

my story

Magazine

ISSUE 21



LORRAINE WRIGHT
BOATENG MBE

MARIAM
MAJEED

ESINAM
SEADE AGBI

THE POWER CIRCLE:

"EMPOWERING BRANDS, PLATFORMS & PEOPLE"

ARTICLES

- HOW EXPORT-READY SMEs CAN DRIVE AFRICA'S TRADE GROWTH UNDER AfCFTA
- STABLE COINS AND THEIR POTENTIAL ROLE IN AFRICAN FINANCIAL MARKETS: A CLOSER LOOK AT GHANA





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Publisher's Note

The Power Circle: Women, Vision, and Impact

In a world filled with noise, we find clarity in stories—real, bold, and deeply human. Stories of vision, resilience, and purpose. At My Story Magazine, we believe in the power of people, especially women who rise, lead, and transform the world around them.

This 21st edition is more than a celebration it's a declaration. A declaration that women are not just participants in the African entrepreneurial space; they are powerhouses, builders, innovators, and torchbearers.

"The Power Circle: Empowering Brands, Platforms & People" is a theme born out of deep admiration for women who are shaping industries and inspiring generations. In these pages, you'll meet women who are breaking boundaries and setting standards like Lorraine Wright, redefining real estate in Ghana with unmatched insight and excellence. You'll discover Esinam Seade, a brand force whose strength lies in strategy, leadership, and vision. And Mariam Majeed, a brilliant mind in brand communication and consultancy, elevating platforms with precision and purpose.



This edition also casts light on the digital revolution driven by young women using social media as a tool for influence, education, and empowerment. Their stories are raw, powerful, and a reflection of what's possible when purpose meets platform.

Beyond personal stories, we bring you thought-provoking features and expert insights on Ghana's evolving gold industry, the role of export-ready SMEs in Africa's AfCFTA journey, and key legal trends shaping fintech and innovation, brought to you in partnership with Sustineri Attorneys.

As we mark 7 years of inspiring Africa, we remain committed to being a platform of truth, courage, and growth. One story at a time, we are building a continent rich in legacy, leadership, and light.

My Story Magazine: Inspiring and building Africa, one story at a time.

Nana Akwasi Bonsu
Publisher

my story

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Mr. Eric Seddy Kutortse, Group Chairman- First Sky Group

First Sky Group is a unique and diverse wholly-owned Ghanaian holding entity comprising subsidiaries with interests in Hospitality, Construction, Insurance, Banking, Commodities Trading and Bitumen Processing with a combined workforce of more than Three Thousand Eight Hundred (3,800) employees stationed at various sites, offices, and locations across the length and breadth of the country.

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Felicity Ama Agyemang (Nana Ama McBrown) Ghanaian Actress , Businesswoman and Brand Influencer. CEO, McBrown Sunflower Oil.

Lorraine

Wright-Boateng MBE

Bridging Worlds, Building Legacies



In a world where multiple identities and passions often collide, Lorraine Wright-Boateng MBE stands as a living testament to the power of integration weaving together her roles as a tech professional, entrepreneur, community advocate, and faith-driven leader. British-born but deeply connected to her Ghanaian heritage, Lorraine is not only making waves across industries but across continents. Her mission is clear: to bridge the gap between the Ghanaian Diaspora and Ghana through business, investment, and purpose-driven impact.

the UK Black Business Show as one of the ‘Top 25 Black Entrepreneurs to Watch’, Lorraine has built a dynamic and multifaceted career that spans the UK and Ghana. Whether she’s speaking at events, advising investors, or mentoring the next generation of change makers, Lorraine brings her signature energy, depth, and authenticity to everything she touches.

From Oxford to Accra: A Journey of Purpose

A distinguished Executive MBA graduate from the University of Oxford, Lorraine has held senior roles in globally respected

institutions including UBS Bank and Meta, where she led the UK Facebook Community Accelerator Program. These experiences sharpened her understanding of innovation, leadership, and how to drive impact at scale.

Yet, it is her entrepreneurial journey that has captured the imagination of many. Known widely as the “Chief Side Hustler,” Lorraine has become a go-to voice for professionals looking to successfully manage side businesses while holding full-time jobs. Through her Strategic Advisory Firm, she empowers diasporans to navigate Ghana’s fast-growing property and

investment landscape. Her flagship program, Diaspora to Home, offers deep insights into real estate opportunities in Ghana —helping people find their dream homes and income-generating assets with confidence.

