

my story

Issue 13

m a g a z i n e

SPOT ON
Ghana's Biggest
Blogger; the Story of
**AMEYAW
DEBRAH**



Auto - Crypto
Entrepreneur
**YAKUBU
ABDUL KARIM**



Passion | Empathy |
Purpose: meet
**EMMANUEL
OBIRI ADDO**



KWAME NYAMPONG, ESQ.

“

The Journey of a Ghanaian
legal luminary

”

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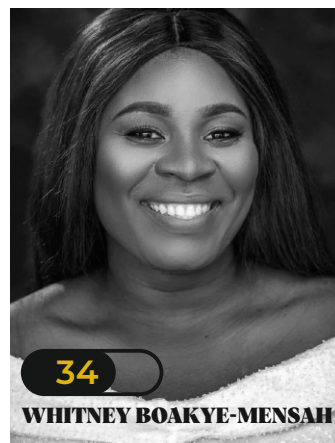
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ABOUT US

MSM Media is a 360 media and publishing firm based in Accra, Ghana with the potential of going global with its timely publications to inform, inspire and connect corporates and individuals with resources and opportunities to know more, do more and have more.

We are the breath of fresh air the media and publishing industry has been waiting for, and with our proven strategies and corporate culture, we are positioned to become the most respected, needed and relevant media and publications firm in Africa focused on the kind of content our target market really needs.

We provide content through magazine publications, events, printing and other media.

Our content is mostly built around entrepreneurship, leadership, business and lifestyle.

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Mission & Vision;

Our Vision is to become one of the most relevant and respected entrepreneurial resource and platform for entrepreneurs and business leaders in Africa.

Our Mission is to provide relevant content, products and services through publications, events and other media to inspire, transform, inform, educate and provide a platform for networking for entrepreneurs and business leaders in Africa.

Company Objectives

Our main objectives are :

- To proceed with our business operations in Ghana
- To fully implement our proven strategies for running our business
- To foster business relationships with key partners identified in our business model
- To build a reputable online presence
- To become the most preferred and respected entrepreneurial resource and print platform in Africa.

We provide custom printing solutions for clients in architecture, aviation, automotive, start-ups, defense, hospitality, education, financial services and more, as well as catering to the consumer market

“Excellence is our diplomacy “

PUBLISHER'S STORY

“To build a successful business, you must start small and dream big. In the journey of entrepreneurship, tenacity of purpose is supreme”. — Aliko Dangote, Dangote Group, Nigeria

“Productivity is about turning valuable inputs into valuable outputs. Individual people are more productive when all the elements of the permaculture economy are at work in their lives. When individuals are productive, then businesses become productive. When businesses become productive, the nation becomes productive.”

Hendrith Vanlon Smith Jr, Principles of a Permaculture Economy

The essence of this edition is not just to inspire but rather put a spotlight on personalities driving change in Ghana and the continent as a whole.

Celebrating small wins gives way to achieving bigger visions.

The 13th Edition of this entrepreneurial resource dignifies the thoughts, actions and decisions that have put people where they want to be.

Likewise, this will become a business manual that will inspire many lives and direct those who are at the junction of confusion and do not know what to do, to find their path.

The number 13 signifies the end and the beginning of a thing. I believe that after consuming the stories and articles, you will be able to find yourself, end the old era and begin a new journey.

We also categorised members of parliament Into the 16 regions of Ghana. The purpose of this exclusive feature is to educate individuals who do not have an idea of the people that constitute the legislative arm of the government.

Truly, the productivity of the nation is dependent on the productivity of the people.

My Story Magazine; Inspiring and Building Africa One Story At A TIME!

Nana Akwasi Bonsu



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Amedoe Joel Kafui Kofi ;

Brand consultant
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CELEBRATING THE EDITORIAL TEAM;

The MSM team appreciates you for all the support over the years and for being part of the backbone of this platform since its inception.



Dennis Kofi Borti;

Kofi is an entrepreneurial engineer passionate about the continent and the development of its people and resources. He is particularly interested in investments and projects that have the potential to drive the social and economic mobility of the African people.

He has interests in agribusiness, the real estate industry and the creative economy.



Yaa Asabea Owusu ;

Yaa is a Ghanaian Author and Communications consultant. As a biographer, her subjects have included an array of personalities across politics, diplomacy, culinary arts and spirituality. She is also the founding editor of Penman Publishing (owners of penmanonline.com), a dynamic platform offering a voice to the next generation of writers, authors, artistic designers and web developers.



Vincent Ashong-Quartey ;

Founder & Digital Creative Director of GET Systems. He has an interest in web development, cryptocurrencies and other tech-related subjects.



Abraham Owiredun Adjekum ;

Founder & Creative Designer at Innovative Press. He has an interest in Print Technology.

Some people are of the belief that, the pursuit of passion might just not be all it takes to create wealth. Like Christopher Kusi Appiah, the Boss and founder of Auto Jewelling Ltd, the pursuit of passion works best together with commercially viable ideas, a good business plan and the individual's unique talent.

Such is the story of Chris the "Auto checker," who started off his enviable career as a plan B to his initial dream of becoming a graphic designer. It all kicked off with a passion, operating an auto detailing business beneath a shade tree of his family's East Legon home and at last, one good referral. Today, a peep into the yard of Auto Jewelling limited, the detailing/ body shop business which focus on making cars look better new, is enough to make one wonder how it all began.

Walking down Auto jewellery's long aisle of high end cars comprising of Bentleys, Lamborghinis, Porsches and Rolls Royces, on a casual visit, I turned to the Auto Checker for his story and end game.

Below is what ensued.

Penman: "Okay Chris, some people would simply call you a mechanic, to others an 'Auto pimp', how would you present yourself?"

Auto Checker: "I'm just a car enthusiast who is keen on making a difference in the automotive scene in Ghana. In addition, I am a professional graphic designer who retrained to be a vehicle diagnostician."

Penman: "You studied to be a Graphic designer?"

Autochecker: "Yes I did, in the UK."

Penman: "Great! I recall from a previous conversation, you touched briefly on the commencement of your business, Auto jewellery, and how it all started as a car wash beneath the shade of a tree in your parent's East Legon home. Shall we go back to the beginning?"

Auto checker: "Yes yes...like I said, I was and still is a graphic designer by profession and at the time, I had returned from the UK with new ideas and ready to take over Ghana after successfully setting up a studio. My team and I were ready to take the nation by storm but it wasn't quite ready to take us on with the level of work we were offering. So, with little demand for what we were churning out, so we folded up. The alternative was to pursue my real passion and I say 'real passion' because if you grew up in the 70's you would know very well that, most West African parents abhorred the idea of investing in their children to only have them emerge as 'mechanics'. So, most people who had interest in vocational skills, had to suppress those desires in exchange for

Pursuit of Passion:

The Auto Checker's story: **CHRIS KUSI APPIAH**



traditionally accepted professions such as becoming a lawyer, a doctor and so on..."

Penman: "... do you still get to practice your graphic design skills?"

Auto checker: "Yes Yes I do, I still draw and sketch when I get the time to but again, my artistic skills are very much manifested in what I do now with the cars. You could say that both of my passions have come together in how I creatively exhibit my Auto business with the other. So back to the beginning, I started detailing and cleaning vehicles for my friends, neighbours and family who were willing to entrust their vehicles in my care. Impressed with the level of work done on their cars, these people sent word round about my skills and that brought in a number of vehicles through to my 'shade tree auto shop'. I realized the potential of the business when commercial level auto jobs rolled in. I travelled back to the UK to retrain to become a certified detailer and vehicle diagnostician all within the space of six months."

Penman: "You afforded me the opportunity to take a tour of the Auto Jewelling yard. I clearly remember the "wows" flowing out of me like a song at the sight of the number of luxury cars waiting on your services. Do you make room to service the Toyotas and others or it's only the modern luxurious brands you welcome?"

Auto checker: "Right, well I do carry software that covers the high end and the regular cars; the Toyotas, the Bentleys, the Hyundai's etc. The data and software helps me to diagnose the problems of all these cars. When it comes to the cosmetic repairs and the re-finishing of cars, because of the higher standards of finishing we offer, we tend to attract the people who are passionate about their cars and that happen to be owners of the Lamborghinis, Bentleys and the other high end cars. In simpler terms, Auto jewellery is open to attend to all brands of regular and high end cars."

Penman: "So servicing luxury

cars isn't your forte?"

Auto checker: "servicing any type of car is what I do and do best."

Penman: "How has the current global economic crisis affected your business?"

Auto checker: "things are difficult, and that's something we can all attest to. Prices are very volatile yet as a business, we have to be sensitive to the clientele with reason being, with the cosmetic restoration of vehicles, it's still pretty much a luxury service not a basic necessity. So in these hard times, it is something that people have cut out because they can go by without. While prices are going up it would not be a great move to crank up price of services like we experience at the super markets. In the last couple of months we've been just about breaking even in business unlike in the last 10 years. For instance, when prices go up by a dollar, our services go up by 20 cents. It's all breaking even and keeping business afloat in this drought."

Penman: "Now, your clients... you have an impressive list of clientele, comprising of the 'heavies' in Ghana. How did you come by them?"

Auto checker: "Umm, a lot of it has been by word of mouth and recommendations from one client to another. When I started this business, a proportion of people were shipping their cars to-and-from abroad for servicing and when they learnt that there was someone in Ghana who could do an equally good job, it brought an end to the shipping of cars back and forth for servicing."

Penman: "Is that how you came into contact with Otumfour Asantehene?"

Auto checker: [pause] "yes he was actually a referral."

Penman: [giggles] "by whom? How?"

Auto checker: [smiles] "I wouldn't want to mention names, but by well healed individuals."

Penman: "wow! Moving on, I see you indulge in car racing every now and then. I chanced upon one such video on social media. Is it purely a hobby or something to hope to make a career of eventually?"

Auto Checker: "it's purely recreational stuff. When you're a car enthusiast you tend to appreciate fast cars, motor cycles, jet skis and boats."

Penman: "Ha! You, ride jet skis as well?"



Auto Checker: "Yes I do, it comes with the territory."

Penman: "The video I came across on social media had gone viral. It was the one of you racing against renowned Ghanaian business man, Ibrahim Mahama."

Auto Checker: "oh really, it had gone viral?"

Penman: "yes it had. The video ends with an 's.10' note or something in that regard."

Auto Checker: "ah yes! Sub. 10. The name of my team is Substantial."

Penman: "You have a team?"

Auto checker: "yes I do."

Penman: "tell me about it."

Auto checker: so the team is called Substantial which simply means that we run a quarter mile in sub 10 seconds. It's just a little play on words and also, we are substantive in our performance so... Substantial.

Penman: And how many of you are on Substantial?

Auto Checker: Well it is myself, who drives the cars and of course my mechanics.

Penman: I was going ask if you had any women in there.

Auto Checker: Administrative staffs are women.
Penman: so not as race car drivers?

Auto Checker: perhaps not so much in the distant future, we would have female drivers onboard.

Penman: how long has this event been going on?

Auto checker: The controlling event is three years old and Substantial has participated in two of the three years.

Penman: How do you think your business sector could be made more attractive to the youth in these 'fast money days'?

Auto Checker: Unlike the 70s where parents would not want their children near grease and oil, parents these days are more liberal and open to ideas like this. The world has changed. People have come to understand how wealth could be made through the acquisition of vocational skills...

Penman: And what can Auto Checker do in his capacity to get more people interested in his line of work?

Auto Checker: it very much depends on the personal interest of the individual. But if they look on our social media page, I think there is enough to showcase what can be done in the industry and if you have an interest in that, then maybe you could get into the automotive refinishing industry and make a difference but my advice is, don't go into it because you want to make money, go into it for the passion itself.

Penman: "What's next for Auto Checker and Auto Jewelling Ltd?"

Auto Checker: "retirement plan. The idea is to turn the business into a vocational school, my staff into lecturers so we can train and teach kids with little and no formal education into becoming technicians. There are a lot of kids out there who are good with their hands but because they don't have formal qualifications and can neither read nor write, they fail to make it into vocational schools."

Penman: "is this school going to be made affordable for them?"

Auto checker: "Why not? That's why we plan to have sponsorship programs to subsidize the fees, so they can have access to quality training to hone their skills."

Penman: "This is different not quite like what you hear people say these days."

Auto checker: "Well, what can I say Nana Yaa? In my old age, the love for cars would be there. My body may not be able to carry me around to work effectively, but the brain still works, and my technicians may not have the strength as well. So why not turn them into lecturers? Get them to teach what they know in their local dialect to the kids who also understand that dialect. And I would love to do this through a channel that would not have too much resistance."

Penman: "This has turned out to be an insightful conversation, Thank you Chris."

Auto Checker: "You're welcome Nana Yaa"

written by Asabea Owusu



Passion Empathy Purpose:

EMMANUEL OBIRI ADDO

(Founder, Meboafuo Foundation)

predes

Emmanuel Obiri Addo is the brilliant mind and brains behind Meboafuo Foundation, a non-profit civil society group based in Asamankese, Eastern Region, Ghana. As one can tell from the basic definition above, Meboafuo Foundation is an entity independent of governmental influence, with primarily humanitarian or cooperative rather than commercial objectives.

He is a successful young and vibrant Businessman, Entrepreneur, a public speaker, a business coach and a banker.

Emmanuel Obiri Addo is the general manager of one of Ghana's biggest redistribution companies with over seventeen(17) branches across Ghana.

A company that has a primary interest in making assorted household consumables accessible and affordable to all. He is also a board member of South Akim Rural Bank Ltd, a bank which provides services to a large number of salaried workers and people from all walks of life within its catchment areas. South Akim rural bank Ltd is also a member of the Ghana club 100.

Being a philomath, he hopes to achieve more in the academia and currently holds a master's degree in finance and administration from a reputed university in Ghana.

Like an itinerant tailor roaming about in search of tattered clothes to repair, so does the founder of the Asamankese based foundation have keen interest in identifying and focusing on all dimensions of inequality in the society and bringing some lasting relief and smiles on beneficiaries.

The MEBOAFO FOUNDATION through its cherished donors and partners has caused compelling impact in the area of health, education and the socio-economic well being of it's indigenes. The foundation as part of it's annual activities wines, dines, and donates to widows and widowers identifying some selected needs and offering sustainable solutions through cash and kind, and visit to the Osenase Orphanage Home with varied items from clothing to food, teaching and learning materials, and crowning it with a donation of a mini van this year, which was a pressing need of the institution.

Meboafuo foundation as part of its educational development agendum collaborated with Empower Playground Inc., a dynamic and resilient team of young scientists to organize a science training

workshop to equip science teachers on technology development and bring to their doorstep practical demonstration of simple science theories. This was first of its kind in the municipality and was under the auspices of the municipal educational directorate.

During the easter festivities in 2023, the founder and his team organized the maiden edition of MEBOAFO STREET FOOD FAIR, an event that primarily sort to feed all with hot meals and beverages, as a means of bringing all together amidst good entertainment. This he hopes to do every year for the good people of Asamankese. Just like easter is linked to Kwahu, he hopes to create a certain 'Kwahu' for his town folks annually, where people from the 'diaspora' would yearn to attend.

As a young Entrepreneur and a team player, Emmanuel Obiri Addo believes every great leader must have successors and therefore focuses on developing the strengths of individuals who are ready and willing to make an impact in diverse ways. To him, Mentoring generates confidence, inspires trust and fast-tracks team development. He encourages the youth with their own motivation and ideas and inspires them to do something for the development of their communities and the country at large.

In the area of health care, the foundation continually demonstrate absolute dedication to the Asamankese government hospital each year by donating medical equipment to aid in the delivery of quality and timely health care.

The latest is the donation of Oxgen concentrator, Digital BP, digital thermometers, pulse oximeter finger, digital weighing scale and many other health kits to the kids ward, which doubles as an adopted ward of the foundation.





Positive Attitude & Like-Minded

JAY FOLEY

Radio & Television Presenter | Journalist | Media Strategist
Entrepreneur | Philanthropist | Content Creator | Voice Over Artist-

I am Jay Foley, a radio and television presenter in Ghana who is popularly known as Foley. I have represented Ghana and covered the 2013, 2015, and 2016 Black Entertainment Television BET. I was also appointed the Manager of Ghanaian high-life singer Bisa Kdei. I attended the Bishop Bowers School Junior Secondary School from 1989 to 1998 and the Achimota School from 1999 to 2001, where I studied Visual Art. I hail from Sekondi -Takoradi in the Western Region, and I am the last born of three children. I grew up in many communities, nurturing my talent and leading me to what I am today. My creative thinking process went up a notch high when I gained admission to Achimota School to study Visual Arts. To further my knowledge of music, I decided to study sound engineering, working with legendary Ghanaian music producer, Hammer.

As a student of Kwame Nkrumah University of Science and Technology, I started a network of young people with a burning desire to become great achievers called 2131, with the tagline Lead, Challenge, or Just Forget It. It was my way of committing to networking with like-minded individuals, and it made me develop a mindset that encouraged me to continually work hard at being successful and not just add to the numbers. I set up my first company, The Radio Advertising People (T.R.A.P), which specialized in recording radio commercials. It was born out of an idea to train myself as a sound engineer and also to understand the power behind speech. I trained myself in the art of voice-overs and have become one of the most sought-after Voice over artists. I believe in "living an exemplary lifestyle to inspire young men and women out there" who are a part of my growing fan base.

The T.R.A.P experience presented me with an opportunity to join leading Entertainment Television Channel 4StyeTV as a host in its early days, a position I still hold after some nine years. I am the co-host of Live Breakfast Club, the morning show on LIVE 91.9 FM, where I also double as the Business Manager. I am proud to say that I was the first Ghanaian journalist to officially cover the European Music Awards in Frankfurt, Germany, in 2012. I was also the first Ghanaian journalist to cover

the BET AWARDS in 2015. I was a Brand Ambassador for Remy Martin in 2016, an MTN brand ambassador from 2013 to 2015, and a Guinness Ghana "Brand Influencer" in 2017.

What were some of the most significant challenges you faced initially, and how did you overcome them?

As a radio and television presenter in Ghana, I faced several challenges initially. One of the most significant challenges was breaking into the industry and making a name for myself. It was a highly competitive field, and many talented individuals were vying for the same opportunities. To overcome this challenge, I had to work tirelessly to improve my skills and make myself stand out. I invested time and effort into networking and building relationships with industry professionals, which helped me to gain exposure and secure opportunities. Another challenge I faced was balancing my work with other responsibilities, such as managing my company and pursuing other projects. This required excellent time management skills and the ability to prioritize tasks effectively. To overcome this challenge, I developed a daily routine that allowed me to manage my time efficiently. I also learned to delegate tasks where possible and focus on the most critical aspects of each project to maximize my productivity.

Finally, as a public figure, I faced the challenge of maintaining a positive public image and dealing with negative feedback and criticism from the public. This required me to develop a thick skin and learn to handle criticism constructively. To overcome this challenge, I focused on building my self-confidence and developing my communication skills. I also learned to listen to feedback and criticism and use it as an opportunity to improve myself and my work. Overall, these challenges taught me valuable lessons about resilience, determination, and the importance of continuously improving myself and my skills.

What advice would you offer to young people who are just starting their careers or pursuing their passions, both locally and internationally?

As someone who has pursued my passion and built a successful career in the entertainment industry, I would offer the following advice to young people who are just starting their careers or pursuing their passions, both locally and internationally: Be patient and persistent: Success rarely comes overnight, so it's essential to be patient and stay persistent in pursuing your goals. Don't give up, even when faced with setbacks or obstacles. Develop your skills: Invest time and effort into developing your skills and knowledge in your chosen field. This may require taking courses, attending workshops, or seeking mentorship from experienced professionals.

