.

Central to this vision is a six-part plan that focuses on people, processes, debt sustainability, operational efficiency, image, and special initiatives. Mr. Kombat emphasized that the transformation strategy is not about improving the refinery’s infrastructure, however, it is about rebuilding systems, restoring morale and unlocking TOR’s full potential.

The first step in the transformation is to put the needs of employees first and make their lives better. Mr. Kombat said that work was underway to standardize job roles, make promotions fair, resolve longstanding issues of employee locked-up provident funds, and eventually review and enhance staff compensation when the plant is back on stream.

On the operational front, he mentioned that the Turnaround Maintenance Committee has already started work for a major shutdown maintenance to bring the Crude Distillation Unit (CDU) and Residue Fluid Catalytic Cracker (RFCC) back on stream. The plan also includes retrofitting the laboratory, installing an additional modular refinery and automating the loading gantry and terminal systems. “These infrastructure upgrades are expected to significantly boost productivity and make TOR a key energy player in the sub-region,” he added.

Mr. Kombat was excited about TOR’s plan to explore new profit centers to generate and improve the company’s revenue stream beyond refining. These profit centers include among others, a state-of-the-art hospital, a petrochemical complex, real estate ventures, and the revitalization of the TOR Club House. The goal of these centers is to diversify revenue streams and ensure the refinery’s long-term sustainability.

While acknowledging the challenges ahead, Mr. Kombat assured staff that the new leadership is ready to drive TOR forward and with everyone’s help, TOR can reach its new vision.



TURNAROUND MAINTENANCE COMMITTEE INAUGURATED TO LEAD MAINTENANCE AT TOR

The Turnaround Maintenance Committee has been inaugurated with a charge to lead the planning and coordination of a phased shutdown maintenance program throughout the refinery.

The inauguration occurred in the second quarter of 2025, and is a significant step towards ensuring that the refinery's plants and equipment are repaired and maintained in a planned and well-coordinated manner to achieve operational reliability and long-term efficiency.

During the inauguration, the Ag.MD Mr. Kombat stressed that the initiative was important to TOR's strategic vision of transforming, optimizing and resetting its operations. "This is not just about maintenance; it is about reinstating TOR's competitive position," he remarked.

The committee is made up of experienced professionals and cross functional representatives from key departments and has been tasked with overseeing all aspects of the project, from providing strategic oversight, coordinating subcommittees, and ensuring the execution of the turnaround maintenance safely and efficiently.

The Committee has already started work by putting in place frameworks to help the refinery get through the turnaround. They are very focused on planning, adhering to compliance, and engaging stakeholders.





TUR

TOR MARKS INTERNAL AUDIT AWARENESS MONTH

In May, Tema Oil Refinery Limited (TOR), marked Internal Audit Awareness Month with a launch and a number of activities, such as workshops led by the company's Internal Audit department.

The workshop held at the refinery's training center aimed to acknowledge and highlight the important role internal auditors play in promoting transparency, accountability, and risk management within organizations, including TOR.

The Ag. Deputy Managing Director, Alhaji Mustapha Abubakar, speaking at the event, commended the Internal Audit team for their effort in raising awareness about internal auditing. He said, "This is a timely opportunity for us to collaborate more actively to identify and deal with emerging risks at the workplace." He also stressed the importance of TOR submitting its audit reports to the State Interest and Governance Authority (SIGA) on time, as this would improve TOR's chances of being one of the top ten performing state-owned enterprises.

The event also featured an insightful overview of TOR's internal Audit processes by the General Manager Audit, Mr. Martin Tetteh Samadji. He pointed out frequent areas that are commonly overlooked in audit, including work controls and data access. He said that the awareness campaign serves as a valuable opportunity to dispel misconceptions about internal auditing, such as only finding fault and slowing down business processes, and to reinforce its significance for organizational success.

Mr. Richard Ntim, the former president of the Institute of Internal Auditors, and Mrs. Brenda Mills-Pappoe, chair of certification and professional development at the institute, were special guests.

Mr. Ntim talked about how internal audit has changed over time and said that auditors now offer advisory services that add value to organizations.

He urged TOR's management to leverage these services to improve its risk management and internal controls.