“I wanted to leave a lasting legacy by leveraging my experience in two different countries... I realised I could use entrepreneurship to create pathways for others, while building a bridge between the UK and Ghana.”

Music, Community & Impact: The Birth of UGCY

Perhaps one of her most heartwarming and impactful ventures is University Gospel Choir of the Year (UGCY), a UK-based televised competition founded under her social enterprise Resonates Well CIC. Inspired by the film Sister Act 2, Lorraine created UGCY as a platform for young people to express their faith and creativity through gospel music. The competition has engaged thousands of students across over 70 UK and 20 Ghanaian universities, and even aired in Ghana as a reality TV show.

UGCY is more than a musical competition; it’s a movement focused on youth empowerment, student well-being, and mental health awareness. It earned Lorraine her most prestigious honour yet —an MBE from the Late Queen Elizabeth II for services to youth and music.

“UGCY’s primary vision is to provide a platform for gospel choirs to grow, shine, and create a sense of community. Music has the power to heal and connect – and that’s the heartbeat of our work.”

Building Business Across Borders

Lorraine’s business portfolio is as diverse as it is intentional. She serves as a Non-Executive Director for Grow For Me, a Google-backed Ghanaian agri-tech crowdfunding platform, and is the founder of Liona Nails and Liona Lashes. She also co-founded UV Talent, a music talent agency that has supplied performers to international shows like The X Factor and The Voice.



In Ghana, she’s making tangible impact by creating jobs, supporting SMEs, and opening up real estate opportunities for diaspora investors. Her Strategic Advisory Practice offers tailored solutions in property acquisitions, business expansion, and market entry strategy — making Ghana’s thriving economy more accessible to global investors.

Navigating Challenges & Staying Grounded

Despite her many achievements, Lorraine is candid about the challenges she’s faced. Finding her niche in strategic advisory was a journey of trial and error. Expanding UGCY required navigating funding constraints and volunteer recruitment challenges. But what kept her going was a deep-rooted faith and unshakeable commitment to community.

“My faith has always been my anchor. It guides my decisions, gives me strength through setbacks, and reminds me that this work is bigger than me.”

Lorraine’s ability to maintain balance is intentional. Through clear boundaries, delegation, and scheduled downtime, she nurtures both her personal and professional life. She consistently prioritises time with loved ones, self-care, and activities that bring joy.

Lessons and Legacy

Lorraine’s journey has taught her the power of exploration and connection. She believes that discovering one’s true calling requires experimentation, curiosity, and courage. And once you find it — staying focused, grounded, and surrounded by supportive people is key to long-term success.

Her advice?

- 1. **Explore actively** – Try new things, take courses, and be open to discovery.
- 2. **Stay focused** – Create a vision board, revisit your goals, and don’t lose sight of your “why.”
- 3. **Embrace the journey** – Celebrate small wins, practice self-care, and surround yourself with the right people.

In Lorraine Wright-Boateng, we see the blueprint of a modern global changemaker one who builds bridges across cultures, industries, and generations. Her life’s work is not just about building businesses, but

building people, purpose, and a legacy of impact that will echo across borders for years to come.





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Portia Freelove

Turning Moments into Masterpieces



Portia Freelove is the founder of Freelove Events, an event planning and management company based in Ghana. Freelove Events provides a range of services for weddings, corporate events, and other special occasions, including event design, vendor management, budget planning, and coordination. Portia Freelove is a professional event planner and entrepreneur who has built a successful business by providing high-quality services and creating memorable events for her clients.

Let's take it back to the beginning- tell us about your childhood and any moments or influences that shaped your passion for communication and performance.

My childhood was no different from that of the other kids I grew up with in the same neighborhood. We played, learned, and did almost everything together. The friends I had then are still my friends now. My family is amazing. My siblings and I would tease and help each other — and we still do. Even now, I rely on my older siblings whenever I'm in a tough spot. No matter the situation, I know they've got my back.

Growing up, I was naturally drawn to anything related to entertainment. I was always involved — whether it was acting, singing in the school choir, or even doing a bit of sports, from primary through to SHS. If it had anything to do with entertainment, count me in.

I've always found it easy to express myself and capture the attention of those around me. Deep down, I believed I could do more, and I had a strong sense of who I was going to become.