Network and build relationships: Networking is critical in any industry, so make an effort to meet and connect with other professionals in your field. Building strong relationships can lead to valuable opportunities and collaborations.

Embrace failure and learn from it: Failure is a natural part of any journey, and it's essential to embrace it and learn from it. Use failures as an opportunity to grow, improve and refine your approach.

Stay true to yourself: Don't compromise your values or beliefs in pursuit of success. Stay true to yourself and your vision, and success will follow.

Have a positive attitude: Maintain a positive attitude and outlook, even in the face of challenges or adversity. Believe in yourself and your abilities, and stay focused on your goals.

Give back to the community: As you succeed in your career or pursue your passions, remember to give back to your community. Use your success and influence to make a positive impact and inspire others to pursue their dreams.

Social Media Handles:

Instagram:

<https://www.instagram.com/jayfoley2131/>

LinkedIn: <https://www.linkedin.com/in/jay-foley-972017a1/?originalSubdomain=gh>

Youtube: <https://www.youtube.com/channel/UCYLcmoKXeAAkX5lm47ciYsg>

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“Stay Curious & Keep Learning”

PRECIOUS BONSU

Teaching & Learning Expert | Innovative Educator | Founder - The Global Teacher | Publisher

Hello, I am Precious Bonsu, a Ghanaian educator and founder of the WIT School. It is humbling to be recognized as one of the many women changing the narrative in the educational sector. As I reflect on my journey, I am grateful for the opportunities that have allowed me to impact the lives of children in Ghana and beyond. My passion for serving children led me to establish Treasure Kids Media, where I authored five children's books and published a monthly newspaper for children.

Through the Sponsor a School program, we encouraged a reading culture and gave back to society. But my passion for literacy and lifelong learning did not end there. I went on to establish a book bug club for kids and subsequently founded the Wisdom and Intelligence Training School (WIT School), which started as an after-school club and transitioned into a learning center.

Through my TAP2EDUCATE initiative, I volunteered as a tutor and mentor for public school children.

I believe that education is a powerful tool for creating positive change in society, and I am dedicated to empowering children to realize their full potential. In addition to my work with children, I am proud to host Play and Learn on GHOne TV, speak publicly, and be the Founding Director of Whale Communications, a company specializing in public relations consultancy, marketing communications, and training executives in public speaking. I also tutor at Lancaster University in Ghana. I am honored to be celebrated for sharing my knowledge with the world, giving children a unique learning experience, and nurturing the next generation of change agents and future leaders. As a woman in education, I am committed to pursuing my passion for teaching, investing in education, and dedicating my time to the cause of children. Thank you for recognizing my efforts, and I hope to continue inspiring others.

What were the biggest initial hurdles you faced and how did you overcome them?

In the beginning, it was indeed challenging for me to find creative ways to fund my initiatives and bring together a team of like-minded

individuals who could help me achieve my goals.

I had to invest a significant amount of time and effort in networking, attending events, and connecting with potential collaborators and supporters. I also realized that building strong relationships with the community and local authorities was crucial in gaining their support and approval. Effective communication and transparency were key in building trust and establishing a positive reputation. I also leveraged social media and other online platforms to promote my initiatives and connect with potential partners.

Furthermore, I attended community events and engaged with local leaders to understand their needs and concerns, and to identify opportunities for collaboration. By staying open-minded, persistent, and dedicated to my cause, I was eventually able to build a strong team and establish myself as a respected educator and change agent in my community. As with any journey, there were ups and downs, but I never lost sight of my vision and remained committed to making a positive impact in the lives of children and future generations.

What advice do you have for young people locally and internationally who are just starting out in their careers or pursuing their passions?

As someone who has been on a journey of pursuing my passions and building a career in education, I would like to offer the following advice to young people who are just starting out: Believe in yourself: Have faith in your abilities and trust that you have what it takes to achieve your dreams. Cultivate a positive mindset, focus on your strengths, and stay determined and persistent in the face of challenges.

Learn from others: Seek out mentors, role models, and experts in your field of interest. Learn from their experiences, ask for advice, and leverage their networks and resources to enhance your own learning and growth. Embrace failure: Failure is an inevitable part of any journey, and it is important to view it as an opportunity to learn and grow. Embrace your mistakes and use them as stepping stones to future success.

Network and collaborate: Connect with like-minded individuals, attend events, and leverage social media to build your network and collaborate on projects. Remember that no one succeeds alone, and strong relationships and partnerships are crucial in achieving your goals

Stay curious and keep learning: Cultivate a love for lifelong learning and stay curious about the world around you. Read, attend workshops and seminars, and seek out new experiences that challenge you to grow and develop.

Give back: Finally, remember to give back to your community and make a positive impact in the lives of others. Whether through volunteer work, philanthropy, or advocacy, find ways to use your talents and resources to make a difference in the world.

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Instagram 2:

<https://www.instagram.com/whalelearninggroup/>

Twitter: <https://twitter.com/preciousbonsu>

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Youtube:

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“Embrace Opportunities”

Tung Teiya Dahamani

Gender Advocate | Fashion Model | Fashion Strategist |
GMB Beauty Queen | Philanthropist

I, Tung Teiya Dahamani, was born on November 18, in the Northern region of Ghana, specifically in the town of Tamale. As of 2023, I am 26 years old. I spent my early life and education in the Northern region and went to Mfantseman Girls Senior High School in the Central region for my secondary education. After that, I pursued a bachelor's degree from the University of Development Studies in Wa, located in the Upper West region of Ghana. In 2022, I represented the Northern region as a voice and representative in the Ghana's Most Beautiful Pageantry, where I emerged as the winner with 32.5% of the votes. I am quite active on Instagram, and my handle is @queenteiya_gmb22. My passion is to teach young girls in the Northern region vocational skills, dissuading them from migrating to urban cities to become head porters. Before winning the Ghana's Most Beautiful Pageantry, I was crowned the winner of the Queen of the North pageant in 2021, where I competed against other contestants from various regions of Ghana. I also represented Ghana at the International level of Miss Intercontinental in 2019, showcasing the right Ghanaian culture and tradition through my choice of fashion wardrobe and mannerisms. Aside from being a beauty queen, I am a fashion model, a strong woman, and a gender activist/advocate. In 2020, I competed in Miss Ghana, and I aspire to make a difference in the lives of young girls and women in Ghana by empowering them through education and skills acquisition.

What were some of the most significant challenges you faced initially, and how did you overcome them?

As a young woman pursuing a career in modeling and beauty pageantry, I faced several challenges, including stereotypes and societal expectations. Many people in my community saw modeling and beauty pageantry as frivolous and not a respectable career choice for a young woman. However, I overcame these challenges by staying true to myself and my goals. I focused on developing my skills, building my portfolio, and participating in as many competitions and events as possible to gain experience and exposure. I also worked hard to change the perception of modeling and beauty pageantry in my community by using my platform to advocate for gender equality and women's empowerment. Through

my work, I hope to inspire other young women to pursue their dreams and break down barriers.

What advice would you offer to young people who are just starting their careers or pursuing their passions, both locally and internationally?

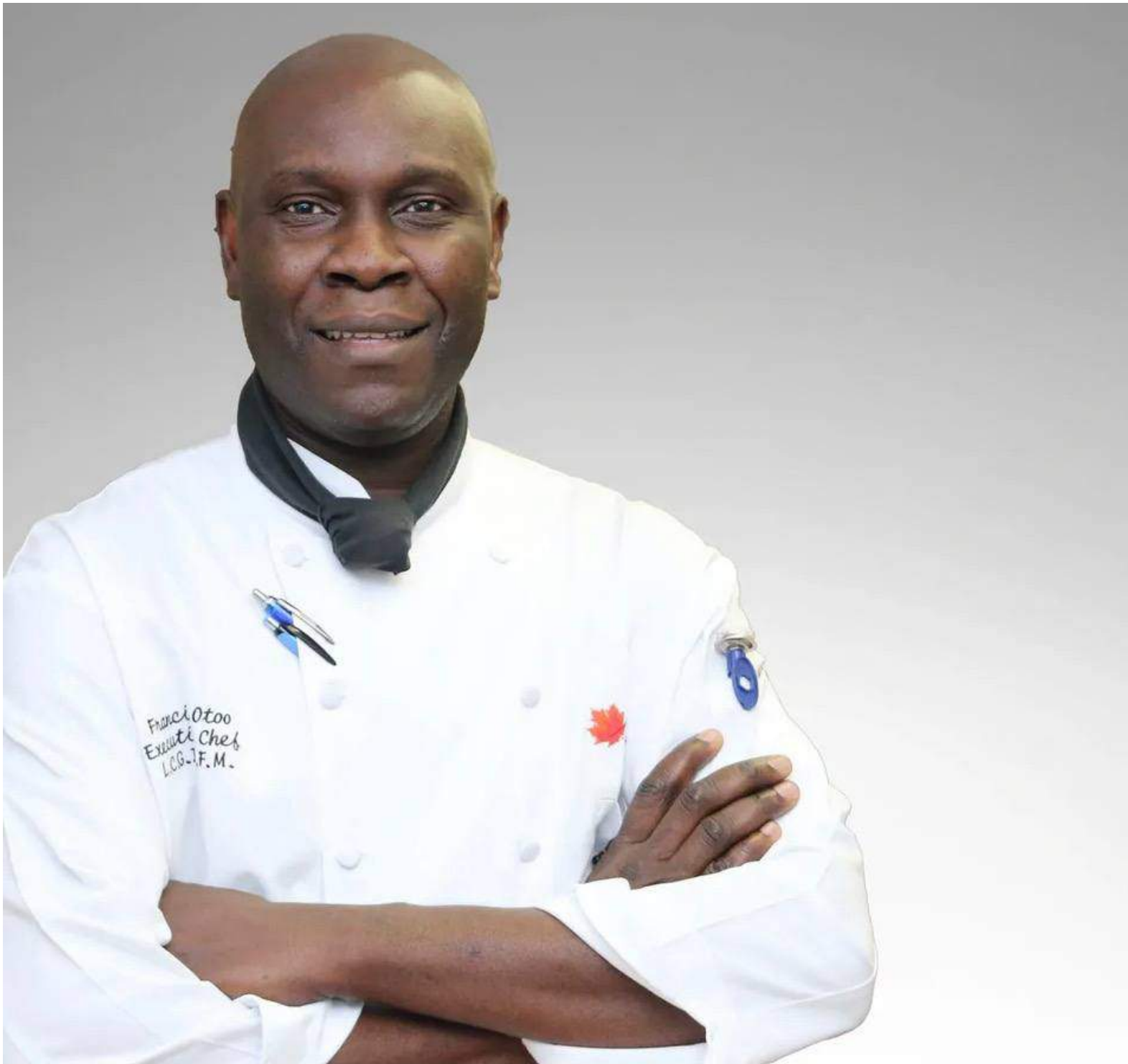
1. As someone who has pursued my own passions and achieved success in my career, my advice to young people would be to never give up on your dreams and to always keep pushing forward, no matter how difficult the journey may be. It's important to have a clear vision of what you want to achieve and to set goals along the way to help you get there.
2. In pursuing your passions, don't be afraid to take risks and step outside of your comfort zone. Embrace opportunities to learn and grow, even if they may seem daunting at first. Seek out mentors and role models who can offer guidance and support, and surround yourself with positive and supportive people who believe in your abilities.
3. Remember to stay focused and disciplined, and to be patient with yourself. Success rarely happens overnight, so stay committed to your goals and work hard every day towards achieving them. And most importantly, never forget to stay true to yourself and your values, and always strive to make a positive impact on the world around you.

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GHANAIAN TRAILBLASER MAKING STRIDES IN THE U.S CATERING INDUSTRY

Chef Francis Kodjo Andoh Otoo

Have you ever taken a walk across the lawns beneath the coconut trees at Ghana's La Palm Beach Resort to make your way to the beautiful Ghanaian village restaurant situated by the sea shore?

Well, if you're looking to commend someone for pioneering that establishment then allow me to introduce Chef Francis Kodjo Andoh Otoo; The current Official Chef of the Ghanaian Embassy in Washington DC, USA, who has garnered numerous awards and recognitions for his impeccable cuisine skills and delicious meals. In 2017 he brought an end to the Ghana-Nigeria Jollof wars when he emerged overall best at the African Cuisine Jollof festival where he competed against top Chefs from Nigeria. In 2018, He bagged two double honors at the Embassy Chef Challenge (ECC) in the United States of America, after keenly competing with 27 chefs from different countries. In that same year, He also competed in the Grace Jamaican Jerk Festival in Washington DC where he emerged overall best chef. In 2019, He won a Gold medal at the ECC for his Ashanti Mule Ginger drink which is a unique combination of ginger, kasapreko and fresh mints. He has had the privilege to serve five (5) Ghanaian presidents; the late Pres. Jerry John Rawlings, H.E John Agyekum Kuffour, The late Pres. John Evans Atta Mills, Fmr. Pres. John Mahama, and H.E Nana Addo Danquah Akufo Addo. In addition to his Global clientele list, is Fmr. President Bill Clinton (USA), the late Desmond Tutu (South Africa), the late Kofi Annan (fmr. UN secretary General) and Otumfour Asantehene II of the Ashanti kingdom. Inspired by his accomplishments, Penman (PM) engaged Chef Otoo (CO) in a conversation on how he broke barriers by pursuing his purpose and passion with faith.

DIALOGUE

PM: Chef it is an honor to have you on this episode of Man in Business.

First of all, let's take a look at one of your priceless career moments where all it took was that one meal enjoyed and loved by Fmr Pres. Bill Clinton of the USA. For the sake of our readers do you care to elaborate more on that major highlight and the special meal served?

CO: Thank you for having me. I believe it was in the year 2000 where Fmr. Pres. Bill Clinton visited the shores of Ghana the second time under the invitation of Fmr. Pres. Jerry John Rawlings. He happened to stay at the La Palm Royal Beach hotel where I was designated as one of the chefs attaché to the castle at that time. I prepared a dinner of Spinach stew (kontomire stew) with steamed rice and plantain for him and his entourage. Pleased with the meal, He called for me to

pay his compliments and enquired on how the meal was prepared. That put me in the spotlight and intrigued the public to get to know me.

PM: That is amazing! Prior to you becoming the head chef at the Ghanaian Embassy, who was Chef Otoo?

CO: Wow [laughs] well; Chef Otoo was just a simple Ghanaian boy who grew up with his grandmother because his Military Parents were mostly engulfed with the demands of work. My Grandmother ensured that my brother and I spent time in the kitchen because in her words, "she didn't want our future wives bluffing us with food." I grew up with a dream of becoming a medical doctor but somewhere along the line my mum became a single parent and it became hard on her to raise enough money to fuel my dreams. So I thought... "Why not become a dietician?" it still went in hand with medicine but along the line I realized its complexity and pursued my passion in cooking by enrolling in a catering class. So while my peers were enrolled at the universities I was busily carrying around baskets to school for catering practicals. I got an HND in catering from Accra Polytechnic and obtained a scholarship to study corresponding courses from London in Ghana. Somewhere down the road I found myself doing some practical jobs at Golden Tulip for some time until La palm Royal Beach Hotel came into being around 1998. At La Palm I took part in various competitions including the Frytol Unilever competitions where I emerged 1st runner up. I had the chance to audition for a frytol commercial at GBC but I remember being too timid to perform in front of a camera for a commercial I was supposed to do with Kofi Adjorlolo.

PM: when and how did you transition to The United States of America?

CO: I could describe my transition to the United States as a miracle. In summary, a lady walked up to me at La Palm one day and gave me an offer to cater for her party for an entire week in one of our neighboring African Countries. I was initially hesitant because per her demeanor, I did not peg her capable enough to afford my services plus I was also a newly promoted chef at La palm who had a lot on his plate to tend to; She however insisted and I finally agreed. there were strange rumors going round in Ghana at that time concerning ritualists causing disappearing private parts with just a touch so that also got me

quite skeptical about the whole “strange sudden” offer. I consulted Rev. Sam Korankye Ankrah of the Royal House Chapel who encouraged me to take the offer. Somewhere along the line the lady asked if I had a passport to which I answered no. she took the necessary details after meeting up for a conversation about the job plan and proceedings which unknown to me was a job interview in disguise. After a week, a startling knock on my door threw my wife into a panic mode. I opened the door to see two tough looking men in dark sunglasses with a brown envelope in hand. They handed me what happened to be a new passport with a five (5) year multiple diplomatic visa to the United States... Just like that!!! I had to leave my heavily pregnant wife behind to the USA where I was given the honor to serve Hon. Alan Kyeremateng who was then the Ghanaian Ambassador till he was recalled by President Kuffour.

PM: That had to be God! Your story is absolutely a miracle.

CO: Yes it is and I give God all the Glory because He made a way for me.

PM: You’ve spoken a lot about your life growing up in Ghana. Comparing the Ghana you knew then to the one you see today, would you say we are growing in the right direction?

CO: I would respond in the affirmative and in the negative with reason being that, our past leaders failed to put certain measures in place which has now become a burden for the present government. Unlike Ghana, the USA has had a digitized system of identification for the past decades for its inhabitants and I see how best the current Ghanaian government is working hard to make that a reality in Ghana and to me that is laudable. There has been a significant

development in the hospitality industry; I see new hotels thriving with healthy competition in the sector which did not exist back in my day. In the past Ghanaians classified male chefs as “Kwadwo besia” (which translates to Gay) but now, I beam with pride seeing that both men and women are fully accepted as equals and given the same level of respect in the catering industry.

PM: In 2018 you bagged two double honors at the Embassy Chef Challenge (ECC) after keenly competing with 27 chefs from different countries. After 5 straight years of your participation, what was done differently this time to fetch those awards?

CO: I never give up in anything; even after chalking the targeted success...I still do not give up till I get to the ultimate. After keenly competing in the previous years without any win, I improved on my formula by creating the “Ashanti Mule” drink which was a dedication to the Asantehene Otumfour Osei Tutu II. The Ashanti mule is a combination of ginger drink mixed with kasapreko gin and fresh mints. I served that as a cocktail alongside black eyed peas and shrimp fritters as the starter and some good Ghanaian Jollof rice with lamb chops marinated in Ghanaian spices.

PM: Tell us about Fransar Catering Services and when it was established in Maryland, USA.

CO: Fransar catering services is a family business I own together with my wife Sarah, who is also a Chef; the name Fransar was obviously coined from the combination of our names Francis and Sarah. It started in Ghana in 1999 but we had no name for it till we decided to establish it in the United States where we currently serve most of the areas in North America including Maryland, Washington DC, Virginia, New York and Connecticut.

PM: What is the one thing Fransar is known for?

CO: we are best known for our signature Jollof rice, chicken and Salmon where my wife does her very own thing with some African magic with some hot sauce. Also our Bissap (sobolo) and ginger drink is mostly preferred by our customers because they know we do not compromise on the authentic Ghanaian flavor for our beverages. Almost every year, I visit Ghana to purchase all the indigenous spices we need to maintain the authenticity in our menu.

PM: Behind the creation of every successful brand was that ONE moment it all nearly came crushing down, How did you and your wife manage to keep it together for Fransar Catering

Services in that phase?

CO: Establishing this business was not easy at all. We had moved to the states and in addition to not knowing anybody, we did not know how to go about things from this end. We started from our apartment and as the business grew, we realized the need to get a kitchen to operate our business officially. Then the bills came running in high that I nearly threw in the towel but my wife shook me up with these words, “God has put some potential in us and we can’t let it go down this way. We need to make good use of God given talents and be fruitful.” So we put our heads together and moved in to new kitchen and to the Glory of God it has been a smooth sail. The COVID-19 pandemic hit but our foundations were unharmed; I believe that God intervened for us in the midst of other companies folding up and crushing down. God is real!