Mrs. Mills-Pappoe admonished management to invest in continuous training and advanced tools so that the Audit department remains efficient and effective. She also stressed the need for internal auditors to keep up with the times.

The event also made it easier for management and staff to engage with the audit team, ask questions, and get more information about how internal audit works.

The month-long celebration featured other activities designed to educate staff and stakeholders on the contribution of internal auditing to organizational stability and success. As the celebration concluded, management reaffirmed its commitment to initiatives that will improve the company's internal capabilities and make it more resilient.



TOR/TDC Strengthens Partnership



The Ag. MD Mr. Edmond Kombat Esq., accompanied by the Ag. DMD and other members of the TOR's management team, paid a visit to the Managing Director of TDC Ghana Ltd. in the second quarter of the year. The purpose of the visit was to build and deepen the working relationship between the two state-owned entities.

The meeting, with TDC as TOR's landlord, served as an important platform for both sides to reaffirm their commitment to cooperation, review existing agreements and deal with any outstanding issues and concerns, and enhance collaboration.

The discussions were productive and resulted in the establishment of a committee named the TOR/TDC Committee. The Committee's responsibility is to essentially review the existing lease agreement, including the terms of the lease and examine the settlement process for debts owed by TOR to TDC.

At the end of the visit, both parties expressed mutual appreciation for the fruitful conversation and pledged to work together for their mutual benefit.



HEALTH

BRIEFS – JULY 2025

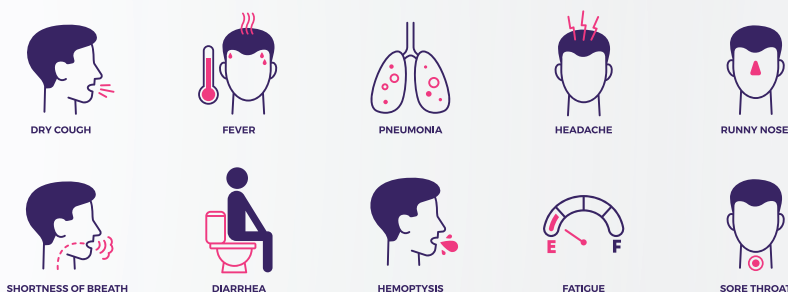
DATE	TOPIC
07/07/2025	COVID-19 OUTBREAK ALERT
Introduction	COVID-19 stands for "coronavirus disease 2019." It is caused by a virus called SARS-CoV-2. The virus first appeared in late 2019 and quickly spread around the world There are different "variants," or strains, of the virus that causes COVID-19. Some variants seem to spread more easily than the original virus. Certain variants might also make people sicker than others. In recent times, there has been an increase in cases of COVID-19 in Ghana from the "Omicron" variants. Although these seem not to cause severe disease, they spread more easily than the original virus.
How does COVID-19 Spread?	The virus that causes COVID-19 mainly spreads from person to person. This usually happens when an infected person coughs, sneezes, or talks near other people. A person can be infected, and spread the virus to others, even without having any symptoms
What are Symptoms of COVID-19?	Symptoms usually start 3 to 5 days after a person is infected with the virus. But in some people, it can take up to 2 weeks for symptoms to appear. Some people never show symptoms at all When symptoms do happen, they can include: • Fever • Cough • Trouble breathing • Feeling tired • Shaking chills

- Muscle aches
- Headache
- Sore throat
- Runny or stuffy nose
- Problems with sense of smell or taste

Many people only have mild cold symptoms. Some people have digestive problems, like nausea or diarrhea. There have also been some reports of rashes or other skin symptoms.

For most people, symptoms get better within a few days to weeks. But a small number of people get very sick and stop being able to breathe on their own. In severe cases, their organs stop working, which can lead to death.

CORONAVIRUS SYMPTOMS



Am I at Risk for Getting Seriously ill?

It depends on your age, your health, and whether you have been vaccinated.

In some people, COVID-19 leads to serious problems like pneumonia, which can cause a person to not get enough oxygen. It can also lead to heart problems, or even death.

This risk gets higher as people get older.

It is also higher in people who have other health problems like serious heart disease, chronic kidney disease, type 2 diabetes, chronic obstructive pulmonary disease ("COPD"), sickle cell disease, or obesity.