In fact, I remember a time when my siblings and I sat down and talked about our dreams for the future. Each of us shared what we wanted to become — and guess what? We're all living those dreams today. It hasn't been easy, but our passion keeps us going.

Before becoming the Portia Freelove, we know today, what were some of the pivotal experiences that helped you find your voice as an MC, TV host, and

voice-over artist and an actress?

My core has never changed since childhood. As I mentioned earlier, I've always been naturally drawn to entertainment — anything that brings joy and puts smiles on people's faces.

I used to MC family and friends' events for free, simply because I loved it. But everything changed the day I was invited to host a wedding. The moment I picked up the microphone and connected with the audience, I just knew — this was it. This was what I was meant to do professionally.

Before I officially appeared on TV as an on-air personality — or TV host, as we often say — I was incredibly nervous. It took a lot of courage, a lot of reminding myself of who I am. I took that insane 10-second leap of faith when I landed my first-ever TV hosting gig on DStv's Blind Date. Fortunately, I had a boss who believed in me. That made the journey smoother. Not easy, but definitely smoother.

As for voice-overs, I've received encouraging compliments from respected media personalities like Naa Ashorkor and others. They noticed my vocal delivery, tone, control, and how I used pauses — and they encouraged me to keep going. That meant a lot.

Acting, however, was my very first love in the creative space. My first opportunity came from the ever-supportive Kafui Danku — a woman I deeply admire. She believed in me from the start and still gives me room to grow even today.

My biggest movie feature so far has been Ghana Jollof, which starred top Nigerian icons like Basketmouth, alongside Ghana's own amazing James Gardiner. That experience was incredible. It truly set the tone for me to keep evolving, refining my craft, and pushing myself even further.

You are the founder of Freelove Events- what inspired you to start this brand, and what makes it unique in the event space?

Hmmm... after I completed university, I spent years without a job. I would roam from place to place, submitting countless CVs, hoping for a breakthrough. But nothing seemed to work.

Eventually, I sat myself down and asked some hard, honest questions:

What are you truly good at?

What can you do that aligns with what people already know you for?

How effective can you really be?

And most importantly – are you ready for the heartbreaks and challenges that come with being an entrepreneur?

I reflected deeply, and the answer that came to me was simple: Start something. You'll figure it out along the way. So, I did. And while it hasn't been easy, the journey has been more than worth it.

What makes Freelove Events unique isn't just the services it offers – it's the heart behind it. The woman driving it is passionate about excellence and deeply committed to delivering the best to her clients. And the icing on the cake?

She's a fighter. She doesn't back down. She doesn't give up.

You've hosted several high-profile events. Can you share one or two projects or events that have been especially memorable or transformative in your career

Honestly, every event I've hosted holds a special place in my heart. I can't pick one and leave the rest – each one matters to me in its own unique way. For me, every experience counts, so they're all memorable.

For those who want to book you, walk us through the process. What types of events do you typically host, and what should clients

expect when working with you?

I host a wide range of events including wedding receptions, award shows, conferences, and seminars. For bookings, I can be reached via email at freeloveeventsgh@gmail.com or on WhatsApp at 0205820400. Clients can expect nothing short of excellence – reliable delivery and complete satisfaction are guaranteed.

How do you balance your different roles as an MC, a TV host, a voice-over artist, and an entrepreneur and what keeps you motivated?

Balancing everything hasn't really been a problem for me because I make room for myself. I prepare emotionally and mentally, and I manage my time effectively – which is key.

My biggest motivation comes from knowing that God has a purpose for my life, and my passion is what keeps me going.

What advice would you give to young women who look up to you and dream of building a career in media, hosting, or events like yours?

This advice is for everyone – men and women, young and old, anyone who has a dream and the gift of life. As Bob Marley once said, "The biggest man you ever did see was once just a baby." That means everything is possible. Go after what you truly want.

Just remember, Rome wasn't built in a day. You'll face tough times, and that's okay. Take a break when you need to – but never stop moving forward.



Built by Struggle, Driven by Purpose:
The Story Behind

PETER BAWUAH



Early Life and Background

Growing up in Techimantia, Ghana, my early life was marked by hardship and resilience. My parents, both farmers, worked tirelessly to provide for our family. Despite their efforts, we often faced financial challenges. To support my education, I became a mate trotro and took on various odd jobs. At one point, I even slept on a bench in a carpenter's shop in Accra to continue my studies. These experiences taught me the value of hard work, perseverance, and the importance of education. They ignited a passion in me to empower others facing similar struggles. Today, as a graduate student in Canada and a motivational speaker, I strive to inspire young people to overcome adversity and pursue their dreams. My journey is a testament to the power of determination and the belief that one's circumstances do not define their future.