PM: The President of Ghana, H.E Nana Addo Danquah Akuffo Addo has called on all Ghanaians in the Diaspora to come back and invest in the motherland. How do you intend to respond to that call?

CO: It is certainly a good call to which I will respond with all readiness. I intend to retire in Ghana with a business in which I will implement and impact all skills and knowledge acquired from my stay overseas. My question is, are the banks in Ghana ready to support us? People in the Diaspora have all the potentials to come back home to establish something but will the banks lend a helping hand when we get stuck in the middle of our projects? Another concern is the willingness of the local Ghanaian to patronize our goods and services? The truth is, Most people come back home to set up business only for them to collapse along the line because the Ghanaian citizen prefers the idea/product of a total foreigner to that of a fellow Ghanaian. We are willing to come back home to establish businesses to help rebuild the economy but the concerns I have raised are a huge cause for worry.

CO: Sure... sure, hopefully in about a year or two. I have a purchased a property back home in Ghana where my wife and I plan on establishing an extension of Fransar Catering.

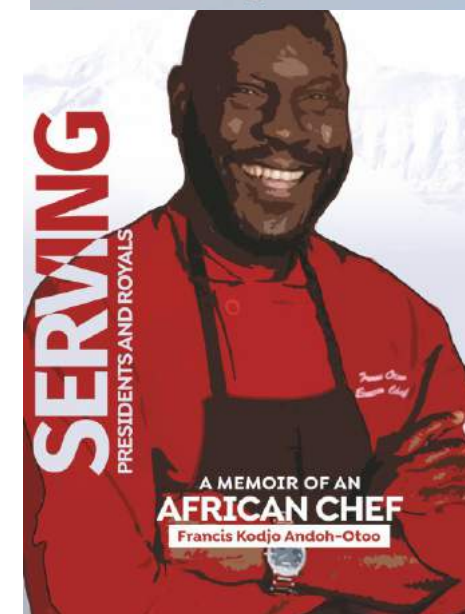
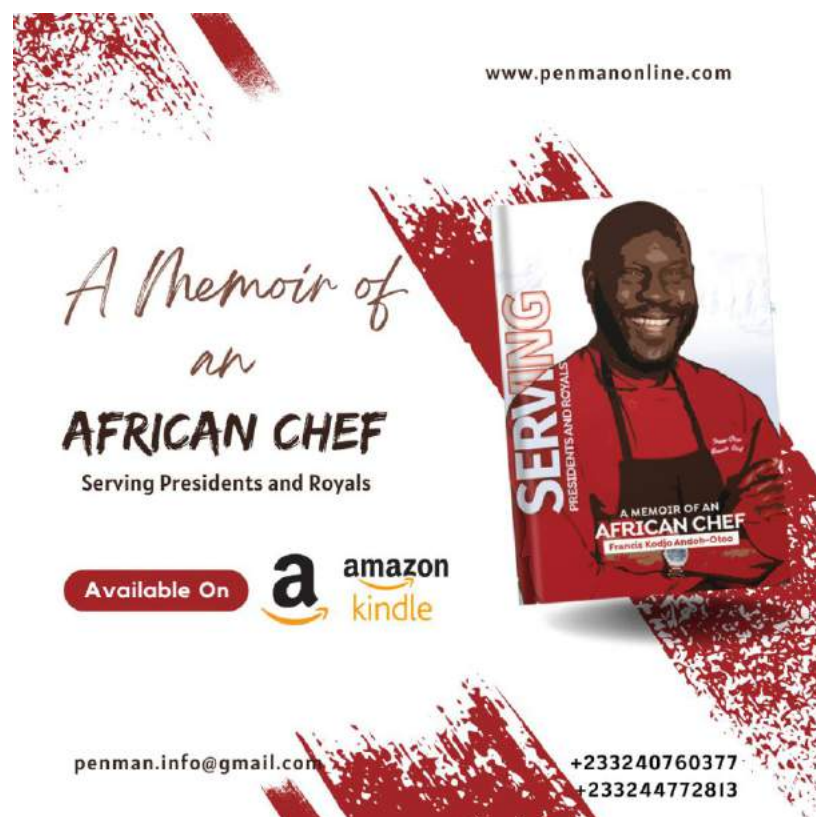
PM: The Ghanaian youth of today are seeking to travel for greener pastures by any means necessary. Would you advocate for the idea or would you advise they stay back home to help build the economy?

CO: Traveling is good. But the big question is, are they traveling genuinely or trying to use the backdoor (stoway)? The youth out there are desperate and if given good jobs and opportunities they will gladly jump on them but is the government helping to establish them? That is one area we need to look at. Even if encouraged to be entrepreneurs, where are they going to get the capital to embark on that journey? I appeal to the Government to establish state farms to employ the youth into Agriculture. This I believe will go a long way to establish the youth in Ghana, reduce the alarming rates of social vices while stabilizing the economy through agriculture.

PM: Well said chef... in wrapping up, how would you like to be remembered after your lights go out?

CO: [laughs] First of all I would like to say a big thank you to God Almighty for giving me the opportunity to be who I am. Secondly to my wife, Mrs. Sarah Otoo who has been a big back bone and an amazing life partner. Good name they say is better than riches and I only hope that my children will take a cue from all the accomplishments I have achieved with hard work and diligence over the years.

Written by Asabea Owusu





“Undeterred, Persevered”

The story of
HARRIET A. A. CORQUAYE

Entrepreneur | Managing Director | Startup Strategist

My name is Harriet Akua Asabea Adansi Corquaye, and I am a Ghanaian. I am the first child of two siblings and was born and raised in Accra, Ghana. I graduated from Ashesi University with a BSc in Business Administration and completed my National Service at the Economic Research and Forecasting Division of the Ministry of Finance.

Following this, I relocated to London, UK, where I obtained an MSc in International Business from Hult International Business School. I am a highly self-motivated individual who holds certification as a Ghana Revenue Authority Customs House Agent (GRA, CHA). I currently serve as the Managing Director of CN_Terminal Co. Ltd, Ghana, where I oversee clearing, import, export, and shipping. Additionally, I hold the position of Country Director of Best Deal Shipping Ltd, UK, and Ghana, where I manage door-to-door and shipping operations. Furthermore, I serve as the Manager of Adaron Ventures, where I focus on transport and logistics, as well as the Manager of MISHA Enterprise, Ghana, where I oversee the import of general merchandise. I am the owner of Medibath, Puraya, Classic, and Olive cosmetic range in the West African Sub-Region. Additionally, I am the Manager of Crystal-Rok LTD Company, a beverage manufacturer, which produces MIVAC drinking water and icepack. I am also a Director at Glenfield Close, where I oversee the import of electrical and appliances. Apart from these business ventures, I am an event curator, planner, and coordinator with SZN Consult, Ghana. As a member of several NGOs, including the Ghana Girl Guide Association, I am committed to making a positive impact and spreading love. I am a philanthropist at heart, and I was recently honoured as the first-ever Youth Patron at the grand Centenary celebration of the Ghana Girl Guide Association. Overall, I am steadily building a reputation as an astute and agile family-business entrepreneur.

What were some of the most significant challenges you faced initially, and how did you overcome them?

Some of The hurdles I faced... A brief overview of my before now...

Growing up in an entrepreneurial household, I was exposed to the world of business from an early age. However, my parents did not encourage me to follow in their footsteps due to the unstable economy in Ghana. Instead, they hoped I would find a stable job in a more secure economy to secure a better future for myself. However, my perspective changed when I

attended Hult International Business School and met several young CEOs and Managing Directors of million-dollar businesses they had inherited. Inspired by their success, I decided to pursue my dream of becoming a family entrepreneur in Ghana.

When I shared my decision with my parents, they were hesitant. My mother advised me to find a good job and relocate outside Ghana, citing the lack of opportunities in the country. My father suggested that I pursue a doctorate degree before returning to Ghana. Undeterred, I persevered, and eventually, I was able to convince them of my vision. I returned to Ghana the day after my graduation, determined to take over my family's legacy and build my own successful ventures.

Upon my return to Ghana, I hit the ground running with a plethora of business ventures. I opened an office and hired employees to run my branding and event planning business. I also invested in several other ventures, including a software company and a Kente weaving business. At first, I felt fulfilled and confident that my life was on the right track, and I received recognition for my achievements. However, I soon realized that I had not mentally prepared myself for the various roles I was occupying as an entrepreneur. I struggled to manage everything on my plate and couldn't call in sick or take time off without jeopardizing my businesses. Additionally, my impatience and eagerness for quick results led me to pull out of ventures that didn't produce immediate returns. This rush to see immediate results contributed to my struggles and ultimately led to a period of depression. I felt like I had lost sight of my value and prematurely let go of ventures that I thought were fulfilling my purpose. I learned the hard way that entrepreneurship in Ghana requires resilience and a deep understanding of the terrain. I had failed to take the time to study the industry, equip myself with the necessary tools, and prepare for the challenges that lay ahead.

What changed, how did I overcome the struggle?...

Thankfully, I've had a turnaround and I am now pleased with who I am and where I am today. I've learned that entrepreneurship, like everything else, is not all rosy. It requires a lot of planning and decision-making, with outcomes that could be either good or bad. In order to be successful as an entrepreneur, one must possess a lot of

mental and emotional agility.

Unfortunately, I attached the results of my decisions or goals to my self-worth, leading me to believe that if I failed at something, then I was a failure. This mindset led me to a period of depression, but I had to realign my thought process and limiting beliefs, and invest in becoming more mentally and emotionally agile. To achieve this, I first identified my purpose and then explicitly wrote out and meditated on attainable goals with a clearly defined intent. The intent drove my goals, and this helped me to focus on my experience and lessons learned, rather than beating myself up or wallowing in self-pity, even when things didn't go according to plan. I also invested in myself by learning virtual business management and analysis skills to better micro-manage each venture, and I did some more reading. My favorite read, which I highly recommend, is "Emotional Agility" by Susan David.

What advice would you offer to young people who are just starting their careers or pursuing their passions, both locally and internationally?

This is what I'll have to say, especially to you who has supposedly tried and failed... Entrepreneurship is undoubtedly a risky endeavor, but it's also a path that can lead to great rewards. As Jim Rohn once said, "I'll tell you how risky life is. You're not going to get out alive. That's risky." The key is to be prepared to own the outcomes and make the most of them. You'll experience highs and lows, but how you choose to respond to them will determine your success. It's important to remember that challenges are an inevitable part of life, and it's



how you deal with them that counts. As you embark on your career journey, be prepared to face numerous challenges, perhaps even more than you expect. But with the right mindset, you can achieve more wins than losses. Take responsibility for your actions and responses, and don't dwell on setbacks. Instead, use them as a source of motivation to take action and move forward. Remember, it's okay to feel down, but don't stay there too long. Use your setbacks as a source of momentum to propel yourself towards your intended result.

HUNGER BUT DO NOT BE IN A HURRY FOR SUCCESS.

Hunger can be a powerful motivator to strive for success, but it's important not to confuse it with a sense of urgency or impatience. While hunger fuels the desire to achieve, rushing through the process can lead to mistakes, burnout, and ultimately giving up too soon. It's important to find a balance between the drive to succeed and the patience required to achieve long-term success. So, hunger for success, but don't let impatience and haste undermine your efforts.

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My name is Joshua Nana Kwame Ayira, and I am the founder of Oration World Service. I have a diverse range of skills, including being a broadcast journalist, writer, news producer/anchor, executive speech coach, and voice-over artist. However, above all else, I identify as a Christian and a dreamer.

As an only child, I grew up in Tema, where my mother raised me with strict care. She didn't allow me to have many friends as she feared I might fall in with the wrong crowd. Instead, she introduced me to a far better company - BOOKS. I read everything from childhood stories to other reading "materials" I found (don't blame me... you know who to lol). This life-altering decision by my mother, although imposing, was the seed that was sown throughout my elementary education. My command of the English language caught the admiration of teachers, who would occasionally ask me to read to their classes to spite those who couldn't read (hilarious, I know lol). After completing my basic education at Solidarity International School (SIS), I gained admission to one of Ghana's best secondary schools, St. Peter's Boys Senior High School (PERSCO), where I studied literature, history, and geography as my elective subjects as a general arts student. Later, I proceeded to the University of Ghana to study psychology. But one may wonder, what triggered my interest in pursuing journalism and communication-related fields? BOOKS! It all started with the books. The power to be found between the pages of a book is formidable. As Margaret Fuller once said, "Today a reader, tomorrow a leader."

Starting with novels and progressing to hardcover books and journals, I learned a profound truth: everyone has a story to tell, but not everyone is willing to listen or able to tell those stories effectively. Napoleon Bonaparte once said, "Readers are the true world movers," and I couldn't agree more. My talent for articulating the words in a story while reading was one thing, but my deep-textured baritone was another. Many people encouraged me to pursue a career in media, but it wasn't until I realized that I could use my voice to share the stories of others and effect change that I became truly passionate about it. I saw myself as part of a group of "Global Changers" and began my journey in 2010 by moving from one radio station to the next, relying solely on recommendations from others. Even though I was unable to showcase my talent on the campus-based radio network, Radio Universe, I continued to persevere by recording voice overs, hosting events, and writing articles without any compensation.

In 2014, I was given the opportunity to intern at The Multimedia Group (Joy FM), despite having no journalism background. I had modelled after some great media personalities and acquired skill sets from others from a distance. I spent hours watching TEDx speakers on YouTube, particularly Komla Dumor of the BBC's TEDx Euston presentation on "Telling the African Story," and Kojo Oppong Nkrumah's TEDx presentation on "Why I Believe in Africa." These presentations stirred up my interest to immerse myself in the field. After my national service at the West African Gas Pipeline Company Ltd. (WAPCo) in 2016, I decided to pursue my dream. My boss at

“Opportunities Are Either Given or Seized”

JOSHUA NANA KWAME AYIRA

Founder of Oration World Service | Broadcast Journalist
News Anchor (TV/Radio) | Executive Speech Coach | Speaker | Writer

WAPCo, Mrs Nuna Senaya Esq., offered to pay for my broadcasting training to help me achieve my goal. I was fortunate enough to be trained personally by Tommy Annan Forson, a multiple award-winning veteran broadcaster. Later, I returned to Joy FM, where it all started, and was given the opportunity to understudy and be "groomed" by some of the finest personalities in the media space. This acted as a catalyst for my journey, which led me to GHOne TV (EIB Network) in 2017, where I currently work as a news producer, anchor, and reporter for both TV and radio (Starr 103.5FM).

What were the biggest initial hurdles and how did you overcome them?

Initially, my mother was my biggest hurdle. She fiercely opposed my career choice, citing potential risks and harm. However, I remained committed to my dream and eventually won her over with my persistence and dedication. Today, she is my biggest supporter and critic. My next hurdle was dealing with predators in the industry. During my brief stint at Joy FM, I felt like a bait in a shark tank, as some people viewed me as a competitor or even a rival. They were cold and unreceptive towards me, disregarding any contributions I made. However, with the encouragement of the late GM for Joy cluster, Elvis Koku Kwashie, I persevered. In 2017, I felt the urge to move on, not to quit, but to overcome challenges and advance my career. Despite the obstacles, I enjoyed my time at Joy FM.

What books are you currently reading?

My love for books knows no bounds as I'm currently reading these books.

- Say It Like Obama by Shell Leanne
- A Nation in Crisis: The Meltdown of Money, Government and Religion by Larry Bates and Chuck Bates
- Fighting Corruption Is Dangerous by Ngozi Okonjo-Iweala
- Sleep Well My Beautiful Lady by Kwei Quartey

What advice would you give to an upcoming youth or talents locally and internationally?

My advice would be to never rely solely on opportunities being granted or given to you. Instead, prepare ahead and seize opportunities when they come your way. Just because someone else was given an opportunity doesn't mean you will be given the same. You may need to create your own opportunities and take action to achieve your goals. It's also important to remember that the best version of yourself is not the "I can do all things" version, but rather the disciplined version. And when learning from others, avoid competing with them and focus on collaboration and growth.

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7 Common Mistakes that Entrepreneurs Make

The influx of funds has become extremely intense, forcing organizations to trim down their employees. In such scenarios, it would be a smart move to start your own business rather than searching for cushy careers which you may never find. However, in the process of starting a business, a beginner entrepreneur is likely to make both minor and major mistakes, and he or she may also face inconceivable losses due to a variety of inevitable factors such as insufficient assets, inept administration, or a lack of sufficient capital. In this article, we will discuss some common mistakes that entrepreneurs make while starting out. #TWN

Being an entrepreneur is a journey that sees more failures than success, but a final success comes after all these failures. We all have been entrepreneurs at some point in our lives. Some pursued it while some chose jobs. Being an entrepreneur takes a lot of hard work that most people don't understand.

Here in this article, we will talk about some of the mistakes that young entrepreneurs make. Yes, entrepreneurs also commit deadly mistakes. Some are very common mistakes that entrepreneurs make, while some are quite peculiar.

So, without making you anxious, let's talk about some deadly mistakes of entrepreneurship that young and ambitious entrepreneurs make.

7 Common Mistakes that Entrepreneurs Make

The influx of funds has become extremely intense, forcing organizations to trim down their employees. In such scenarios, it would be a smart move to start your own business rather than searching for cushy careers which you may never find. However, in the process of starting a business, a beginner entrepreneur is likely to make both minor and major mistakes, and he or she may also face inconceivable losses due to a variety of inevitable factors such as insufficient assets, inept administration, or a lack of sufficient capital.

Unfortunately, this occurs frequently in new businesses, primarily among entrepreneurs who believe they know all of it and could do anything on their own without any help. Their thoughts and opinions may be phenomenal, and they may be pushing incredibly hard, but simply failing to grasp the specific strategies required to succeed in business can cause their business to fail. As a result, if you don't want to be among weaklings, you should try to avoid the following deadly mistakes made by others

Inappropriate Business Entity – Don't be a Part of It!

Many entrepreneurs want to start a business, but they mostly fail due to the sole proprietorship business, which they believe is extremely financially savvy. In any case, the risk with this sort of business is that you could instantly lose all of the riches you've ever declared to own due to a simple blunder. To avoid this happening to you, choose the appropriate business type, such as:

- **Consider forming a partnership.**
- **Select a limited liability company.**
- **Select a company.**

Never Accept the Business Projects that You Can't Manage

When you start a business and begin receiving endeavors, you must refrain from taking on more than you can manage because if you overwhelm yourself, you may not be able to complete all of them on time, resulting in the loss of potential customers.

As a result, you should try to accept works that you can easily manage and profit from when they are finished

Never Think that You have no Direct Competitors

The excitement surrounding a new business or product can often lead new entrepreneurs to presume that they have no direct competitors or that their commodity vis so far ahead of the competition that they are in a top division of their own.

In reality, having no direct competitors is pretty uncommon. Unless you've devised an entirely new product, someone will already have a share of the market in your niche. Do your homework to learn about these industries and how you can make a distinction in your company

Never Engage Yourself in Various Businesses

Most new entrepreneurs are eager to start a new business, and they intend to run multiple kinds of businesses at the very same time. These entrepreneurs are not able to focus on any of their enterprises and are eager to see one of them prosper. Possession of more than a couple of failed enterprises is not where your economic success lies; rather, ownership of one profitable and successful business is your awesome accomplishment

Partnering with the Wrong Investors – Don't Partner!