People who have a weak immune system for other reasons (for example, HIV infection or certain medicines), asthma, cystic fibrosis, type 1 diabetes, or high blood pressure might also be at higher risk for serious problems.

Getting vaccinated makes people much less likely to get seriously ill with COVID-19

Is there a Test for
the Virus that
causes COVID-19?

What should I do
if I get COVID-19?

If I have
COVID-19, do
I need Treatment?

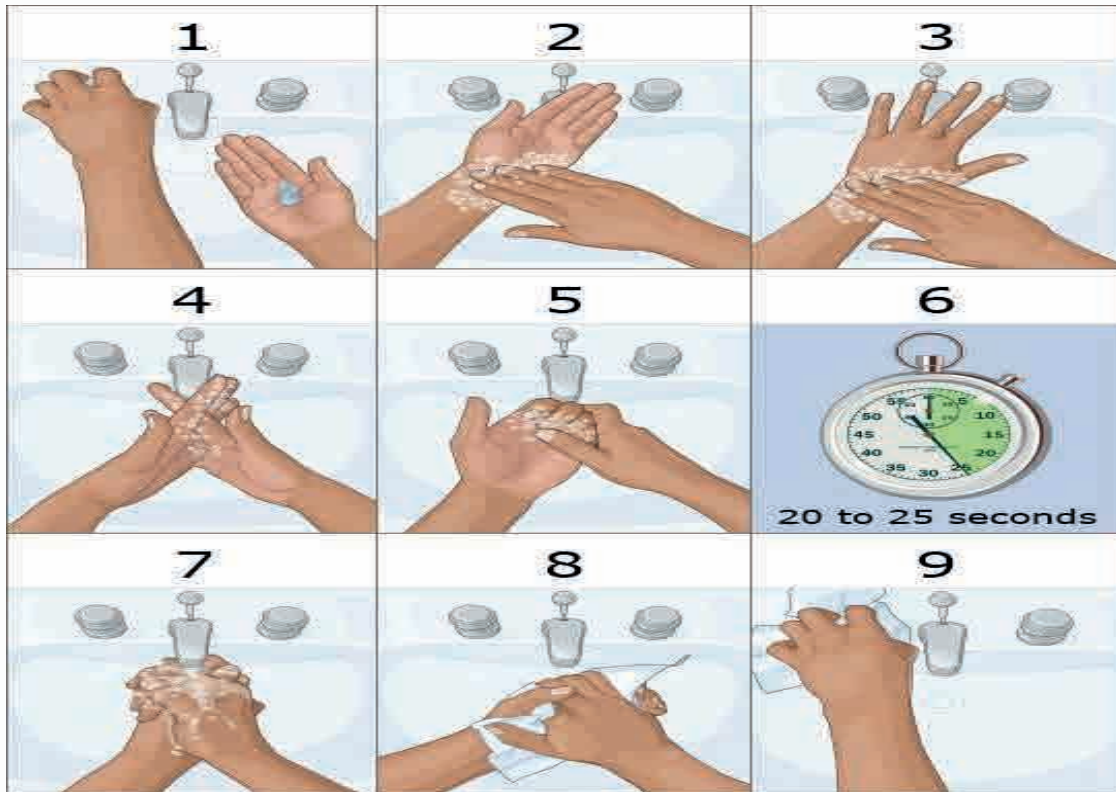
- Yes. If you think that you might have COVID-19, get tested.
- This involves taking a swab from inside your nose or mouth. Some tests use a saliva sample.
- Throat swabs taken from suspected COVID-19 cases are sent to Noguchi Memorial Institute for Medical Research (NMIMR) or the National Public Health Reference Laboratory for testing
- These tests can help you or your doctor figure out if you have COVID-19 or another illness
- If you are diagnosed with COVID-19, stay home, rest, and drink plenty of fluids. You can also take **paracetamol** to relieve fever and aches. If this does not help, you can try medicines like **ibuprofen**.
- Wear a face mask if you have symptoms such as cough, sneezing, runny or stuffy nose, sore throat, or breathing difficulty before you leave home to go to the clinic or hospital.
- If you go to a walk-in **clinic** or a **hospital** because of your symptoms, tell someone right away why you are there. The staff might ask you to wear a mask or to wait someplace where you are less likely to spread your infection.
- If your breathing symptoms get worse, call your doctor or nurse for advice. If you think that you are having a medical emergency, call for an ambulance.