Journey into Public Speaking, Education, and Policy

My passion for public speaking and empowerment emerged from personal experiences of hardship and resilience. Living in a carpenter's shop in Kumoji, Accra, I faced numerous obstacles while pursuing education. This environment taught me the value of perseverance and the power of storytelling. I honed my speaking skills by sharing my journey, aiming to inspire others facing similar struggles. The defining moment came when I realized that my story could be a beacon of hope for those in despair.

Assisting Parents in Traveling Abroad

Helping my parents travel abroad was a culmination of years of hard work and sacrifice. The journey was fraught with financial challenges, but the milestone represented a breaking of generational barriers. It was a testament to their

sacrifices and my commitment to honoring them. This achievement not only transformed our family's trajectory but also reinforced my belief in the power of determination and love.

Founding the PeterHills Needy Foundation

The PeterHills Needy Foundation was born out of a desire to give back to the community that supported me. The foundation focuses on providing educational scholarships, healthcare support, and entrepreneurial training to underprivileged youth. One success story that stands out is a young girl who, through our scholarship program, was able to complete her education and now mentors others in her community. This impact fuels our mission to empower the next generation.

Defining Moments as a UN Delegate and Public Speaker

As a UN Diplomat and public speaker, I've had the privilege of sharing platforms with global leaders. One defining moment was addressing an international summit on youth empowerment, where I shared my journey from sleeping on a bench to speaking on global stages. My message centers on resilience, the importance of education, and the need for systemic change to uplift marginalized communities. These opportunities align with my mission to inspire and enact positive change.

Challenges Faced and Overcoming Them

The path to becoming a changemaker was fraught with challenges, including financial instability, self-doubt, and societal skepticism. Overcoming these obstacles required a steadfast belief in my purpose and a refusal to succumb to circumstances. I learned that

resilience is built through adversity and that each setback is an opportunity for growth. These experiences have strengthened my resolve to continue advocating for change.

Legacy and Advice to Young People

I aspire to leave a legacy of empowerment, demonstrating that one's background does not limit their potential. My advice to young people is to embrace their unique stories, seek knowledge relentlessly, and use their experiences to fuel positive change. In the next 5 - 10 years, I envision a world where more individuals from disadvantaged backgrounds rise to positions of influence, breaking cycles of poverty and inspiring future generations. The values I live by—resilience, love, and purpose—are the principles I hope to pass on.

In the next 5 - 10 years, I envision expanding my global impact through leadership, policy, and philanthropy and empowering young people and transforming underserved communities. I aim to grow the PeterHills Needy Foundation, build educational initiatives, and continue inspiring through global platforms. The values I live by are resilience, integrity, humility, and service. I believe in honoring humble beginnings, respecting parental blessings, and staying purpose-driven. I want to pass on the mindset that your past doesn't define you—your vision does. Legacy isn't built by applause, but by impact. My mission is to raise others as I rise and light the path for future leaders.



The Remarkable Journey of Rita Esionam Garglo



Born from struggle and molded by compassion, RitaBella Esionam is a beacon of resilience, purpose, and unwavering service. From selling bread and water to support her family, to feeding thousands and transforming lives through her No Limits Charity Organization, she is the true definition of a servant leader. A child advocate, humanitarian, philanthropist, and event coordinator, RitaBella's life is a powerful testament to how pain can birth purpose—and how one woman's love for humanity is reshaping generations.

Tell us about your childhood - what values, experiences, or challenges shaped the strong, principled woman you are today?

My childhood was a sweet and sour experience. I was born on February 15, 1989, and considered a "lucky child" by my parents, who had struggled with infertility. My father, a customs officer, and my mother, a trader, instilled in me discipline and kindness. We lived in Aflao, where I experienced a happy and peaceful life, and later moved to James Town, where we had to adjust to a new environment.

Growing up, I witnessed my father's generosity and kindness towards others. He would often help families in need, enroll children in school, and provide for them. His selflessness had a profound impact on me, and I inherited his love for humanity. I would often tell him about my dreams of building an orphanage to care for street children, and he encouraged me to pursue my passion.