Before launching a business, entrepreneurs should realize that their investors are more than just wealthy supporters. The first set of shareholders in a company will make or break it. These individuals have faith in the business's potential despite not having seen a prototype. After receiving seed funding, businesses will interact with shareholders who will evaluate the company's growth and sustainability.

No Proper Marketing Strategy and Business Plan

The absence of a workable business procedure is also the most common mistake made by today's young business visionaries. These entrepreneurs open a business without creating a strong marketing strategy or business model. This is unquestionably the wrong way to approach a new business. Having a persuasive marketable strategic plan and an effective business plan can help you improve your business by providing you with an organized and structured path to success. A business plan and a marketing strategy can help you with:

- **Understanding and accepting the revenue source and how it will be spent**
- **You will also be able to save money because you will know where your money should go based on your strategy**

Not Having Client-first Mentality

It is critical to have a customer-first mindset when developing your commodity and defining your business strategy. However, many new entrepreneurs are so focused on making money (understandably so) that they overlook the key to ensuring a sustainable business: a contented, loyal customer base who will buy in the long run.

Being a fresh entrepreneur is difficult, and mistakes are an unavoidable component of the method. But that doesn't mean you have to copy everyone else's!

Conclusion

These mistakes will make you reconsider your dream of becoming an entrepreneur. But that is the way it is! These mistakes can be avoided, and you can get better at entrepreneurship. These mistakes that entrepreneurs make should be avoided, and you will see the changes in your entrepreneurial journey. Mistakes made by entrepreneurs are the reason why new ones can avoid them and get better in the business world! With that being said, happy entrepreneurial journey!



“Perseverance & Right Mindset”

DR. ALBERTA AMISSAH ASIEDU

Medical Doctor | Entrepreneur | Founder
Aesthetic Physician | Certified Cosmetic Formulator

My name is Alberta Amissah Asiedu, and I am a medical doctor, entrepreneur, and founder of multiple successful skincare brands in Ghana. I was born and raised in Ghana, where I completed my education at Holy Child School before pursuing a degree in medicine in China. During my time in China, I also worked as a part-time English tutor and discovered my passion for entrepreneurship. After completing medical school in 2017, I returned to Ghana to do my housemanship at the Korle Bu Teaching Hospital and Lekma Hospital. I also worked as a Medical Officer at the Ga East Municipal Hospital for over a year. During this time, I dabbled in a few business ventures that unfortunately did not succeed. However, in September 2019, I decided to pursue my true passion and underwent training to start producing and selling cosmetics while still practicing medicine. This led to the creation of two successful skincare brands, Nurtureholiks and Kalmed Plus, and an aesthetic clinic and spa, Alpha Aesthetika. My commitment to providing high-quality skincare products and services has earned me a reputation as a trusted authority in the industry. I am constantly seeking new ways to innovate and improve my offerings, and I am proud to be a woman in business, paving the way for the next generation of female entrepreneurs.

What were some of the most significant challenges you faced initially, and how did you overcome them?

Combining my clinical work with running multiple businesses and a new marriage proved to be a daunting task. I was constantly feeling stressed, emotionally and physically drained. It became clear that something had to give, and in September of last year, I made the difficult decision to step back from my government job and focus on my businesses, family, and mental health. Although my family initially had reservations about my decision, as they felt leaving a stable government job to start an aesthetic clinic was too risky, I knew it was the right decision for me. It wasn't an easy path, but I was determined to succeed. One of the challenges I faced was overcoming skepticism about Ghanaian-made skincare brands and their quality. This is understandable given the number of untrained and unscrupulous formulators who put unsafe ingredients together for unsuspecting consumers. However, over time, we have been able to build a loyal clientele base through referrals from satisfied clients and effective social media marketing. Today, we have clients from all over the world, including the USA, Canada, France,

Ireland, UK, Nigeria, and more. We are proud to have overcome the challenges and are now offering high-quality skincare products and services that have gained recognition both locally and internationally.

What advice would you offer to young people who are just starting their careers or pursuing their passions, both locally and internationally?

When you have made a decision about what you want to achieve, the next step is to put in the work and give it your best effort. With determination and focus, nothing is beyond your reach. It may not be an easy journey, but every goal is achievable with perseverance and the right mindset.

Don't let self-doubt or fear hold you back. Trust in yourself and your abilities, and be willing to put in the necessary effort to achieve your goals. Remember that challenges and setbacks are part of the process, but they should not discourage you from pursuing your dreams.

Ultimately, success comes down to hard work and determination. If you are willing to put in the work, stay committed, and never give up, you can achieve anything you set your mind to. So, go for it, and don't let anything stand in your way!

Social Media Handles:

Instagram

Personal @dralbie
Business @nurtureholiks @kalmedplus
@alphaaesthetika

Facebook /Tiktok

@nurtureholiks @alphaaesthetika

Twitter

@nurtureholiks @dr.Albie



“Know Your Worth”

WHITNEY BOAKYE-MENSAH

Managing Partner - Innorvations Events (Innovationseventswbm) | Co-Executive Producer - 3Music Women's Brunch/Winitiative | Founder - MyDearSistersKeepergh | Philanthropist

My name is Whitney Boakye-Mensah, and I am the Managing Partner and Creative Director of INNORVATIONS EVENTS WBM. I founded this company after going through a challenging journey to motherhood. Despite my background in PR/Marketing, I faced multiple rejections when trying to get back into corporate work. I even resorted to selling bags of sachet water and ice cream. However, my passion for the entertainment industry led me to contribute my thoughts on Peace FM's Entertainment review. I eventually became a guest panelist and later a full-time panel member, a role I've held for the past eight years. My company, INNORVATIONS / EVENTS WBM, is the only company that provides protocol services for most mainstream concerts and events in Ghana. I have had the privilege of working with clients such as CharterHouse, MultiChoice Ghana, Imajiin Advertising, Kenpong Group of Companies, Empire Entertainment, and many more. I've worked on concerts such as Joe Thomas in Ghana, Chris Brown in Ghana, Bow Wow and Keri Hilson in Ghana, Ghana Stands in Worship, Legends and Legacy, Ghana Music Awards, Rapperholic, Gh meets Naija, Radio and Television Awards, Glitz Africa Fashion Show, to mention a few.

Aside from my work in the entertainment industry, I also offer counseling to couples going through periods of childlessness and provide youth/gender mentoring and empowerment. My hobbies include home decor, reading, long country drives, listening/singing to powerful worship songs, watching Chelsea/Kotoko play football, traveling, and indulging in my favorite food, snails with Jollof, and chocolate desserts!

In recent years, I started My Dear Sister's Keeper community, a platform of women from diverse backgrounds going through stigmatization of infertility, miscarriages, and stillbirths. After suffering from seven miscarriages and two stillbirths without support, I decided to create a community where women feel safe enough to vent, talk, cry, and openly discuss these issues without judgment. The community also has some of Ghana's best fertility doctors, counselors, and psychologists who attend to women with such needs, sometimes with funding from my resources or heavily discounted as beneficiaries of the community. I was awarded the Female Personality of the Year for 2018 by the Xedous Communications Group in partnership with British Council at the 40/40 Awards ceremony in Accra. I was also featured on the platform, Humans of New York. My best times are spent with my husband and three sons.

What were the biggest initial hurdles you faced and how did you overcome them?

One of the biggest initial hurdles I faced was getting back into mainstream corporate work after taking a break from my career to focus on motherhood. Despite my previous experience in PR/Marketing, I faced numerous rejections and even some unappealing offers. However, I persevered and eventually found a way to channel my passion for the entertainment industry into a career. Another hurdle was starting my own company, INNORVATIONS EVENTS. It was challenging to build a brand and establish credibility in a highly competitive industry, but I

overcame this by working tirelessly to deliver quality services to my clients and building strong relationships within the industry. I also made sure to stay up to date with industry trends and technologies, which helped me stay ahead of the competition.

Perhaps one of the biggest hurdles I faced personally was going through miscarriages. This was an incredibly emotional and traumatic experience. However, I used this experience to start My Dear Sister's Keeper, a community platform for women going through similar experiences. This platform provides a safe space for women to vent, talk, cry, and openly discuss issues of such nature without any form of judgment. It also provides access to some of Ghana's best fertility doctors, counselors, and psychologists to help women with their needs. Overall, I overcame these hurdles through hard work, perseverance, and a strong support system. I never gave up on my dreams, even in the face of rejection or adversity, and I always remained committed to providing quality services and building strong relationships with my clients and community.

What advice do you have for young people locally and internationally who are just starting out in their careers or pursuing their passions?

20 years in the Ghanaian creative/entertainment industry has taught me many lessons. Here are 12 nuggets I would like to share with you:



Before starting any business, ask yourself if you are ready for the journey. Will you survive the days when you make zero earnings? Will your passion fizzle out or will you run at the first pause? There is no shame in working in the corporate world alongside your business until you are ready.

Find good mentors in your desired field and be willing to understudy them. Learn tenacity, patience, grit, and never stop learning.

Start small but smart. Do not be ashamed of small beginnings. Use family and trusted friends for feedback and pay them if possible. Listen to criticism but draw clear boundaries between business, family, and friends.

You will have days when you feel demotivated but persevere. Pray for your loved ones to support you and succeed at all your endeavors. It's okay to ask for help when you need it.

It's okay to return to a safe job if you need to. Don't be ashamed of trying and failing. But do not make running the easiest option when times are tough.

Not everyone was brought up like you or has your kind of heart. Build your network with like-minded individuals but be discerning. Some people may try to take advantage of you or ruin the relationships you have worked hard to build.

It can get lonely on the journey to success, so find someone who isn't afraid to let you shine, someone who is your biggest cheerleader and sounding board, and someone who understands your ups and downs.

Know your worth. Offer discounted services, but do not offer services that get you in debt or unhappy.

Your worth is the result of years of grit, learning, practice, and perfection of your work. People who understand

your business will know your worth.

Your biggest competition is yourself. Be better at your work today than you were yesterday. Evolve, reinvent yourself, learn new things on the job, and create your niche. Perfect it and stop being a copy of everyone.

Share your knowledge and impact the next generation. Be the reason someone went home with a smile, with knowledge, with zest, and with the determination not to give up.

Success is not sexually transmitted. You may be able to sleep your way to the top, but your work will keep you there. Do not spend money you haven't earned or been gifted. Remember that even January, the longest month of the year, comes to an end.

Hard work is necessary, but smart work

and the right connections are how your business grows. When successful people only talk about how hard they work, it can stigmatize those who are struggling. Smart work and the right connections are how opportunities keep flowing.

Social Media Handles:

Instagram1: @innorvationseventswbm

Instagram2: @whitofmiracles

Instagram3: @myde.arsisterskeepergh

YouTube:

<https://www.youtube.com/channel/UCxgak32zL9iN8pF2uqGbJrg>

LinkedIn:

<https://www.linkedin.com/in/whitney-boakye-mensah-a930536a/?originalSubdomain=gh>





FINANCIAL TECHNOLOGY (FINTECH) – UNDERSTANDING THE BASICS

Over the years, the financial sector has been majorly influenced by technological and digital advancements through the adoption of innovative tools and processes in the products and services provided by this sector.

Financial Technology (Fintech) powered by technological advances has altered the traditional financial landscape, challenging corporate giants that once dominated the mainstream banking service offerings. This disruptive movement has paved a path for innovations that seemed inconceivable decades ago, but today, are influencing the way we pay, receive, and perform varied financial services with ease, convenience, enhanced products, and efficient service delivery.

The drive for financial inclusion by policymakers, coupled with the goal of reaching a large consumer base by sector players has been the backbone for emerging technological trends. The progress made so far has been attributed by industry experts to a proliferation in the use of mobile devices and enhanced internet connectivity. Also, Covid 19 has been identified as another major driver of the transformations made by Fintech, as individuals and businesses fell on the products and services offerings of Fintech companies for their every day and operational transactions respectively. This Article seeks to discuss the fundamentals of financial technology as well as the common terminologies associated with this development.

WHAT IS FINANCIAL TECHNOLOGY (FINTECH)?

Financial Technology (“Fintech”) connotes the infusion of technology into finance – integration of technological and digital tools in the delivery of financial products and services. Simply, Fintech involves the design, deployment, and adoption of software and applications to automate the delivery of financial services which either enhances the delivery of financial services of traditional banks or introduces new products and services beyond the banking halls. Although traditional financial services are equally delivered with technology, Fintech has been revolutionary and disruptive in a manner that allows for greater consumer choice and freedom. Mainly, Fintech is democratizing financial services in the form of digital payment solutions, mobile money, lending, digital wallets, remittances, embedded financial services, blockchain, and artificial intelligence among others.

HISTORICAL REVOLUTION – A JOURNEY THROUGH THE YEARS

The incorporation of technology in financial products and service delivery dates as far back as the 19th century, through the adoption and investment in communications infrastructure – telegraph and transatlantic cable – which enabled the transmission of financial information across borders. This period is otherwise known as the financial globalization period. The period between the early to mid-twentieth century was

characterized by the establishment of a centralized funds transfer service – Fedwire – as well as the adoption of credit cards to reduce cash payments. The latter decades of the 20th century saw banks spearheading the development of Fintech, by switching from analog to digital forms of service delivery. During the period, the first handheld calculator and ATM were introduced; followed closely by the formation of NASDAQ, the world’s first digital stock exchange, and later, SWIFT (Society for Worldwide Interbank Financial Telecommunications), a communication protocol designed to facilitate the movement of large volumes of cross border payment transactions between financial institutions. Also, online banking and e-commerce emerged because of the wide adoption of bank mainframe computers. This led to the transitioning of the financial sector into a digital era in the early years of the 21st century.

The disruption in the traditional banking system is reported to have escalated after the global financial crisis in 2008, which was characterized by retrenchment and a buildup in the financial sector’s regulations. The crisis exposed the frailties in the existing financial system and generated distrust from consumers in the banks’ service delivery; coupled with the wide range of access to information technology and an increase in the use of mobile devices, new-generation companies seized the opportunity to provide innovative ways of delivering financial services. During that period, the segments which were most impacted by these innovations were lending, payments, and cross-border transfers. Moving on, the introduction of Bitcoin in 2009, had a significant effect on the financial world, and many different cryptocurrencies were also introduced. The current wave of fintech innovation is marked by the adoption of the blockchain and associated technologies. This wave according to the World Bank in its Future of Fintech report, leverages the increasingly sophisticated technology that is in the hands of increasingly sophisticated customers, along with innovations in business models, to disaggregate services and offer new reconfigurations of products directly to individuals and business users.

BENEFITS OF FINTECH

Despite its related challenges and risks, some benefits derived from the adoption and use of fintech include: –

- **Customer Services and Revenue:** The products, services, and solutions of Fintech companies are customer-centric, and the use and adoption of digitized financial processes like Artificial Intelligence and Big Data are helping enhance data analysis, which is used in understanding consumer patterns, managing risks, and improving products to suit consumer needs. This results in client retention as businesses are able to satisfy needs more accurately through the provision of varied tailored services and solutions, leading to increased revenue for these businesses.
- **Reduced Costs:** Operational costs of businesses are reduced to a considerable minimum through the combination of both physical and digital payment services on a consolidated platform – using a single interface. Incidentally, these digital channels enable businesses to reach a broader market without the need for high-cost physical infrastructure. Likewise, the ease of access to digital banks through

increased connectivity and cloud-based computing coupled with customer access to digital search enables businesses to locate and serve a dispersed niche of customers.

- **Convenience** – Fintech provides a better and more reliable customer experience by streamlining products and services to meet customer needs by enabling the use of historical data, as well as securing customer transactions through the use and adoption of digitized modules. The delivery of financial services via mobile apps, web-based sites, etc. is facilitating the ease of use of financial services – mostly, customers no longer need to visit bank branches to perform a wide range of financial services with the advent of Fintech.
- **Efficiency** – A feature of Fintech lies in the automation of financial services. For instance, the digitized mode of operation allows for the analysis of the profiles of credit applicants, storing data in the cloud, as well as streamlining payment methods. As noted by the World Bank Group, automated data-driven processes can serve low-value/high-volume segments efficiently and profitably. Products can be configured and tailored to meet specific needs of a particular consumer or business segment...”
- **Accessibility** – There is the ease of access to a wide range of financial services through the increased use and patronage of mobile and internet-connected devices. Also, new opportunities for the removal of geographical and physical barriers to services have been created, thereby making information more widely available to consumers and providers alike.

SOME RELEVANT TERMINOLOGIES

Below are some relevant terminologies associated with Fintech:

- **Artificial Intelligence (AI):** It is the ability of machines and devices to demonstrate human intelligence in executing human-like tasks through the study and analysis of individuals’ behavioral patterns from their activities on a network or platform. AI has been adopted across various sectors and industries because of its speed, precision, ability to predict market trends, improve customer experience, fraud detection, low-cost services, etc., and has aggressively been deployed in the design of many Fintech products and services.
- **Alternative Finance:** It is the funding provided outside the traditional finance system. Thus, financing products – including venture capital and debt – address gaps in the mainstream financial markets.
- **Big Data:** This refers to large volumes of data gathered and processed by businesses and industries on consumers which are used to generate information for analytical projects – machine learning and predictive modeling. This data is used by stakeholders for evaluative and predictive purposes – consumer preferences, spending patterns, investment behavior, marketing strategies, fraud detection, etc.
- **Blockchain:** It is essentially a distributed ledger of transactions shared across a network of computer systems, with each transaction forming a secured encrypted block in a chain form. It operates on the Distributed Ledger Technology which is a decentralized database managed by multiple participants.
- **Central Bank Digital Currency (CBDC):** this is the digital version of a country’s fiat. An example is the eCEDI.
- **Crowdfunding:** It describes the process of raising money for a new project or venture on a platform from a large group of people, where each contributes a quota of the required funds. It has proven to be one of the effective modes of raising funds to support several purposes – charity, equity, and debt financing.
- **Cryptocurrency:** It is a digital asset of a decentralized network operating on cryptography, and can be traded, utilized as a medium of exchange, and used as a store of value.
- **Decentralized Finance (DeFi):** It mostly operates on a peer-to-peer network and eliminates intermediaries and permits decentralized banking to achieve an open, trustless, and permissionless financial market.
- **Deep Learning:** It is a technique that teaches a machine to process inputs to classify, infer and predict outcomes. In essence, it provides AI with the ability to mimic the functioning of a human brain.
- **Digital Assets:** These are non-tangible assets that are created, traded and stored in a digital format.
- **Digital Currency Exchange:** A digital currency exchange (DCE), also known as a crypto exchange, is a marketplace that allows for the purchasing, exchanging, and selling of digital currency as a

legal tender.