It depends on your age, health, and symptoms. Most people with mild COVID-19 can rest at home until they get better. "Mild" means that you might have symptoms like **fever**, **cough**, or other cold symptoms, but you **do not have trouble breathing**. It often takes about 2 weeks for symptoms to improve, but it's not the same for everyone.

Doctors do recommend treatment for people who are at risk for getting seriously ill, even if their symptoms are mild. This includes:

- Adults 65 years or older
- Adults who have certain health conditions – Examples include a weaker than normal immune system, diabetes, serious heart or lung disease, chronic kidney disease, and obesity.
- Adults 50 years or older who have not been vaccinated

If you are not sure if you fit into any of these categories, ask your doctor or nurse about treatment. They can talk to you about the risks and benefits.



Core prevention strategies

Vaccines 	Hygiene 	Steps for cleaner air 	Treatment 	Stay home and prevent spread*
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Additional prevention strategies

Masks 	Distancing 	Tests
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Layering prevention strategies can be especially helpful when:

- ✓ Respiratory viruses are causing a lot of illness in your community.
- ✓ You or those around you have risk factors for severe illness.
- ✓ You or those around you were recently exposed, are sick, or are recovering.

*** Stay home and away from others until, for 24 hours, **both****

Your symptoms are getting better

+

You are fever free (without medicines)

Then, take added precaution for the next 5 days

ARTICLE

Culled from the internet



The importance of work-life balance

Work plays a significant part in all our lives. Our earnings ensure that the lights stay on, there's food on the table and the rainy-day pot is full.

It is no easy task to achieve work-life balance in today's unpredictable and fast-paced business world. As we grow increasingly more connected through technology and social media, it is becoming more and more difficult to separate work from our personal lives. It is common place to check emails at all hours, take business calls at the dinner table and work on our laptops on weekends. How has this become acceptable?

Employers expect more from their people, which leads to them feeling more pressure to achieve greater results. Consequently, this leads to longer working hours, and less time spent at home. As a business leader, you have a responsibility to help all your team juggle the demands of their work and personal lives. Even your most engaged employees may still be struggling to find balance...

How important is work-life balance?

Maintaining a healthy work-life balance is not only important for health and relationships, but it can also improve your employee's productivity, and ultimately performance. Put simply, if your people don't view work as a chore, then they will work harder, make fewer mistakes and are more likely to become advocates for your brand.

Here are some more reasons why work-life balance is important for your people and your organisation:

Fewer health problems

When we are stressed and over-worked, we run the risk of jeopardising more than just our social lives – our physical and mental health is in danger too. It's no secret that when we are overworked, tired or stressed – our health will suffer. A poor work-life balance can lead to a variety of symptoms which can affect our wellbeing. This ranges from the flu to serious health conditions like strokes and respiratory problems.

More engagement

By helping your people to find the perfect balance between work and home, you will increase their engagement levels. This has many positive effects on them.

Having an engaged workforce will lead to your people going 'the extra mile' for you and becoming loyal advocates for your brand and product. This is evidenced by Temkin Group, who suggests that "engaged staff are 2.5 times more likely to stay at work late if something needs to be done after the normal workday ends."

Less "burnouts"

We all get stressed from time to time. It is unavoidable. However, workplace burnouts are avoidable, and you should make efforts to ensure this doesn't happen to your people. Burnouts occur when we feel overwhelmed and unable to meet constant demands. The negative effects of a burnout can affect every aspect of our lives. The inability to separate work from home will massively increase the chances of a burnout, so it is important to encourage your team to take time off and "leave work at work."

More mindfulness

When we find, and sustain a healthy work-life balance, we develop a greater control over our focus and ability to concentrate on the task at hand – this is known as mindfulness. Wouldn't you prefer a team that is fully focused on whatever they are doing, instead of worrying about work/home?

By encouraging your people to have a healthy work-life balance, you will create an environment where everyone is dedicated to the task at hand. This will improve retention rates, productivity and ultimately profit.

Now we know why it is important, let's explore how you can ensure your people have a healthy work-life balance.

Joe Wedgwood.



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