However, life took a dramatic turn when my father passed away on December 28, 2004. My mother lost her capital, and we had to start over.

We faced many challenges, including poverty, mockery, and neglect from our family members. Despite these difficulties, my siblings and I remained strong and supportive of each other. I had to sell pure water and bread to support my family and pay my school fees and that of my kid sister.

These experiences shaped me into the strong, principled woman I am today. I learned to be resilient, determined, and compassionate towards others. My childhood taught me the importance of kindness, empathy, and selflessness, and I strive to pass these values on to others.

You're described as a goal-getter and a woman of determination. Can you share a moment in your journey where those traits were truly tested and how you pushed through?

I agree with anyone who describes me as a goal-getter because that's who I am. Life has taught me to be determined and focused on my goals, especially when it comes to serving humanity. One moment that truly tested my traits was when I established No Limits Charity Organization in 2011.

Despite facing many challenges, including lack of funding and resources, I remained determined to support vulnerable children and teenagers in James Town. I volunteered with various organizations, to raise funds for my organization. I also reached out to friends and philanthropists for support, and eventually, I met Lakena, a wonderful woman who helped me secure scholarships for some of the children.

With perseverance and determination, No Limits Charity

Organization has grown to become a reputable organization that supports education, healthcare, and vocational training for vulnerable children and teenagers. We've distributed uniforms, school supplies, and food to thousands of children, and provided healthcare services to many families.

You wear many hats - child advocate, humanitarian, philanthropist, and event coordinator. How did you find your passion for each of these roles, and how do they connect in your life's mission?

I wear many hats because I was born to serve. My experiences have fueled my passion to help others, and I have discovered that I can make a difference in various ways. As a child advocate, I'm passionate about supporting vulnerable children and ensuring they have access to quality education and healthcare.

As a humanitarian, I am committed to serving others without expecting anything in return. I believe that humanity is a gift that only a few can have, and I'm honored to have received this mantle from my father. As a philanthropist, I'm dedicated to supporting causes that benefit humanity, and I've partnered with organizations to make a positive impact.

As an event coordinator, I enjoy planning and executing events that bring people joy and support worthy causes. My roles connect because they're all driven by my passion to serve and make a difference. I'm able to use my skills and experience to support my organization's mission and make a positive impact on the lives of others.

What are some of the key projects or initiatives you most impact in the lives of others, especially children?

Some of our key projects include:

- 1. Education for All:** We support children's education in James Town by providing school supplies, uniforms, and other educational materials.
- 2. Feeding Program:** We have started a meal program at our learning center, where we provide dinner to children who stay late after school. This helps them concentrate on their studies and alleviates the burden on their parents. Our feeding program has been a cornerstone of our initiative, providing meals to those in need. Here's a breakdown of our activities:
 - Christmas Feeding (2012-2019): We fed 1000 children on Christmas days, growing from 200 children in 2012 to 1000 children from 2015 onwards.
 - Support for Widows and Aged (2020-2022): We shifted our focus to supporting 200 widows and aged individuals in James Town with food donations.
 - Community Outreach (2023): We fed the entire community of Domangberi in the Savannah region.
 - Recent Initiative (2024) :We donated food items to

- 200 widows in Gomoa.
- This program demonstrates our commitment to supporting vulnerable populations and communities in need.
- 3. Uniform for the Needy Child:** We distribute uniforms to children in deprived communities across Ghana, ensuring they have the basic necessities to attend school.
- 4. Vocational Training:** We have enrolled young people in various skills programs, including hairdressing, tailoring, barbering, makeup, and shoemaking skills.
- 5. Learning Center:** We have established a learning center that runs a library and ICT center for children in James Town.
- 6. Health Services:** We have provided National Health Insurance Cards to hundreds of children and aged in the community, and organized health screening
- 7. Startup capital:** We have provided startup support to some of the mothers of the children we support to enable them fend for themselves and their families. And also support their education.

What does “Service to others” mean to you personally?

Service is Sacred to me. It is the food my mother shared to people in need, the fees my father paid for children he would never meet, the nights I slept hungry so my kid sister could eat. When I offer support to other children, I see my younger self - and I heal her.

What advice would you give young women seeking purpose?

Your pain is not your prison. It is your platform. Cling to faith. Fight for your dreams like your life depends on it, because someone’s does. And when the storms come, remember: the girl who survived on water and kenkey is now feeding thousands. If I can rise , so can you .