- **Distributed Ledger Technology:** It is an infrastructure that allows a database to be distributed across a network of nodes, removing the need for a central authority.
- **Embedded Finance:** It generally refers to integrated financial services on a single platform without recourse to conventional banking services. It enables consumers’ access to in-app financial offerings.
- **Fiat Currency:** This refers to a government-issued currency that is not backed by a commodity.
- **Internet of Things (IoT):** IoT refers to the collective network of connected devices and the technology that facilitates communication between devices and the cloud, as well as between the devices themselves.
- **Machine Learning (ML):** This relates to the automated process where a machine draws inferences and decisions based on users’ past experiences, to arrive at possible conclusions through identified patterns and an analysis of these patterns. ML has proven effective and efficient in the operational activities of businesses, firms, and industries.
- **Neobanks:** Unlike physical banks, these are platforms designed by Fintech firms to provide online financial services to customers using software, apps, and related technology for reduced transactional costs to customers.
- **Peer-to-Peer (P2P) Lending:** This is a form of direct lending of money between individuals and/or businesses without the requirement of an intermediary – financial institution. The process involves matching lenders with potential borrowers on online platforms.
- **Robotic Process Automation (RPA):** This refers to the process of assigning manual task – transaction management, data collection, regulatory compliance management – to robotics to streamline workflows.
- **Sandbox:** It is a digital framework designed to serve as a regulatory testing ground for unregulated/unsupervised innovative financial products or services to align them within the compliance stream.
- **Smart Contracts:** These are programs that use codes to define and enforce contracts on a blockchain. Typically, they are used to automate the execution of an agreement to provide certainty on expected outcomes without the need for an intermediary.
- **Virtual Currency:** It is a digital representation of value used as a medium of exchange, a unit of account, or a store of value, but has not attained the status of legal tender.
- **Wallet:** It is simply a digital storage unit for money and digital assets – cryptocurrencies, public and private keys, etc.
- **Web 3.0:** It is the next generation of the internet which uses Artificial Intelligence (AI), Machine learning (ML), and blockchain technology in assembling and handling information.

CONCLUSION

Innovations have come to stay, and the Fintech ecosystem is fast evolving across the globe. With each passing day, we are experiencing a build-up on existing innovative trends to better serve the changing demands of consumers in a competitive market. Individuals, businesses, and policymakers can leverage the many benefits provided by these innovations to access efficient and cost-effective services, boost revenue, and promote socioeconomic growth. Hence, understanding the fundamentals of Fintech is imperative for its useful purposes.

ABOUT THE AUTHOR

CECILIA ANTWI KYEM is a Trainee Associate at SUSTINERI ATTORNEYS PRUC (www.sustineriattorneys.com). Cecilia has an interest in Financial Technology and Innovations, Startups and SMEs, Commercial Transactions, Company Law, and Contracts, as well as ADR. She welcomes views on this article and is reachable at cecilia@sustineriattorneys.com.



SOCIAL AND WOMEN'S DEVELOPMENT ADVOCATE

QUEEN BORESAR FANTEVIE

Queen Boresah Fantevie from Bole in the Savannah Region of Northern Ghana is an outstanding children and women development activist, Development Consultant, Social Entrepreneur, Program facilitator, UNFPA trained transformational speaker and CUBE CONVO Facilitator, youth development enthusiast and a Queen mother. She is the Nkilgiwurche, of the Gonja Kingdom in the Savannah Region of Ghana with the Queenship name/TITLE NKILGIWURCHE BORESAR IDDISAH JEDUAH I.

Queen Boresah is the Founder and Executive Director of Boresah Royal Foundation which is

dedicated to promoting Human dignity and sustainable livelihood focusing on meeting the unique needs of the Vulnerable, exploited and marginalized especially women in the areas of Gender Based Violence, Adolescent sexual Reproductive Health, Teenage pregnancy, Education, internal migration (Head Porters) settlement and vocational education. She raises leaders as a development coach. Teaching, Speaking, Leading and Building Relationships are her Strengths. She has keen interest in Women empowerment i.e. gender activism, Leadership, Entrepreneurship and Sustainable Development

Goals.

For close to a decade, Queen has spent her life mobilizing resources and building lives of vulnerable groups in some of the most impoverished and forgotten places in Africa. Through her efforts a lot of children and women have been rescued from trafficking, child labour, Child Marriages, Witchcraft Accusation, mob justice and domestic violence. This won her couple of awards at the national and international level including

1) "Champions of Ghana 2021" award by the United State of America Embassy in Ghana, (USEMBASSY GHANA) as one of the sixteen (16) selected women

across the nation recognized for their work in promoting women right and issues of Gender based Violence.

2) The Outstanding Development Activist in Child and Women Advocacy Award, 2019 by the Ghana Philanthropy Forum, the mother body of all Non-Governmental Agencies in Ghana.

She is a certified UNFPA CUBE CONVO FACILITATOR. This is an initiative by the United Nation Population Fund (UNFPA) to train and certify selected individuals to advocate on issues affecting women and the girl child especially on gender based violence, Teenage Pregnancy and Menstrual Hygiene.

Queen Boresah is a member of the Coalition of Traditional Rulers against Trafficking in Persons (COTRATIP, AFRICA) and Deputy General Secretary of League of Traditional Rulers Ghana.

She is also a member of the National Philanthropy Forum. Member of Nations of Women, a USA based international Association of Women Leaders spearheading systemic change. Queen Boresah is the Chief Executive Officer of MISS SAVANNAH BEAUTY PAGEANT which seeks to highlight issues affecting the Northern girl through a beauty pageant competition where these issues are highlighted and worked on by contestants as individual projects. She is the first Female National Speaker of Youth Leadership Parliament of Ghana, a Model Parliament that seeks to nurture and groom aspiring young leaders to become better future leaders. Blending tradition and modernity, Queen believes that leadership has great influence on social sector

productivity and development effectiveness. Hence through a joint partnership initiative by the Boresah Royal Foundation and the State University of New York (University at Buffalo, Centre for Leadership and Organizational Effectiveness, CLOE) She reaches over 100 change agent annually with the tools and resources needed to be the most effective change agent: empowering Traditional Leaders through Conferences and community engagement. Queen also leads and, in some cases, serves on the board of many organizations including; The League of Traditional Rulers Ghana, National Resource Centre for Children with Disabilities, ZAK Foundation among others. Queen Boresah holds a Bachelor of Law degree from the GIMPA School of Law, Ghana, a Bachelor's degree in Political Science and Sociology from the University of Ghana and a Diploma in Chieftaincy Management and Leadership from the

University of Professional Studies, Accra. (UPSA). She has acquired different trainings, mentorship and certifications which are relevant in her field.

She is the CEO of Smock Ambassador, a Clothing line startup that produces a range of locally woven West African inspired fabric called the Smock, carefully handmade with pure cotton from scratch to finish with varying colours, designs that are rich and unique with ecofriendly packaging options.

She's also the "convenor" of the Savannah Women's Conference.

The Savannah women conference is an annual conference that brings together women of Savannah to discuss issues that borders on women empowerment, security, and opportunities.

Through the Savannah Women's Development Fund, needy but brilliant young girls from the region are given education

scholarships and mentoring opportunities.

She uses her life to challenge young women and girls across Africa to dare to be different and to overcome the familiar challenges of womanhood. She believes Humanity is worth dying for. Working with Disoriented and Disorganized people is one of her biggest pet peeves. She enjoys watching movies and listening to good music. She loves to dance and cook.

Above all, she's that woman whom God has shown mercy.

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Twitter: www.twitter.com@QBORESAH

Website: www.boresahroyal.ngo



in ter view

WITH

**LAWYER
NYAMPONG**

LAWYER | BUSINESSMAN |
SOFTWARE DEVELOPER |
PHILANTROPIST | LIFE COACH



Kwame has extensive experience in corporate transactions, including restructurings, reorganizations, and demergers, as well as advising on various schemes such as capital reductions, share buy-backs, joint ventures, and strategic alliances. He is also knowledgeable in commercial contracts and corporate governance.

Aside from his expertise in corporate transactions, Kwame is also well-versed in handling corporate disputes, particularly in shareholder disagreements, breach of warranty claims, insurance disputes, professional negligence claims, partnership disputes, planning disputes, and compulsory purchases.

As a lawyer, Kwame is highly enthusiastic, personable, and professional, with great leadership skills and a positive attitude towards challenging tasks. He is goal-oriented, creative, and resourceful, with exceptional problem-solving abilities. He also specializes in debt recovery, having previously served as the Managing Director of Direct Debt Recovery Consult Limited and as a Recovery Consultant for over 15 commercial banks.

In addition to his legal practice, Kwame serves on several boards in different industries, including oil and gas, real estate, manufacturing, and banking and finance.

Kwame is currently the Managing Partner of FRANKLYN & PARTNERS; a full-service law firm situate at the heart of Accra, Ghana, with clients across the globe.

Kwame currently serves as the Vice President of the Association of European Lawyers. Under his leadership, the firm was adjudged as the Global Award Winner for the Full-Service Law Firm, 2022 by the Leaders in Law. He also has to his credit the winner of the 2023 Best Law Firm In Corporate Law And Mergers And Acquisition by the GLOBAL 100.

INTERVIEWER: Can you tell us about your background and education?

LAWYER NYAMPONG:

Family:
I am not married. I have kids.

My Life:
I grew up in Osu, in the Greater Accra Region of



the Republic of Ghana. I started pre-school at Osu Salem Five and Six (5 & 6) which a shifting system school at the time. We use to run a bi-weekly; morning and afternoon shifts.

I furthered my education at Osu Presby Boys; a very popular day school, where I completed my basic secondary education. I then continued at Aquinas Secondary School for my second level education. After completing Aquinas, I had to work for about a year to save up for the university. I majored in economics at the University of Ghana, Legon.

Growing up was not easy, especially living in the slums of Osu and constantly seeing the nice things in life on Oxford Street. It was a challenging time, but I persevered.

INTERVIEWER: Would you say your background influenced your decision to become whatever you are now or it was a gradual process to bring you here?

LAWYER NYAMPONG: My background has been characterized by a free and unplanned lifestyle. Becoming a lawyer was never something I foresaw or planned for, but rather it happened naturally. I started my career as a Financial Consultant and was involved in various other ventures, including event organization and a real estate agency. I also had my focus on debt recovery. Prior to pursuing law, I worked for about sixteen (16) commercial banks and held seats at tables that were purely due to the benevolence of others. I recall carrying three handkerchiefs with me all the time (one for our face, one for our shoes, and a clean one just in case we needed it at a meeting). I used to walk a lot due to my circumstance at the time. Although life was tough, I am grateful for how far I have come.

INTERVIEWER: So, when did you realize you wanted to pursue a career as a lawyer, when was the realization?

LAWYER NYAMPONG: The realization did not come in a deliberate manner; it was a bizarre circumstance or, for want of better word, coincidence that led me to me becoming a lawyer. Let me explain. While consulting on a recovery for a Chinese client, I received a response to my demand notice from a lawyer representing the debtor owing my client. We thereafter agreed to meet at my office to negotiate. To my surprise, the lawyer turned out

to be someone I had known for years from my time at Legon and a good friend to my business associate that I had at the time fallen out with.

When the lawyer arrived for the meeting and realized I was the one he was coming to meet he decided rather be antagonistic by first challenging the Power of Attorney attached to the demand notice with snide comments like “I have been to Law School, do you know what it takes to go to Law School...” long story short, I recovered the debt in full but was I also struck by his comment about the rigors of law school. I applied to law school, not long after the said meeting, despite having never considered that before.

When the lawyer saw me at the bar, he was surprised to learn that I had become a lawyer, and I have not forgotten that he inadvertently led me to this career. My career path as a lawyer was not planned, but it has been a rewarding journey so far.

INTERVIEWER: Was it not difficult with the academics, I'm sure, you were doing business and running other things on the

side. Is it a difficult thing to do?

LAWYER NYAMPONG: Combining work and schooling was challenging for me, as I pursued my LLB through the regular module. Our classes were only in the evenings, after work, starting from 5:00 p.m. Unfortunately, there were times when my work obligations extended into that period. Consequently, there were instances when I arrived late to class or couldn't attend at all. Despite these challenges, we persevered by planning our schedules carefully and relying on our prayers.

INTERVIEWER: How long have you practised as a lawyer?

LAWYER NYAMPONG: I will be seven years at the Bar on September 30th this year.

INTERVIEWER: So, as a lawyer, what kind of cases do you generally handle

LAWYER NYAMPONG: I am not particularly fond of litigation, despite my proficiency in it. I find it very boring and time-consuming. Instead, I focus on discovering ways to resolve matters out of court.

We consider myself more of a corporate practitioner; mergers and acquisitions, joint

venture arrangements and negotiations, demergers, immigration and other related matters.

INTERVIEWER: How do you manage confidential information?

LAWYER NYAMPONG: Managing confidential information as a lawyer is relatively easy if you have a natural inclination towards discretion.

Additionally, lawyers are trained in advocacy and confidentiality during their time at Law School. There are tales about lawyers being banned from public transportation, street-side eateries, and bars to remind them to avoid situations that may lead to inadvertent disclosure of sensitive information.

These stories may not be entirely true, but the message is clear - steer clear of situations where you may be tempted to reveal confidential information to the wrong person.

We are able to protect our clients' confidential issues through our online application (CLIQLAW) which is well protected with very restricted access; as a firm. CLIQLAW is currently the most sort after law firm management software. I am personally guided by the good old adage of “see no evil, hear no evil and speak no evil”. Know these and know peace.

INTERVIEWER: Is there anything like a hard case, like this is a very difficult case I have faced as a lawyer? Is there anything like that?

LAWYER NYAMPONG: Yes, as a lawyer, I have encountered a lot of challenging cases. There has been time that I have had seek assistance from very good friends at the Bar. Seeking the opinions of your colleagues or running ideas by them. It's actually a very common thing at the Bar. In Ghana, most lawyers are general practitioners even though it's impossible to know everything. It is, therefore, always wise to seek guidance from someone who has walked that path before you, especially when faced with a difficult challenge. While it is possible to handle challenging cases as you gain more experiences, there is no shame in seeking guidance or bouncing ideas off others. It is a normal and healthy practice for lawyers.

I have personally faced many difficult cases; but I have always been able to resolve them. Persistence and diligence have always been the hallmarks.

INTERVIEWER: Thank you so much. What are some of the philosophies you ascribe to as a lawyer?





LAWYER NYAMPONG: There are values that I consider as the hallmarks that define my character. These include integrity, which I believe is absolutely essential, as well as persistence, persuasiveness, and professionalism. As for my personal philosophy, I identify with the school of thought that “an unexamined life is not worth living”. I believe that every action we take should be considered not only from our own perspective, but also with regard to its potential impact on those around us. If our actions do not harm others, then we should strive to live our lives to the fullest. That's basically me in a nutshell. I discovered at an early stage in my life that about 80% of our problems are self-inflicted. Tell me your problem and I might be able to tell you, with utmost accuracy, how you brought that on yourself.

INTERVIEWER: Who is your typical client?

LAWYER NYAMPONG: I am inclined to say that the client with deep pockets is the most desirable. As a lawyer, I always advise my clients to be upfront with me and provide me with the detailed facts always. I find this as the first step in getting the best out of your lawyer. If you choose to be dishonest with me, stick to your story throughout the legal proceedings. I have had to withdraw from representing clients, on few occasions, when their stories turned out to be untrue. As a lawyer, I always strive to be competent, and it is unfair to me if my clients' misrepresentation of facts makes me unable to perform.

My typical corporate clients are those with significant financial resources, and therefore always happy to pay for our services. These clients are essential to sustaining our practice and the firm.

INTERVIEWER: Finally, you know most young entrepreneurs do not consider having a lawyer even when they begin a business, what's your advice to such people? Do you think it is very essential that every young entrepreneur must consider having, maybe, a lawyer friend or seek the consent of lawyers before they enter into any business even if they are running a business as a start-up, they still need lawyers to be part of their decision making, what advice do you have for such people

LAWYER NYAMPONG: I strongly believe that having a lawyer as part of your team is crucial, as a business



person. Whether you are aware of it or not, there are transactions and agreements that one may enter into without knowing the legal implications. Many individuals, especially the youth, tend to blindly append their signatures to documents without reading them, solely focused on the immediate benefits. However, over the years, I have witnessed many young businesses and individuals fall into legal trouble and suffered significant losses as a result of such decisions. While some people perceive lawyers to be expensive, it is not always the case. As human beings, most of us have a good heart and are willing to assist up-and-coming businesses. I personally dedicate some of my time to guide young entrepreneurs and offer legal advice at no cost. As someone who has benefited from the kindness of others, I make it a point to extend the same kindness when I have the opportunity. I strongly advise individuals to seek legal advice when they feel it is necessary, and to properly organize their affairs as business persons, starting with the preparation stages. It is also important to find a lawyer who has a genuine interest in what you are doing and is happy to advise you in that regard.

INTERVIEWER: It's a pleasure. Thank you so much lawyer for having us. We are very grateful.



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AMEYAW DEBRAH
ENTERTAINMENT & LIFESTYLE BLOGGER

AMEYAW: So, I grew up pretty much in Accra. I was born in Accra to a family of four children. I am the second born. I went to Englebert International School for Primary to JHS and then I went to Senior Secondary School at Adisadel College. From Adisadel College, I then went to Kwame Nkrumah University of Science and Technology where I studied, B.A Publishing Studies at the Book Industry Department. So, in a nut shell, in terms of education at Adisadel, I was a General Science student and when I went to the University I switched to do Arts.

Growing up was fun, I mean the household I grew up in was interesting, our parents allowed us to play and learn. For a very long time, it was just me and my older brother because our parents travelled out of the country for a bit so, for a very long time; it was just us until they came back. When they were away, we were living with our grandparents in (Koko – crosscheck the name of the town) so, when they came back, we moved back to Accra and then soon or later we had two more people after us. My father was a kind that always wanted us to be serious with our books and so, he provided every opportunity for us to excel academically and at home too, they allowed us to explore, we played football like everybody else, we did all the games with the people in the neighbourhood but the minute it was time for studies, they wanted us to study. I mean, growing up, I thought I would be different things at different stages. I remember when I was living with my grandparents, I would kill a frog and bisect it, and they would be happy and say that, that is a feature of a Doctor. And when I went to the Secondary School; that was when I joined the writers’ and Debaters Club. I was exceling in English, I was exceling in writing. I won few prizes for that and so, when I finished Adisadel and the opportunity came for me to do or go to the University a year ahead of my time, I was just like, “hey, let me give it a go and see” and so, when I picked up the course, the various options they had, I was like let me try Publishing Studies and I tried, I applied and they accepted me. So, I just went in and did that and in terms of influences for my job, I have always loved entertainment. I consumed entertainment from Ghana from the U.S, U.K everywhere because I was really exposed to television content globally. I knew if I was to create content, it would be in that direction so, I am not so surprised that I am doing what I am doing but a lot of the career path was shaped when in Tech, in KNUST, I won the Best Publishing Student Award and it was sponsored by Ovation Magazine and so, I had the opportunity to do my National Service with the Magazine and that pretty much led to what I am doing

now.

INTERVIEWER: ameyawdebrah.com, how did it all begin?

AMEYAW: I think it’ll be a continuation from where i previously ended , winning that prize and doing my National Service at Ovation was when I started writing. And the good thing is, when I started writing, the editors liked it and so, they encouraged me, they would publish my content. I would transcribe interviews that they had done and turn it into articles, into stories and so, I started doing that and after my National Service, I stayed with Ovation a little bit but I started growing a lot of audience on social media. Back then, we had Hi5 before Facebook and all of that and so, I would put a lot of my daily activities, interactions, meeting celebrities, interviews on this platform and people were following and liking it. Eventually, I left Ovation and started contributing to some online platforms like Modern Ghana, Orange Entertainment because of the background I had created at Ovation, the network, and so, I was falling on that to now also create content on other platforms. I created my first blog on BlogSpot for fun but then, I joined a project called Voices of Africa and what they did was to give me a mobile phone with which I was able to create video contents, shoot, edit and upload onto a server.

I was creating entertainment content but also general news because it was a news portal. So, if anything was happening from environment to politics to whatever, I was able to create content around it. I had the opportunity to go to South Africa to talk about the project when it was about to end . At the Highway Africa Conference Summit in Grahams Town, South Africa, I was exposed to the concept of blogging because I had front row seat to hear the stories of different people who had used blogging to impact their communities.

When I came back to Ghana, I was like, let me do something of my own like that. I now took the BlogSpot that I had a little bit more serious and was now more consistent. Around the same time too, Ghanaweb saw my work on African News through the project I was doing and invited me to become a content editor. They set up for me, so that, I am able to update content on the website from entertainment to all the lifestyle components et cetera from the back-end, so, that started. AmeyawDebrah.com came about in 2008 when also I was contributing to

Ghanacebrities.com every now and then. The owner

once was like, why don't I create your own website for you and we jokingly said, let's do, AmeyawDebrah.com. Once that portal was bought, it was ready to create content, I never stopped, I plugged it into all my social media and my growth became exponential, the bars was going on and so, that's pretty much how the journey into the media space really started, at least, in my own way.

INTERVIEWER: What would you say motivates you?

AMEYAW: I think, I am motivated by life, by things I see, people I meet, people in my environment, they motivate me. I also motivate myself because I have found myself in a space where people look up to me and so, I have to find some motivation within myself to keep doing what I am doing so that, it inspires people, it informs others and so, yeah, these are some of the ways I get motivated.

INTERVIEWER: What are some of the greatest failures and how you dealt with petty falls and setbacks?

AMEYAW: One of the big challenges was when AmeyawDebrah.com was picking up and owner of GhanaWeb saw it as a conflict of interest, really and they gave me the ultimatum to either leave GhanaWeb or I stay and they buy me into GhanaWeb. I ultimately decided to leave, I mean, I would like to state that the AmeyawDebrah.com brand was growing but it wasn't really making money and so, I had to forego that salary job to give it all my efforts and few weeks into that, issues started coming in. The only way I was making money was through Google Adverts... I had an infringement on the policy so, they took me off the program and so, it meant I was not making money. I quickly had to look for alternative ways of making that happen. So, I started taking tokens for works, I created a rate card showing what I can offer, what I am offering and meeting people in-between so that, they get their works and then I also get some money back from what we are doing. These were some of the early challenges and thankfully, we were able to along the line, sort of recover and stay on track and do new things. Yes, so, these were some of the setbacks and failures, I would also add, more recently, when we introduced AmeyawTV, my idea was that, Youtube is growing, everybody is there, and people are making money so, I can also do it, and then I go in and it hasn't been working for me but I didn't give up. I consistently created video contents and found other ways of monetizing and growing day-in and day-out. And so, these have been some of the setbacks.

INTERVIEWER: What are some of your greatest regrets? If given the chance, how would you do things differently?

AMEYAW: I don't have that many regrets, if I am to do things, I'd probably do it again with better knowledge of how to do things. Regrets; may be my regret would be not starting early to look at it as a business but I think at a fair time I was able to consider it as a business and then it took off.

Also, the environment wasn't ready so much for what I was doing, it had to take time, go through those growing

pains before it took off. I understand that we had to go through that but I really have no regrets. If, I have to do it all over again, I'd do it again but perhaps with hindsight of knowledge, knowledge of the space, I would perhaps treat things a little bit more... I mean, one of the things I had to change was to add the lifestyle components to entertainment because that's when the business module of how I was working would really make sense because we don't do scandalous things that would attract traffic and make money. Ours is to be able to give value to our audience and the people we promote, we do business with. That has been the module and changing to incorporate lifestyle allowed me to now work with brands to make some money to carry the business that we are doing.

INTERVIEWER: What have been some of your greatest accomplishments?

AMEYAW: Well, I think my accomplishments would be staying all this while, over fifteen (15) years of AmeyawDebrah.com, five (5) years for AmeyawTV, I think not everybody is able to do that. I am happy about that, I feel accomplished when people have so many good things to say about me, when people are in my "DM" (Direct Message) asking for suggestions, recommendations and tips on how they too can do something in the space that I find myself. I feel fulfilled by these things, being able to employ young Ghanaians, let them find some job doing, I think, it's also one of my accomplishments because it's not easy starting anything in Ghana and being able to do that for, at least, over five (5) years. It's something that I also see as an accomplishment.

INTERVIEWER: What are some of the principles, philosophies and values you ascribe to work?

AMEYAW: For me, I think I believe in what I do and I want the best out of what I do. To maximise every little potential, every little opportunity that comes my way. So, these are some of the things I do. Especially, in the media space, I don't want to be seen as spreading falsehood, I don't want to be seen as being insincere, I don't want to be seen as anything that is not factual and so in my line of work, I want people to see me as being credible, yeah.

INTERVIEWER: In the world of digitization, how can one take advantage of digital media to enhance their productivity?

AMEYAW: Well, technology makes things easy now especially, with the use of say, social media. I keep telling people that the opportunities are endless, our audiences are borderless and so we should think along those lines. We should use social media for good and not for all the negative stuff and only for the fun things. There's a lot of opportunity out there. Whatever it is you are doing, if you are selling

tomatoes, if you're selling dough-nuts, whatever you are, you're able to position yourself to create your own market and even grab a share of people's markets; then it is because you have presence on these platforms. It is not as easy as I am making it seem, yes, I know but I feel it's making life convenient. Technology allows you to now order something from Kumasi and get it shipped to you or even across the country. Yeah, so there are a lot of opportunities there for people to take and run with it and so, I would encourage people to do that. I mean, it does enhance productivity because sometimes, things that you'd have taken a lot more time to process would work faster now.

INTERVIEWER: What would be your advice, especially to the youth about the effects of the comfort zone and the importance of entrepreneurship?

AMEYAW: Yes, I would say, I know a lot of us are looking for people to employ us and that's why sometimes when you look at social media people are complaining about lack of employment and all of that. But, I think especially in this digital space, we've seen people create employment for themselves in what we call, new jobs, I guess through digitization, new media and all of that. So, my advice is that people should be encouraged by that and start something little, start something little and grow it over a period. That's how I like to do my things, I don't go in full on and put everything in it and expect it to work. I go in bit by bit and then grow it. So, that's what I tell people.

Find the things you are passionate about, entrepreneurship driven by passion is likely to see success.

Don't do something because you see somebody is doing it and so, you also want to do it. You must find that core thing that would differentiate you as an entrepreneur from the next person doing the same thing or similar thing. Never give up, if you try one thing and it's not working try and then perhaps change, try something new. Listen to people's advice but don't let them deter you from wanting to move forward. Take advice, monitor people, have key role models in whatever you want to do, that you can either interact with or even observe from afar and see how they are doing what they are doing so that, you learn from it.

These are some of the few ideas I would say. Yes. Thank you.





EDWARD ANASSAH

FOUNDER, HUMBLE BEGINNING STORIES

My name is Edward Anassah, and I am proud to have attended St. Michael International School in Osu, Ghana, where the late Mr. Michael Nkrumah was a passionate advocate for formal and informal education (RIP). He is special, including his family. I also had the privilege of being part of the Osu Home JSS 97 group and attending the Ghana Armed Forces Technical School in Burma Camp.

My educational journey has taken me to Oakwood University and UW. Along the way, I have lived in diverse neighborhoods, such as Nyaniba Estate and Osu in Ghana, Lashibi, North Miami, Huntsville, Stratford, Waterloo, Toronto, and Ottawa.

I believe that each of these experiences has contributed to my growth and development as a person, and I am grateful for the opportunities that have come my way. I look forward to continuing to learn and grow throughout my life.

I consider myself incredibly blessed to have had an amazing support system throughout my life. My late parents, nuclear family, and close friends, especially the Y. family (you all know who you are; thank you!) have been a constant source of love, encouragement, and guidance.

I owe everything to Jah first and foremost, but I also want to give credit to my wonderful family and friends who have stood by me through thick and thin. Coming from a blue-collar middle-class family, I know how hard my parents worked to provide my amazing sister and me with the best education and everything else we needed to succeed in life. I will forever be grateful for their sacrifices and dedication to

our happiness and welfare.

How did your parents' hard work influence your values and work ethic?

Yes, my parents worked incredibly hard to provide for our family. They would walk long distances to sell bread, hot beverages, or porridge at 5 a.m. They did everything from running small businesses to trading, baking, selling charcoal, and more.

As a child, I was fortunate to work in my mother's grocery store around the Lashibi area and also sell porridge, which taught me the value of hard work and entrepreneurship. However, as I grew older, I came to appreciate just how much effort goes into running a small, grassroots business and putting food on the table. I have immense respect for all those who work tirelessly to provide for their families and communities. This realization sparked my desire to create the Humble Beginning Stories platform, where I could shine a light on the struggles and successes of these small business owners.

I hope to inspire and empower others to pursue their dreams and create positive change in their communities. Humble Beginning Stories is a platform that amplifies the voices of those who are often marginalized and underrepresented in mainstream media. I believe that by sharing these stories, we can foster a greater sense of connection and empathy within our society and ultimately build a more equitable and just world for all.

What were your hurdles along the way?

Yes, I faced personal and social challenges while growing up and striving to

make a difference in my community. Although my journey was far from perfect, I learned to appreciate and make the best of what I had. However, one of the most significant challenges I encountered was the loss of both my parents during the COVID-19 pandemic. Their passing was a devastating blow, and it took immense effort to overcome the grief and loss while continuing to work on my projects and other pursuits.

To help me cope with my loss, I joined a support group where I connected with others who had experienced similar losses. This group provided me with a safe and supportive environment to express my emotions and work through my grief. Growing up in the 80s and 90s, mental health was not a topic that was commonly discussed or promoted in society. However, I'm grateful that in today's world, there's more awareness and acceptance of the importance of mental health. This has allowed me to avoid compartmentalizing my feelings and emotions and instead prioritize my mental well-being.

Despite facing many personal challenges, I persevered in my efforts to promote the value of small businesses and community leaders. Some individuals were initially resistant to change or skeptical about these issues, and it was up to me to convince them of their importance.

How has Humble Beginning Stories helped promote greater equality and provide opportunities for individuals from marginalized communities to experiment with their ideas and develop valuable skills?

Through my hard work and

determination, I have been able to create a safe and inclusive space where people of all ages can freely experiment with their ideas and develop valuable skills. This is particularly important for individuals from marginalized communities who may not have access to traditional education or business resources. By providing these individuals with a platform to connect and access resources that can help them succeed, I have helped level the playing field and promote greater equality in our society.

Humble Beginning Stories is a passionate advocate for small businesses and entrepreneurs, providing invaluable resources, guidance, and a platform for sharing success stories through our website, www.hbsblog.ca or www.hbeonline.com. Our blogs have been widely recognized and enjoyed by many readers.

As an individual, I always seek to push beyond the boundaries of my desk and comfort zone, searching for unique and innovative opportunities where creativity, hard work, brainstorming, teamwork, collaboration, and successful implementation come together. By working closely with entrepreneurs and influential community members, my ultimate goal is to empower others to discover their journey towards success and resilience.

What goals have you set for yourself at HBS, and what sets HBS apart from other platforms?

Our platforms, www.hbsblog.ca or www.hbeonline.com, have received widespread recognition, being featured in major media outlets such as Canvasrebel and Canadian SME. As the founder of both platforms, I

am grateful to have had the opportunity to be interviewed on various media platforms and collaborate with local photographers, conference organizers, and other businesses.

My ultimate goal is to continue supporting and inspiring small business owners and entrepreneurs. By building even stronger connections within our local community and beyond, we can echo the wonderful work done by citizens every day. As someone with roots in Ghana, my motherland, I also aim to give back to my community by providing support and resources to aspiring entrepreneurs. Our influence and impact in the entrepreneurial space are noteworthy, and I am dedicated to ensuring that our platforms remain a valuable resource for the small business community.

If you are passionate about sharing your amazing career, philanthropic story, personal journey, or simply making a difference, we at humblebeginningstories.com would love to hear from you! Please reach out to us via email at hbsuxblog@gmail.com or hbeonlinemag@gmail.com.

As a community, we aim to inspire and empower one another by sharing our unique experiences and perspectives. We believe that everyone has a story to tell, and we welcome you to be a part of our platform.

What were the lessons learned to motivate others?

Remember, success is not measured by your failures; instead, identify one or two things you are good at and stick with them. As someone once advised me, stay in your lane and do your research before making assumptions. If you are passionate about something and want your project to succeed, be hopeful and put in the effort. Avoid undermining others, and remember that none of us is perfect. Before criticizing someone else, reflect on your own imperfections.

Be mindful of your feedback and the impact it can have on others. It's an ongoing journey that I am also still working on.

Don't allow anyone to steal your daily joy; some people may come into your life to make you feel miserable, but it's important to embrace yourself and move forward.

Yes, it's okay to cry and feel emotions, but don't dwell on them for too long. As my godmother, Barb, would say, there's never a perfect time; don't wait for one. Make mistakes and learn from them, just as I have done countless times before.

Lastly, please check out the format for submitting stories on our website, www.hbsblog.ca or www.hbeonline.com, so you can prepare ahead of time. We would love

to hear from you and share your inspiring story with our community.

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A Brief History of “ASSETS”: How Our Perception of Value Has Changed

From the earliest days of human civilization, our understanding of value has shaped how we interact with the world. The concept of assets — items or resources that hold intrinsic or perceived worth — has undergone countless transformations as societies and economies evolved. Today, we live in a world where assets can take myriad forms, from tangible objects like real estate and precious metals to intangible creations like intellectual property and digital currencies.

In this fascinating journey through the history of assets, we'll explore how our perception of value has changed over time and why understanding this evolution is crucial to making informed decisions in today's rapidly shifting landscape. This article delves into the captivating world of assets and their ever-changing nature!

1. THE ORIGINS OF ASSETS; imagine a world without money, where goods and services are exchanged directly based on mutual need and agreement. This was the reality in early human societies, where bartering laid the foundation for the concept of assets. In this rudimentary system, people traded items like livestock, grains, and tools, assigning value to these tangible goods based on their immediate utility and scarcity.

1.1. Bartering; The practice of bartering dates back thousands of years, with evidence of its use found in ancient cultures across the globe. This system allowed individuals to exchange goods and services based on their unique skills and resources, fostering cooperation and trade within communities.

However, bartering had its limitations. For one, it relied on the coincidence of wants: both parties had to possess something the other desired. This challenge and the difficulty of establishing a universally accepted measure of value paved the way for a more efficient and standardized exchange system.

1.2. The Emergence of Currency; Around 5,000 years ago, we saw the birth of currency, a groundbreaking innovation that revolutionized how humans perceived value. Early forms of currency, such as metal coins and shells, provided a standardized measure of value that facilitated trade on a larger scale. These currencies were portable, divisible, and widely accepted, making it easier for people to conduct transactions and accumulate wealth. As societies grew more complex and interconnected, the evolution of currency accelerated, eventually leading to the development of modern financial systems. The emergence of currency expanded the realm of assets beyond tangible goods and laid the groundwork for the sophisticated array of assets we recognize today.

2. PRECIOUS METALS AS ASSETS; As our ancestors sought stable and universally recognized forms of value, they turned to a group of shiny, malleable materials that have captivated humans for millennia: precious metals. Gold and silver emerged as the leading contenders in this category, transforming our understanding of assets and laying the foundation for wealth accumulation.

2.1. Gold and Silver; The allure of gold and silver transcended cultural and geographical boundaries,



with civilizations like the Egyptians, Greeks, and Romans all recognizing their worth. These precious metals were rare, durable, and difficult to counterfeit, making them an ideal store of value. As societies progressed, gold and silver began to be minted into coins, solidifying their status as primary forms of currency. In addition to their monetary uses, these metals held cultural and artistic significance, with countless artefacts and jewellery crafted to symbolize wealth, power, and status.

2.2. The Gold Standard; The power of gold reached its zenith with the introduction of the gold standard in the 19th century. Under this system, countries pegged their currency to a fixed amount of gold, ensuring stability and trust in the global financial system. The gold standard played a crucial role in shaping modern economies, as it established a universal benchmark for value and facilitated international trade. However, the rigidity of the gold standard eventually proved unsustainable, leading to its collapse in the 20th century. Despite this, gold and silver have maintained their status as timeless and treasured assets, demonstrating the resilience of precious metals in an ever-evolving world of value.

3. THE RISE OF TANGIBLE ASSETS; As societies continued to grow and flourish, the concept of assets expanded beyond the realm of currency and precious metals. The emergence of tangible assets like real estate, art, and collectibles added new dimensions to our understanding of value, creating opportunities for individuals to invest and accumulate wealth in diverse ways.

3.1. Real Estate; Real estate has been a cornerstone of wealth and social status throughout history, with land ownership often symbolizing power, prestige, and stability. From the sprawling estates of ancient Roman nobles to the opulent mansions of the Gilded Age, owning property has long been a mark of success and affluence. However, real estate's enduring appeal lies in its intrinsic value; as a finite resource, the land becomes more valuable as populations grow and demand for space increases. As a result, investing in real estate has become a popular strategy for wealth preservation and growth, offering both financial returns and a tangible sense of ownership.

3.2. Art and Collectibles; The world of art and collectibles has also shaped our perception of assets, with paintings, sculptures, and other rare items capturing the imagination of collectors and investors alike. Art has served as a symbol of culture, power, and refinement throughout history, with masterpieces by renowned artists fetching astronomical prices at auction. Similarly, collectibles such as vintage cars, stamps, and coins have attracted enthusiasts who recognize their unique histories and potential for appreciation. While the value of art and collectibles can be subjective, these tangible assets offer a fascinating glimpse into the diverse ways humans assign worth and find meaning in the objects around them.

4. FINANCIAL ASSETS: STOCKS AND BONDS; As the global economy became more sophisticated and interconnected, a new class of assets emerged to

address the growing complexity of trade and investment: financial assets. Stocks and bonds, the bedrock of modern financial markets, transformed how we perceive and interact with value, enabling individuals and institutions to participate in the growth and success of businesses and governments.

4.1. The Birth of Stock Exchanges; The story of stocks as financial assets date back to the 17th century when the Amsterdam Stock Exchange, considered the world's first, was established. The exchange facilitated the trading of shares in the Dutch East India Company, allowing investors to buy and sell ownership stakes and share in its profits. This innovative system democratized access to wealth creation, spurring the development of stock exchanges worldwide. Today, stocks are a crucial component of modern portfolios, offering investors the potential for capital appreciation and income generation.

4.2. The Evolution of Bonds; On the other hand, bonds represent a different form of financial asset - debt. With roots dating back to ancient civilizations, bonds have become a cornerstone of modern finance. Governments and corporations issue bonds to raise capital, offering investors fixed income through periodic interest payments. As a relatively stable and predictable asset class, bonds have become popular among conservative investors seeking to preserve their capital and generate income. The diverse array of bonds available today - from government-issued treasuries to corporate bonds and even green bonds - reflects the dynamic nature of this asset class and its ability to adapt to the changing needs of investors and issuers alike.

5. INTANGIBLE ASSETS: INTELLECTUAL PROPERTY AND BRANDS; In the modern era, our perception of value has expanded even further to encompass intangible assets, which hold worth not in their physical form but in the ideas, creativity, and reputation they represent. Intellectual property and brands are prime examples of intangible assets, profoundly shaping industries and economies.

5.1. Patents and Trademarks; The rise of intellectual property as an asset class reflects the increasing importance of innovation and creativity in driving economic growth. Patents and trademarks grant exclusive rights to inventors and creators, protecting their work from unauthorized use and fostering an environment of competition and progress. These legal protections give rise to a marketplace for ideas, with companies and individuals trading and licensing their intellectual property to generate revenue and fund further research. From the breakthrough inventions of Thomas Edison to the cutting-edge technologies of today, intellectual property has emerged as a critical component of modern economies and a powerful driver of value.