Mariam Majeed

Brand Strategist | Mentor | Women Advocate



My journey has been nothing short of inspiring. At the heart of everything I do are three core pillars: Branding, Women's Empowerment, and Mindset Development. These pillars represent who I am and the impact I want to make.

I started with branding because I hold a Master's degree in Brands and Communication Management. It was a natural path for me — not just academically, but as something I could monetize. I began by helping startups with brand consulting and developing marketing strategies. Over time, this led to recognition and invitations to facilitate training and workshops on branding and marketing. Personal branding coaching came along organically. Since it falls under the same umbrella, and I had both the knowledge and results, I embraced it.

Women's Empowerment is deeply personal. I've always been — and always will be — a girls' girl. Uplifting women, supporting their growth, and watching them thrive brings me immense joy. It's not a trend for me; it's a lifelong passion.

Mindset Development came naturally as well. My own experiences, coupled with my habit of reading widely, watching thought-provoking podcasts and YouTube videos, and learning from life, expanded my perspective. Over time, people started opening up to me — sharing their struggles, dreams, and fears. And somehow, I always had the right words. After nurturing so many minds privately, I realized it was time to open the door to more people who need guidance in building a positive and growth-oriented mindset.

So no, I haven't transitioned from branding to women's empowerment or mindset development — these three have always coexisted as the foundation of my personal brand. They are the pillars I stand on, and the legacy I'm building.

As Vice President of The Alliance for Women's Economic Development (AWED), leading initiatives like the "Brand Right" Masterclass for Women in Business has been both rewarding and

enlightening.

One of the greatest opportunities has been the chance to deepen my understanding of teamwork — particularly the importance of leveraging each other's strengths to drive the success of our projects. It's also opened doors to new potential partnerships and collaborations, expanding our network and reach. But above all, it has reinforced our mission: empowering women and helping them find and own their voices.

Of course, we've faced a few challenges along the way. Sometimes, unforeseen circumstances like bad weather or power outages disrupt our sessions. Additionally, while many express interest in joining the team, some eventually lose momentum or become unresponsive. This can be discouraging, especially when responsibilities have been delegated. It makes it difficult to fully rely on everyone, and can affect the overall flow of our work.

That said, we're fortunate to have a solid and committed core team. Despite the occasional hiccup, everything has been relatively smooth, and we're excited about the bigger plans we have in motion for the near future.

AYIG was born out of my deep passion for women's empowerment. Growing up, I was always a girl's girl. I loved cheering other women on, watching them rise, and celebrating their wins.

There's something truly powerful about women who know their worth. But sadly, I've also seen far too many young women dim their light because of low self-esteem, lack of confidence, or feelings of inadequacy. That broke my heart and it sparked a fire in me. I made a personal vow to help as many young ladies as I could to break free from these limiting beliefs.

That's why mindset development has always been at the core of what we do at AYIG. Because I believe once a woman

shifts her mindset, she can change her whole life. Over the years, as I focused on building myself and growing my personal brand, many young women started reaching out for guidance and mentorship. So, on my 28th birthday, I decided it was time to take things further and I launched AYIG on LinkedIn.

This isn't just a mentorship program. It's a movement. A sisterhood. A safe space where young women support and uplift each other even when I'm not physically present. And honestly? Watching these ladies step into their power and thrive after our sessions has been nothing short of beautiful. I'm so proud of how far we've come. And this is only the beginning.

My academic background in International Relations and Diplomacy, Brand Management, and Public Relations has given me a unique and multi-dimensional approach to women's empowerment and communication strategy — one that blends emotional intelligence, global insight, and brand storytelling.

Studying International Relations and Diplomacy shaped how I see the world and my place in it as a change-maker. It opened my eyes to the structural and cultural barriers that often hold women back — especially in Africa — and taught me how diplomacy, negotiation, and policy influence can drive systemic change. It also gave me the confidence to engage on both local and international platforms, amplifying women's issues from a position of knowledge and authority.

My Master's degree in Brand and Communication Management helped me understand the power of visibility, storytelling, and strategic positioning — not just for



organizations, but for individuals. That's why I'm so passionate about personal branding, especially for women. I've been able to use what I've learned to help women own their stories, package their value, and present themselves confidently — whether they're building businesses, chasing career growth, or trying to break into male-dominated spaces.