5.2. The Power of Brands; Brands, too, have become a potent force within the world of intangible assets. A strong brand can evoke trust, loyalty, and even emotional connections in consumers, translating into significant financial value for the companies that own them. Iconic brands like Apple, Coca-Cola, and Nike have harnessed the power of branding to create

immense global empires, demonstrating the far-reaching impact of intangible assets on our perception of value. In a world increasingly driven by information and ideas, the importance of intangible assets like intellectual property and brands will only continue to grow, challenging and redefining traditional notions of wealth and value.

6. THE DIGITAL REVOLUTION: CRYPTOCURRENCIES AND NFTS; In the 21st century, the digital revolution has ushered in a new frontier for assets, reshaping our understanding of value in unimaginable ways. Cryptocurrencies and non-fungible tokens (NFTs) have emerged as groundbreaking innovations, challenging conventional wisdom and opening up exciting possibilities for the future of assets.

6.1. The Advent of Bitcoin; Cryptocurrencies, with Bitcoin as the trailblazer, have fundamentally altered how we think about money and value. Launched in 2009 by the pseudonymous Satoshi Nakamoto, Bitcoin introduced the world to decentralized digital currencies free from the control of governments and financial institutions. Built on groundbreaking blockchain technology, cryptocurrencies offer an alternative store of value and means of exchange, with proponents touting their transparency, security, and resistance to inflation. Despite their volatility and ongoing regulatory debates, cryptocurrencies have attracted many enthusiasts, signalling a potential shift in how we perceive and interact with assets in the digital age.

6.2. Non-Fungible Tokens (NFTs); In recent years, non-fungible tokens have taken the digital asset world by storm, offering a unique solution to the digital realm's challenge of ownership and provenance. NFTs utilize blockchain technology to certify the authenticity and ownership of digital items, from artwork and music to virtual real estate and digital collectables. This groundbreaking innovation has opened new avenues for creators and collectors alike, sparking a lively market for digital assets with unique and verifiable histories. While the long-term implications of NFTs remain uncertain, their rapid rise in popularity reflects a growing fascination with the potential of digital assets and their role in the future of value. As we explore the uncharted territory of digital assets, the boundaries of value will continue to expand and evolve, offering intriguing insights into the ever-changing nature of human perception and desire.

7. ESG INVESTING: A NEW PARADIGM FOR VALUE CREATION; In a world increasingly conscious of its social and environmental impact, a new approach to investing and value has emerged, reshaping how we perceive and engage with assets. Environmental, Social, and Governance (ESG) investing is transforming the financial landscape, driving investors to consider not only the potential returns of their investments but also their broader implications for society and the planet. As ESG investing gains momentum, it offers a compelling opportunity for value creation beyond financial gain.

7.1. The Pillars of ESG Investing; At the heart of ESG investing are three key pillars - Environmental, Social, and Governance - guiding investors to align their financial goals with their values.

a. Environmental: The environmental component of ESG investing encompasses a range of issues, from climate change and resource scarcity to pollution and waste management. By considering these factors, investors can identify companies working to minimize their environmental footprint, foster

sustainable practices, and contribute to the global transition towards a greener economy.

b. Social: The social aspect of ESG investing examines a company's relationships with its employees, customers, and the communities in which it operates. This includes labour practices, diversity and inclusion, human rights, and consumer protection. By prioritizing social responsibility, investors can support companies that promote fair and equitable treatment of all stakeholders.

c. Governance: Governance represents the internal systems and processes that guide a company's decision-making and ensure accountability to shareholders and stakeholders. Critical elements of governance include board diversity, executive compensation, shareholder rights, and transparency. Investors can mitigate risk and support companies that demonstrate ethical leadership and long-term value creation by focusing on solid governance.

7.2. The Value of ESG Investing; ESG investing is about more than just good corporate citizenship—it's also about uncovering potential sources of value and risk that may not be apparent through traditional financial analysis. Research has shown that companies with strong ESG performance tend to be more resilient and better positioned for long-term success. By incorporating ESG factors into their investment decisions, investors can identify opportunities for outperformance, reduce risk exposure, and contribute to a more sustainable and equitable future.

Moreover, ESG investing has gained traction in recent years, with a growing number of institutional and individual investors recognizing the potential of this approach. As a result, companies are increasingly held accountable for their ESG performance, with many adopting more sustainable practices to meet investor demand and stay competitive in a rapidly changing world.

7.3. The Future of ESG Investing; As global challenges like climate change, income inequality, and social unrest continue to dominate headlines, the importance of ESG investing will only increase. The convergence of financial and non-financial considerations will continue redefining our understanding of value, pushing investors to seek opportunities that drive financial returns and positive change in the world. Embracing ESG investing represents a decisive shift in how we perceive and engage with assets, offering a new paradigm for value creation encompassing social, environmental, and ethical considerations. As investors and companies navigate this new landscape, the potential for meaningful impact and long-term success has never been more significant.

8. THE FUTURE OF ASSETS: A SHIFT IN PERCEPTION;

As we stand on the precipice of a new era, the landscape of assets is changing at a breakneck pace, with emerging technologies and shifting global priorities reshaping how we perceive and engage with value. Our journey through the history of assets has revealed human societies' incredible adaptability and innovation in their quest to create and accumulate wealth. So, what does the future hold for the world of assets?

One possibility is the continued rise of digital assets, with decentralised currencies, NFTs, and other yet-to-be-discovered innovations redefining the boundaries of value and ownership. As technology advances, we may also witness the emergence of new forms of intangible assets driven by breakthroughs in fields like artificial intelligence, biotechnology, and virtual reality. Ultimately, our collective imagination and ability to adapt to the changing world will shape the future of assets. As we venture into uncharted territory, it is crucial to remember the lessons of history and the power of human ingenuity as we continue to redefine our understanding of the value in the face of an ever-changing landscape.

9. THE VOLATILITY OF MODERN ASSET VALUATION;

In today's fast-paced and interconnected global economy, the value of assets can change at a remarkable speed. Factors such as technological advancements, shifting consumer preferences, and geopolitical events can all contribute to rapid fluctuations in asset values. As investors and businesses navigate this dynamic landscape, they must remain agile and adaptable in order to capitalize on opportunities and mitigate potential risks. For example, the rise of digital assets like cryptocurrencies has demonstrated the extreme volatility that can occur in modern markets. Driven by factors such as regulatory changes, technological advancements, and market sentiment, the value of cryptocurrencies like Bitcoin can experience sharp increases and declines over short periods of time. Similarly, the emergence of disruptive technologies and business models can quickly alter the fortunes of established industries, causing once-dominant companies to lose value as new entrants capture market share. In the face of such rapid change, investors and businesses must stay informed and be prepared to adjust their strategies accordingly. By staying abreast of emerging trends and maintaining a diversified portfolio, they can better navigate the volatility of modern asset valuation and position themselves for success in an ever-evolving world.

FINAL THOUGHTS

Our exploration of the history of assets has taken us on a captivating journey, spanning thousands of years and countless innovations that have shaped human civilization. From the humble beginnings of bartering to the meteoric rise of digital assets, our perception of value has undergone remarkable transformations, reflecting each era's unique challenges and aspirations.

As we navigate the complexities of the modern world and look ahead to an uncertain future, understanding the evolution of assets is more important than ever. By examining the past, we can gain invaluable insights into how our perception of value has changed and adapted to the shifting landscape that lies before us. In this ever-evolving world of assets, one thing remains clear: the only constant is 'change'. As we continue to forge new paths, challenge traditional notions of value, and embrace the potential of emerging technologies and ideas, we are reminded of the incredible resilience and adaptability of the human spirit. This spirit will drive the next chapter of our story, pushing the boundaries of what we perceive as valuable and reshaping the world in unimaginable ways.

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Business Strategist # | Sustainability Development Models * | Impact Services & Products I | Africa to the World | Ghana, Kenya, Uganda, Rwanda, Botswana, Togo, Burkina Faso, Sierra Leone, Delaware USA, London UK

How private enterprises are supported by Ghana's legal system

A series of laws were passed in recent years aimed at supporting the development of Ghana's private sector. These changes addressed long-standing impediments to investment and created a supportive regulatory environment that facilitated the growth of entrepreneurship; micro-, small and medium-sized enterprises (MSMEs) and large corporations.

Insolvency & Restructuring

The Corporate Insolvency and Restructuring Act 2020 gives companies in distress the option to restructure, or enter into receivership or administration. The legislation increased creditor involvement, as well as introduced post-commencement liquidation and cross-border insolvency – a measure aimed at promoting cooperation with foreign courts and practitioners on insolvency matters. The legislation establishes a formula to determine the solvency of a company, and places personal and criminal liability on directors and officers who knowingly trade while the company is insolvent. It also places such liability on directors or officers who ought to have known that the company was trading while insolvent.

Companies Act 2019

The Corporate Insolvency and Restructuring Act 2020 regulates private insolvency practitioners and the insolvency division at the Registrar of Companies established by the Companies Act 2019. The 2019 law consolidates regulations related to companies from registration to winding up. It prohibits companies from entering into major transactions unless approved by special resolution. The Companies Act 2019 includes a buy-out remedy that protects dissenting minority shareholders against oppression. If a shareholder is outvoted on a matter related to the amendment of the company's constitution; the dispensation of the registered objects; business activities; the approval of a major transaction; the variation of class rights; or an arrangement, merger or both, that shareholder may require the company to buy its shares. The shareholder must have disapproved the transaction and voted wholly against the resolution to qualify.

Borrowing & Lending

The Borrowers and Lenders Act 2020 enables lenders to dispose of a security interest in a credit agreement without going to court. It re-establishes the Collateral Registry, provides a legal framework for registration and enforcement of security interests, institutes order of priority of security interests and provides for credit agreements that regulate transactions. Upon creation of the collateral or security interest, the lender must register the security interest with the Collateral Registry within 28 days after creation. Collateral or security interests at the Collateral Registry takes priority over any other collateral created under any other law or process. If the lender finds it impractical to take possession of the collateral, the lender may apply to court for police protection to undertake the exercise. Any proceeds realised from the sale can be applied to the cost incurred in disposing of the collateral, reasonable legal fees incurred and debt outstanding to the borrower.

Enterprises

The Ghana Enterprises Agency Act 2020 establishes the Ghana Enterprise Agency to regulate, promote and develop MSMEs. The agency facilitates technology transfer; training; and access to financial and non-financial resources, and professional services to MSMEs. The legislation protects all previous contracts that subsisted between an individual and Ghanaian Enterprises Development Commission or the National Board for Small Scale Industries.

Continental Trade

The African Continental Free Trade Area (AfCFTA) is also expected to facilitate the development of Ghana's private sector. The AfCFTA prioritises sectors including business and financial services, communications, transport and tourism. The AfCFTA will cut tariffs on 90% of goods traded within the continent, and tariff phase downs shall be implemented in equal instalments over a period of five years.





FOCUS; BELIEVE IN YOURSELF

YAKUBU ABDUL KARIM

My name is Yakubu Abdul Karim, and I'm from sagnarigu, the Northern Region of Ghana. My father, who is late, was the afternoon chief of the Paramount Chief of sagnarigu. I grew up in the northern part of Ghana, in sagnarigu. I attended Hillalia Islamic Basic School, where I completed my primary and junior high education. I then continued at Talensi Senior High, and after my SHS, I'm currently at Gimpa doing a few leadership courses.

Regarding my family background, I grew up in a tough environment. My father had 3 wives, and I'm the fourth born of 11 children(my mother gave birth to 11 children), but 2 passed on, and we are left with 9. Growing up, I used to work at a washing bay , while going through junior high.

I used to ask myself, "How are people able to bring in such cars for me to wash? Surely one day I would love to own one ." This was between 2006 and 2009.

Later, after school, I went to learn the carpentry. I did this for a while, gained enough experience and small capital, and then I finally entered into car tire sales business.

At the time, I raised 3,200 ghc and got support from my father after he had advised me to go ahead with the tire sales . He partnered with me. After some time, we were able to gather enough capital and expand the business. This time around, we traded in the spare parts business. My father used to get the merchandise from Kumasi, and we were selling it in Tamale. I lost my father in 2020. After his demise, I moved to Accra to start life afresh.

"You'll always have to move out of your comfort zone to become the person you want to be".

It was a bold decision I took then.

During my early days in Accra, because of the experience I had in automobile parts, one of my friends from the north called me and said he needed a car. I got all the details of the particular car he wanted; it was a Honda Accord 2018 module. One of my friends in Accra, Salim, and another one, Omar, took me to a dealership. It was during that period that I studied how well the dealership business works. I noticed that it was a business that I could also do to make ends meet. I made a few connections with leaders in the dealership business. I also learned more about cars on YouTube.

I remember one day, out of nowhere, one of my friends from Canada texted me on Snapchat that he would like us to start a dealership company together. He will bring in the cars, and I'll do the selling. I always keep focused one at a time on any business that I'm into. And within a year of the partnership, I was able to get my own garage. To inspire someone out there, you can also try this business out. Don't be worried about the capital to start with. I didn't start with any capital. It was an opportunity I had, which I made good use of. You don't necessarily have to buy the cars or own them. You can partner or even do just marketing to make commissions. You just have to be focused. Most people around me wonder how I was able to set up this big garage. It's not rocket science. It's a matter of going through the process, and if anyone is interested, I'm willing and available to help . I believe in teams winning. If I win alone, I'll be fed up, especially when I have to do all the giving, but if my friends win with me, trust me, the burden will be lesser .

I'm very grateful to one of my friends, Diamond. He's been a great support, especially during my hard times. He's the one who introduced me to Bitcoin. That was around 2016. It was then that I realized that digital currency was the future. My friend taught me how to trade and easily make money online by trading BTC and other cryptocurrencies.

I recall at the time that I started with just less than \$2000, but within a year I was able to build my first real estate property in Tamale(Aqeela Property) around 2018. At that time, my father was into farming as well. So I decided to also enter farming (Wunimi Royal Farms). We are into rice, maize, soybeans, and shea butter. We also export them.

We have a company in Dubai that we supply with these products. So I run Baron Autos, Wunimi Royal Farms, and Aqeela Real Estate, respectively.

To talk more about Bitcoin, I remember the first time I started, I bought BTC with 1,750 USD. Within a few days, I made about \$2,000 more.

Though sometimes , you make loses , it was still a good venture for me. I also bought few crypto coins. I know that very soon Ghanaians will fully accept Bitcoin and other cryptocurrencies. It will take time, but it will turn out positively. Gradually, I'm working on expanding my real estate business in Accra as well. I'm learning and putting my team together. One of my friends, Kwame Ofori of Alof Properties, has been of great support in this sector.

Notwithstanding, looking at my journey, I've been helped and given opportunities, which have propelled me to also help people around me. I try my possible best to help friends, family, and even the community in any way that I can. Such as setting up Momo shops, building a few mosques, and renovating my former junior high.

I'm currently partnering with a company from Lebanon to set up a huge motorcycle company in the North. This is to support and give job opportunities to the community that I come from.

To sum it all up, what I want to tell someone out there is not to give up, to focus, to believe in yourself, to believe in God, and to have faith in whatever you are doing. You only get serious about life when you find something to do with it. If you dream it and see it, you'll surely have it.

Thank you.



CAR SALES, RENTALS, SWAPPING, SHIPPING



LOCATION :
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 EAST LEGON - BOUNDARY ROAD
 TEL,: 0207905313

5 Benefits of a Business Health Check



Whether it's running the day-to-day operations or attracting and retaining more clients, a lot of effort goes into growing a fitness studio. Often, we get so busy managing the business, we forget to take a step back to improve it.

Even if everything appears to be going well, we still take our cars to the mechanic and go to the doctor for regular check-ups. But when was the last time your business had a health check-up?

A healthy business is just as important as a healthy car or body. This is where an expert business advisor/coach provides an outside perspective, allowing you to discover your blind spots, inefficiencies, and limitations. Is your business well equipped to succeed? Let's dive deeper into the benefits of a business health checkup.



1. Receive expert guidance with a personal business advisor by your side

Why is a business health check so important? At times, running a business can be overwhelming. Entrepreneurs often wear many hats and put in long hours in order to succeed. Remember, success isn't achieved alone. If you want to scale your business, you can't do it all yourself or be an expert in everything. With a business advisor by your side, they'll review your business with a comprehensive evaluation. They'll tell you what's working, what's not working, and what's missing to ensure all aspects of your business are performing their best. Plus, they outline tools and strategies to take your business to the next level and stand out from your competitors.



2. Create clarity on your business goals

According to the latest research, nearly 80% of consumers feel deeply connected to brands that reflect similar values to their own. At the same time, 46% of consumers say they'd pay more for brands they trust. Whether you're starting a new business or have an established company, a business health check is the perfect time to assess if your goals still align with the vision for your business.

Before putting any sort of plan into action, the first step for your business advisor is to evaluate where your business is right now. As they get to know you and your business, they may ask:

- Are your goals realistic, measurable, and timely?
- Are there roadblocks to overcome?
- Does your pricing or business model need to be restructured to align with your target audience?
- Are you taking advantage of all the tools your business management software offers?



3. Build motivation to take action to get to the next level

A study from Vistaprint reveals that 33% of small business owners in the U.S. say they aren't as motivated as when they first started. Often, fitness business owners are a different breed. What

separates them from other entrepreneurs is their ability to be consistently optimistic and motivated to create a positive impact in their communities, even when things aren't going as planned. But sometimes, you wish you could transform even more lives. It can also feel daunting to put in so much effort and not make enough profit at the end of day. Whether it's suggesting a new tool or software, business advisors provide that extra push to take your revenue and business to the next level.



4. Develop strategies to attract, convert, and retain more clients to your business

Fueling business growth is like running a car engine. Businesses often view growth and the client journey in a linear motion, often referred to as a funnel. However, funnels tend to lose momentum and fail to consider how existing clients can help grow your business.

With a business health check, you'll be able to leverage the right tools to put your growth engine on autopilot, allowing you to attract, convert, and retain more long-term clients. Your business advisor will recommend a strategy to solve any roadblock you may have faced.

Online presence

Attracting traffic (prospects) and building a lead list is the biggest challenge business owners face year after year. The best way to acquire more leads and convert more clients is to strengthen your online presence, allowing you to:

- Appear on the top of local search results with Google integrations and client review tools.
- Generate more top funnel leads with lead capture forms.
- Implement the best SEO (search engine optimization) and UX (user experience) design practices and optimize your website for mobile devices.

Built-in marketing campaigns

Whether you're converting leads into clients or winning back lost customers, it's important that you never miss an opportunity to connect at each stage of the client journey. According to Marketo, 76% of companies that automate their marketing had a return on investment within the first year. Other research shows that 77% of business owners had an increase in conversions with automated marketing.

If you've started to automate your marketing, that's

great! Your business advisor will continue to simplify those processes, ensuring that you never miss an opportunity to connect at each stage of the client journey. While setting triggers for automated emails, SMS messages, or push notifications, here are the top campaigns that can help you maintain a strong and consistent communication strategy.

- Lead nurturing: Welcome new clients, invite them to connect on social media, and incentivize them to try your products and services.
- Reminders and notifications: Remind clients of their upcoming appointments or classes to reduce no-shows and keep clients informed of any schedule changes.
- Win-back campaigns: Nudge clients to renew their memberships or re-engage with a special offer when they haven't booked with you for several weeks, months, or years.

Loyalty rewards program

You've worked hard to attract and convert your client base. How are you keeping them loyal month after month? Retention is the key to sustainable growth, with just a 5% increase in client retention giving you the potential to boost profits by up to 95%.