Public Relations, on the other hand, taught me how to shape perception, build relationships, and influence public opinion. These skills are what fuel my ability to craft campaigns, lead women-focused programs, and guide others in creating authentic yet powerful communication strategies. It's why I'm trusted to lead conversations, speak at events, and train others — because I understand both the heart and science of impactful messaging.

All these academic experiences, combined with my real-life journey—from leading digital campaigns and consulting startups, to mentoring young women and facilitating masterclasses — have equipped me to not only empower women emotionally and mentally, but to give them the tools and strategies to thrive in the real world.

For me, women's empowerment is not just a cause — it's a calling. And my education has been one of the biggest tools helping me walk that path with clarity, compassion, and courage

Mindset is everything. From my own journey and the many women I've worked with, I've come to realize that success isn't just about skills or connections — it starts in the mind.

For young women striving to succeed in today's business world, I believe these three mindset shifts are absolutely essential:

From self-doubt to self-belief

Too many brilliant young women hold back because they're waiting to “feel ready” or for someone to validate their dreams. But the truth is, you have to back yourself — even when it's uncomfortable. I always say, confidence isn't the absence of

fear, it's moving anyway. The day you stop doubting your worth is the day you start stepping into your power.

From competition to collaboration

We rise faster when we rise together. The world often pits women against each other, but the most powerful shifts happen when we choose community over comparison. In business, collaboration opens doors that competition never could. Build a network, support other women, and watch how it transforms your journey.

From playing small to thinking big

Many young women play it safe because they fear failure or judgment. But small thinking limits your potential. I had to unlearn that myself — that it's okay to take up space, dream big, and go after what seems “too much.” The business world needs your bold ideas and unique voice. Own it.

At the end of the day, mindset is the foundation of personal growth. Once that shifts, everything else follows — your habits, your circle, your confidence, and ultimately, your results.

One of the greatest joys in my journey has been mentoring young women on personal branding. But truthfully, many of them come to me with similar challenges — and it's not because they lack talent or drive. It's often because they've never had the safe space or guidance to truly discover themselves.

The most common challenges I see include:

1. Fear of visibility – Many shy away from putting themselves out there due to fear of judgment or imposter syndrome.

2. Low self-esteem and inferiority complex – They often struggle with self-worth, questioning whether they're good enough to show up or share their voice.

3. Lack of clarity – Most aren't sure what exactly they stand for, what their strengths are, or how to communicate their value.

4. Comparison – Social media makes it easy to feel behind or inadequate, especially when they compare themselves to others.

My approach is intentional and personal.

We begin with a personal SWOT analysis — helping them identify their Strengths, Weaknesses, Opportunities, and Threats. This exercise alone is a major eye-opener for many. It helps them see what they've been overlooking in themselves and provides a solid foundation for their brand.

We also have one-on-one sessions, where we dive deeper into their unique journey, values, and goals. These sessions are safe, judgment-free spaces where they can be honest, vulnerable, and open to growth.

Beyond that, I guide them to:

Root their brand in purpose – I help them find clarity on what they want to be known for and how to align it with their personality and long-term goals.

Develop the right mindset – Confidence is key. We work on reframing limiting beliefs and nurturing a mindset of boldness, authenticity, and growth.

Show up with intention – I teach them how to build a consistent and meaningful presence — both online and offline — that truly reflects who they are.

For me, personal branding is not just about visibility or aesthetics. It's about identity, voice, and impact. Once a woman understands and embraces her worth, she doesn't just build a brand — she becomes a force.

My dream in the women empowerment space is simple but bold — to awaken the greatness in



as many women as possible, especially those who have been made to feel invisible, unworthy, or “not enough.” I want every woman to realize that her story, her voice, and her presence matter — and that she doesn't have to shrink to be accepted.

Going forward, I plan to scale my impact by building structured empowerment programs, launching an annual summit that connects women across Africa and the diaspora, and developing leadership and mindset coaching platforms that cater to women at different stages of life — from students to professionals to aspiring entrepreneurs. I also want to work more in underserved communities where access to mentorship and personal development resources is limited.

But I know this work is not for one person alone.

So I believe women in leadership can contribute meaningfully by being intentional about creating space and opportunities for other women. Whether it's through mentorship, partnerships, policy changes, or simply amplifying each other's voices — it all

matters. We rise faster when we lift others along the way.