According to the latest data, 22% of consumers say a rewards program inspires their loyalty to a brand. In addition, companies with strong loyalty programs generate revenues 2.5 times faster than their competitors. Your business advisor will make sure your loyalty rewards program is set up, making it easy for clients to earn points and redeem them for prizes at your business.



5. Ensure you're making the most of your software and tools

Leveraging digital technology with software is essential to managing a successful business, allowing you to save time, reduce errors, and increase profits, all within one simple system. Reference :

<https://www.wellnessliving.com/blog/5-benefits-business-health-check/>

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MEMBERS OF
PARLIAMENT
IN GHANA

AHAFO – 4 SEATS		
Elected MP	Constituency	Elected Party
1 Evans Bobie Osoke	Ashanti North	NPP
2 Eric Osoke	Ashanti South	NDC
3 Patrick Bano	Ashanti North	NPP
4 Collins Dauda	Ashanti South	NDC
5 Freda Pongpeh	Tamale North	NPP
6 Benjamin Vekohi Sekyere	Tamale South	NPP
ASHANTI REGION – 47 SEATS		
Elected MP	Constituency	Elected Party
7 Alex Blunko	Adansi-Akropong	NPP
8 Kobina Tahir Hammond	Adansi-Akropong	NPP
9 Collins Adomako-Mensah	Aflaga Kwabre North	NPP
10 William Owaraku Aboke	Aflaga Kwabre South	NPP
11 Mavis Nkansah Bodi	Aflaga Sekyere East	NPP
12 Saleman Adanu Sami	Ahafo Ano North	NPP
13 Francis Mensu-Ador	Ahafo Ano South East	NPP
14 Johnson Kwesi Adu	Ahafo Ano South West	NPP
15 Kwame Anyimadu – Antwi	Asante-Akim Central	NPP
16 Andy Kwame Appiah-Kubi	Asante-Akim North	NPP
17 Kwaku Asante-Bonteng	Asante-Akim South	NPP
18 Mubarak Mohammed Mustaka	Asawase	NDC
19 Patricia Appah	Asikuma	NPP
20 Kofi Asamoah-Mum	Atwima-Kwawu	NPP
21 Isaac Kwame Asiamah	Atwima-Mponua	NPP
22 Benito Owusu Dio	Atwima-Nwabiga North	NPP
23 Emmanuel Adjetey Antwi	Atwima-Nwabiga South	NPP
24 Francis Asamoah-Bekye	Bartansi	NPP
25 Joseph Osei-Owusu	Beke	NPP
26 Akwasi Darko Boateng	Bosome-Freho	NPP
27 Yaw Osei Adomah	Bosome-Tse	NPP
28 Nana Ayew Afriyie	Effiduase-Akropong	NPP
29 John Ametah-Kumah	Ejura	NPP
30 Muhammad Hawah Ibrahim	Ejura-Sekyedumase	NDC
31 Andrew Asiamah Anokwa	Fomena (Adansi North)	IND
(Second Deputy Speaker)		
32 Ama Poma Boateng	Juaben	NPP
33 Philip Bawoh	Kumasi	NPP
34 Francis Osei Mensah	Kwase East	NPP
35 Kingsley Nyarko	Kwadaso	NPP
36 Kwaku Ampratwam-Sarpong	Mampong	NPP
37 Akwasi Kormah	Mankra North	NPP
38 Matthew Osoke-Frempong	Mankra South	NPP
39 Frempong Yaw Addo	Mamase Edina	NPP
40 George Kwabena Obeng Takyi	Mamase Nkwanta	NPP
41 Adams Abdul Salam	New Edubiase	NDC

42 Stephen Amah	Nkwiratsi	NPP
43 Adedokun Nini	Nzuta-Kwamang-Reposo	NPP
44 Patrick Boskye-Yindom	Obasi East	NPP
45 Kwaku Agyemang Kwarteng	Obasi West	NPP
46 Emmanuel Akwasi Gyamfi	Ofankor	NPP
47 Augustine Collins Nini	Offinso North	NPP
48 Isaac Yaw Osoke	Offinso South	NPP
49 Emmanuel Marfo	Ofankor	NPP
50 Vincent Ekow Asafulah	Oti-Tano	NPP
51 Alex Adomako-Mensah	Sekyere Afrim Plains	NDC
52 Osei Kyere Mensah Benu	Suame	NPP
53 Eugene Boskye Antwi	Subin	NPP
BONO REGION – 12 SEATS		
Elected MP	Constituency	Elected Party
54 Ahmed Ibrahim	Bereba-Akwilom	NDC
55 Nelson Kyereveh	Bereba East	NPP
56 Kwaku Agyemang Boateng	Bereba West	NPP
57 Kwaku Agyemang-Mant	Dormaa Central	NPP
58 Paul Agyemang-Mant	Dormaa East	NPP
59 Vincent Opong Asamoah	Dormaa West	NPP
60 Frederick Yaw Ahenkwa	Jaman North	NPP
61 Williams Ofori-Darko	Jaman South	NPP
62 Kwasi Ameyaw Chereh	Sunyasi East	NPP
63 Ibrahim Balfour Awaah	Sunyasi West	NPP
64 Adomako-Selorm	Tamale	NPP
65 Haruna Saidu	Wendro	NPP
BONO EAST REGION – 11 SEATS		
Elected MP	Constituency	Elected Party
66 Sana Nana	Ashanti-Amaniam	NDC
67 Joseph Kwame Kumah	Kintampo North	NDC
68 Alexander Gyan	Kintampo South	NPP
69 Joseph Kwame Mensah	Nkoranza North	NDC
70 Emmanuel Kwabena Agyemang	Nkoranza South	NDC
71 Kwabena Donkor	Pra East	NDC
72 Stephen Jalluh	Pra West	NDC
73 Dennis Nape	Sene East	NDC
74 Kwame Tuomas Ampofo	Sene West	NDC
75 Elizabeth Osei-Agye	Techiman North	NDC
76 Martin Kwaku Adjei-Mensah	Techiman South	NPP
CENTRAL REGION – 23 SEATS		
Elected MP	Constituency	Elected Party
77 Elvis Morris Darko	Ahafo-Ashanti	NPP
78 Queenstar Pokua Sawyer	Akropong	NDC
79 Cynthia Mensah Morrison	Akropong	NPP
80 Samuel Ama Biah Forson	Ajumako-Ejura-Estern	NDC
81 Alhassan Kobina Chumash	Asikuma-Odoben-Brakwa	NDC
82 Kennedy Osei Agyapong	Asin Central	NPP
83 James Gyakyi Quaye	Asin North	NDC

84 John Nini Fordjour	Asin South	NPP
85 Mavis Hwa Koomson	Awutu-Semra East	NPP
86 Giziella Tetteh Agyemang	Awutu-Semra West	NDC
87 Kwame Manta Nyarko	Cape Coast North	NDC
88 Kwaku George Ricketts-Hagan	Cape Coast South	NDC
89 Alexander Aboke-Marku	Effia	NPP
90 Abekku Chireh	Ekumfi	NDC
91 Nana Eyihi Quansah	Gomaa Central	NPP
92 Desmond De-Graft-Paauw	Gomaa East	NDC
93 Richard Gyan Mensah	Gomaa West	NDC
94 Bright Wireko-Brobby	Hemang-Lever-Densu	NPP
95 Samuel Ama Mills	Komenda-Edina-Eguafo-Abirem	NDC
96 Ophelia Hayford	Mfantseman	NPP
97 Y.D. David Vande	Tefo-Aku-Mokwa	NDC
98 Festus Awaah Kwofie	Upper Denkyira East	NPP
99 Daniel Osei Darko	Upper Denkyira West	NDC
EASTERN REGION – 33 SEATS		
Elected MP	Constituency	Elected Party
100 Bryan Acheampong	Abeoku	NPP
101 John Frempong Osei	Abram	NPP
102 Gifty Twam Ampofo	Abrakwa North	NPP
103 Samuel Ama Akyea	Abrakwa South	NPP
104 Kofi Aboke-Marku	Achane	NPP
105 Betty Crosby Mensah	Afram Plains North	NDC
106 Joseph Appiah Boateng	Afram Plains South	NDC
107 Alexander Akwasi Acquah	Akim Oda	NPP
108 Kennedy Osei Nyarko	Akim Swedra	NPP
109 Nana Ama Doku Asiamah	Akropong	NPP
110 Osei Bonsu Amoh	Akwai South	NPP
111 Henry Yindom Boskye	Akwatia	NDC
112 George Kwame Aboke	Asene-Akroso-Mamoa	NPP
113 Thomas Nyarko Agyemang	Asenyaman	NDC
114 Albert Osei Agye	Atewa East	NPP
115 Kwesi Amosko Atta	Atewa West	NPP
116 Teddy Saffor Addi	Ayemase	NDC
117 Kwabena Amankwa Agyemang	Fanteakwa North	NPP
118 Kofi Okyere-Agyemang	Fanteakwa South	NPP
119 Alexander Agye	Kade	NPP
120 Ebenezer Okeye Terbi	Lower Manya Krobo	NDC
121 Charles Acheampong	Lower West Akim	NPP
122 Davis Amah Osoke	Miyase	NPP
123 Kwasi Boateng Adjei	New Juaben North	NPP
124 Michael Okyere Baafi	New Juaben South	NPP
125 Joseph Frempong	Nkwaku	NPP
126 Frank Amoh-Dompreh	Nkwawu-Adakoso	NPP
127 Kofi Opong-Nkrumah	Ofankor-Akyewa	NPP
128 Daniel Bore	Oke	NPP
129 Kwadjo Asante	Suhum	NPP
130 Bismark Tetteh Nyarko	Upper Manya Krobo	NDC
131 Frederick Obeng Adom	Upper West Akim	NPP
132 Albert Tetteh Nyarko	Yilo Krobo	NDC

GREATER ACCRA REGION – 34 SEATS		
Elected MP	Constituency	Elected Party
133 Don Abdul-latif	Ablekuma Central	NDC
134 Sheila Boreh	Ablekuma North	NPP
135 Alfred Obeng Vanderpauze	Ablekuma South	NDC
136 Urala G. Owusu	Ablekuma West	NPP
137 Comfort Doyee Cudjoe-Ghanah	Ada	NDC
138 Mohammed Adams Rattand	Adenta	NDC
139 Akwasi Owusu Afrifa-Mensa	Amasaman	NPP
140 Dickson Adomako Kissi	Anyaa-Sowutuam	NPP
141 Ernest Henry Nongye	Asuaman	NPP
142 Henry Quartey	Ayawa Central	NPP
143 Nana Tsehe Mahama	Ayawa East	NDC
144 Yussif Isaka Japh	Ayawa West	NDC
145 Lydia Alhassan	Bortolomeo-Ngleshie-Amankor	NPP
146 Sylvester Tetteh	Dade-Kropong	NDC
147 Rita Nana Oduye Seneh	Dome-Kwabena	NDC
148 Sarah Adowa Sato	Dome-Kwabena	NPP
149 Sophia Karen Edem Aduku	Dome-Kwabena	NDC
150 Zaneer Agyemang-Rawlings	Korle Klotoy	NDC
151 Joseph Akwasi Tetteh	Kpone-Kamomso	NDC
152 Agnes Nana Mowu	Korle Klotoy	NDC
153 Benjamin Nareh Ayika	Lekokuku	NDC
154 Francis Xavier Kofi Senu	Madina	NDC
155 Samuel George Narey	Nima-Frampong	NDC
156 Edwin Nii Lante Vanderpauze	Ododododo	NDC
157 Patrick Yaw Bortolomeo	Okakum Central	NPP
158 Theresa Lardi Agye	Okakum North	NDC
159 Dikwa Newman	Okakum South	NPP
160 Christian Corley-Doyee	Sage	NDC
161 Linda Obeng-Akwey	Shai-Osudoku	NDC
162 Yvan Hanson-Nortey	Tema Central	NPP
163 Isaac Ashi Odumon	Tema East	NDC
164 Carlos Kingsley Ahenkora	Tema West	NPP
165 Moses Amu	Trobu	NPP
166 Tim Gifty Nana Agye Mensah	Weija-Gbawe	NPP
NORTHERN REGION – 18 SEATS		
Elected MP	Constituency	Elected Party
167 Dominic Adana Banihi Ntiri	mbilla	NPP
168 Alhassan Tahir Fuseini	Kumbungu	NPP
169 Mohammed Amin Adam	Kumbungu	NPP
170 Daniel Nana Walpal	Kumbungu	NDC
171 Hamza Adam	Kumbungu	NDC
172 Masha Abdul-Aziz Ayaba	Misa	NDC

173 Mohammed Hardi Tufere	Nanton	NPP
174 Joseph Bukari Nigpe	Saloba	NDC
175 Alhassan Bashir Fuseini	Sagrentu	NDC
176 Jacob Iddrisu Abdullai	Savelugu	NDC
177 Ibrahim Murtala Mohammed	Tamale Central	NDC
178 Sulayman Alhassan Sayibu	Tamale North	NDC
179 Haruna Iddrisu	Tamale South	NDC
180 Thomas Mborha	Tatale-Sanguli	NPP
181 Habib Iddrisu	Tolon	NPP
182 Abukari Dawuni	Wulensi	NPP
183 Umar Farouk Abu Mahama	Yendi	NPP
184 John Beniam Labah	Zabugu	NPP
North East Region – 6 Seats		
Elected MP	Constituency	Elected Party
185 Abed-nego Bandim	Bunkpurugu	NDC
186 Abdul-Razak Tahidu	Chereponi	NPP
187 Seidu Issifu	Nalerigu-Gambaga	NDC
188 Laribu Abudu	Walewale	NPP
189 Mustapha Usif	Yagaba-Kabori (Walewale West)	NPP
190 Oscar Liwaal	Yunyoo	NPP
Oti Region – 8 Seats		
Elected MP	Constituency	Elected Party
191 Yao Gomado	Akan	NDC
192 Kwadwo Nyampon Aboayee	Binkaye	NDC
193 Iddie Kofi Adams	Buam	NDC
194 Wisdom Gidisa	Krachi East	NDC
195 Solomon Kuyen	Krachi Nchumana	NDC
196 Helen Adjo Ntoso	Krachi West	NDC
197 John Kwabena Bless Oti	Nkwanta North	NDC
198 Geoffrey Kuni	Nkwanta South	NDC
Savannah Region – 7 seats		
Elected MP	Constituency	Elected Party
199 Yusuf Saifurana	Bola-Bambui	NDC
200 Mahama Asa Seini	Daboya-Manakuru	NPP
201 Samuel Abu Jinapor	Damango	NPP
202 Alhassan Abdallah Iddi	Salaga North	NPP
203 Zawera Mohammed Ibrahim	Salaga South	NDC
204 Andrew Dari Chivortey	Sawla-Tuna-Kalba	NDC
205 John Abdulai Jinapor	Yapei-Kusawu	NDC
Upper East Region – 15 seats		
Elected MP	Constituency	Elected Party
206 Mahama Avariga	Bawku Central	NDC
207 Abdulai Abanga	Binduri	NPP
208 Isaac Adongo	Bolgatanga Central	NDC
209 Dominic Akuritinga Ayine	Bolgatanga East	NDC
210 Edward Abumbire Bawa	Bongo	NDC
211 James Agalga	Bulsa North	NDC
212 Clement Apak	Bulsa South	NDC
213 Thomas Adda Dala	Chama-Paga	NDC
214 Akuka Albert Alazunga	Garu	NDC
215 Mark Kuri Nawaane	Nabdam	NDC
216 Sampson Tangombu Chiragin	Navrongo Central	NDC
217 Laadi Ayii Ayamba	Pesiga	NDC
218 Benson Tongo Baba	Talensi	NDC
219 Akanvariva Lydia Lamisi	Tempene	NDC
220 Cletus Apul Avoka	Zebilla	NDC
Upper West Region – 11 seats		
Elected MP	Constituency	Elected Party
221 Sebastian Sandaare	Daffinam-Bussie-Isa	NDC
222 Cletus Saidu Dapilaah	Jirpa	NDC
223 Bakyee Yeliel Baligi	Lambussie	NPP
224 Bode A. Zedeng	Lawa	NDC
225 Samah Anthony Mwinikaara	Nadowli-Kaleo	NDC
226 Ambrose Dery	Nandom	NPP
227 Isahaku Amidu Chirina	Sissala East	NPP
228 Mohammed Adams Sulpara	Sissala West	NDC
229 Abdul-Rashid Hassan Pelpo	Wa Central	NDC
230 Godfred Saidu Jasaw	Wa East	NDC
231 Peter Lanchene Tooba	Wa West	NDC
Volta Region – 18 seats		
Elected MP	Constituency	Elected Party
232 Kwame Gbeweme Agbodza	Adaklu	NDC
233 Angela Oforiwa Alorwa-Ty	Afadzato South	NDC
234 Charles Akwesi Agye	Agoime-Ziepe	NDC
235 Peter Kwasi Nortsu-Kotoe	Akatsi North	NDC
236 Bernard Abiafor	Akatsi South	NDC
237 Richard Kwame Sefe	Anlo	NDC
238 Alexander Booseh Hottodze	Central Tongu	NDC
239 Benjamin Koma Kpodo	Ho Central	NDC
240 Emmanuel Kwasi Bedzrah	Ho West	NDC
241 John Peter Amewu	Hohoe	NPP
242 Kwame Dzudzerli Gakpey	Keta	NDC
243 James Klutse Avedzi	Ketu North	NDC
244 Dzifa Gomashie	Ketu South	NDC
245 Adjo Della Sowah	Kpando	NDC
246 Joycevyn Tetteh	North Dayi	NDC
247 Samuel Okudetso Abakwa	North Tongu	NDC
248 Rockson-Nelson Ete Dfamekpor	South Dayi	NDC
249 Wisdom Kobena Mensah Woyome	South Tongu	NDC
Western Region – 17 seats		
Elected MP	Constituency	Elected Party
250 Ebenezer Kofi Kum	Ahafo West	NPP
251 Peter Yaw Kwakye Acha	Amenfi Central	NDC
252 Nicholas Amankwah	Amenfi East	NDC
253 Eric Affia	Amenfi West	NDC
254 Joseph Cudjoe	Effia	NPP
255 Emmanuel Armah-Kofi Bush	Ellembelle	NDC
256 Joe Ghanyey	Essikodo-Ketan	NPP
257 Kofi Arko Yokoe	Evake-Akomoro-Gwira	NDC
258 Dennis Afo-Teffy	Jomoro	NDC
259 Prince Hamidu Amah	Kwesimintsim	NPP
260 Kobina Abiam Abiah Samie	Mpohor	NPP
261 Robert Wisdom Cudjoe	Prestea-Huni Valley	NDC
262 Andrew Kofi Ekyaa Mercer	Sekondi	NPP
263 Samuel Erickson Abakah	Shama	NPP
264 Kwabena Okyere Darko-Mensah	Takoradi	NPP
265 George Mireku Duker	Tarkwa-Nsuam	NPP
266 Isaac Adjei Mensah	Wassa East	NDC
Western North Region – 9 seats		
Elected MP	Constituency	Elected Party
267 Osei Ofori Larbi	Aowin	NDC
268 Richard Acheampong	Bia East	NDC
269 Augustine Tawiah	Bia West	NDC
270 Alfred Obeng Boateng	Bibiani-Anhwiaso-Bekwai	NPP
271 Sampson Ahi	Bodi	NDC
272 Kwabena Mintah Akandoh	Juabeso	NDC
273 Alex Tetteh Djomobu	Sefwi-Akontombra	NPP
274 Kwaku Afriyie	Sefwi-Wiaso	NPP
275 Joseph Betno	Suaman	NDC

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