Let's normalize collaboration over competition. Let's champion other women loudly — in rooms where they're present and especially in rooms where they are not. The mission is not just to empower women — it's to build a generation of bold, brilliant, and purpose-driven women who empower others too.

That's the kind of legacy I want to leave.



Josephine Worlali Adatsi

Championing Youth, Women, and Climate — One Bold Step at a Time



A dynamic force in student leadership, gender advocacy, and sustainable development, Josephine blends excellence in communication with passion for inclusion, youth empowerment, and climate action across Africa and beyond.

Ms. Josephine Worlali Adatsi is a graduate of the Pentecost University with first class honors in B.A Communications Studies. She is a member of the Gender Working Group of the All-Africa Students Union (AASU) and interns with the Students Organizing for Sustainability International (SOS International) as a Communications Manager.

She was a speaker at the just ended African Digital Summit converging over 25,000 attendees and 6 African countries and presented on the topic “Women, Leadership and Personal Branding”

She is mostly interested in areas of involvement and inclusion of youth and women. She is also an advocate for the rights of underprivileged people and protection of children.

Her passion stemming from over five years of experience in student leadership and activism, women empowerment, youth development, volunteerism and excelling in the corporate world as an office assistant at the Quality Assurance Unit at Pentecost University.

As a young sustainability enthusiast and climate change advocate, she is currently the Head or the Gender Working Group at AliceTalkWorld, a Non - Governmental Organization that is geared at networking students to

the corporate world, entrepreneurship, leadership, climate change and women empowerment.

She served as the Public Relations Officer for the Pentecost University's SRC 2022/2023, a Presidential Candidate for PU SRC 2023/2024, a member of the International Relations Committee of the National Union Ghana Students (NUGS) and as well as the Research Head for the Ghana Union of Professional Students (GUPS).

Ms. Adatsi was an intern at the Ghana Investment Fund for Electronic Communications (GIFEC) and is currently a beneficiary of the the More Women Leading (MWL) Mentorship programme by the Eve International Foundation.

She is an ardent believer of learning at any given opportunity in order to better the world one step at a time

Esinam Zigah:

The Bold Voice Behind Beauty, Leadership, and Sickle Cell Advocacy



From childhood catwalks inspired by her grandmother to leading powerful conversations on health and womanhood, Esinam Zigah embodies strength, purpose, and visibility. As a plus-size model, women's advocate, and founder of The Indigo Care Foundation, she champions inclusion and resilience—using her platforms to break societal barriers, raise awareness on sickle cell disease, and empower young women to own their identities and health. Her journey is not just personal—it's transformational.

What inspired my journey into modeling, leadership and eventually the indigo care foundation.

My journey into modeling was initially about self-discovery and building confidence, but was basically inspired by my grandmother who will let's me catwalk on her compound as little as I was and tell me I will one day be her "MISS GHANA" one day but it quickly became a passion and gave me the platform for something more. Through it, I learned the power of visibility and the importance of presenting myself with strength, even in the face of challenges modeling is my greatest asset.

Leadership emerged as a natural extension, since primary through to the university by taking leadership positions as I felt compelled to guide and inspire others, using my positions to lead for the for the community close to my heart.

The Indigo Care Foundation is deeply personal. It's a diverse foundation but mainly focused around "sickle cell disease". As someone living with sickle cell, I understand the daily struggles, the pain, and the need for support. This foundation isn't just a project, it's a mission born from my own experiences. I'm driven by a desire to transform the narrative around sickle cell, to provide resources and care for those affected, and to build a community of hope and resilience. My journey is a testament to turning personal challenges into a force for good, using my platform to advocate for a cause that I am deeply connected to.

As the Women's Commissioner for GIMPA, how have you used your platform to impact the lives of young women on campus and beyond?

As Women's Commissioner for GIMPA, I've been committed to using my platform to create meaningful impact for young women on campus and beyond. One of my key initiatives was organizing the first sickle cell screening and awareness talk show at GIMPA. This event was crucial in educating our community about their genotypes and providing accessible testing, empowering students with vital health information.

Beyond GIMPA, I've had the privilege of partnering with organizations like the Queen's Foundation, where I spoke at an event focused on breaking the silence around sexual harassment in schools. It's essential to create safe spaces and provide resources for young women. Additionally, I've been a speaker on sickle cell awareness at events organized by the G.N.S. Foundation. While these initiatives have made a difference, I recognize that there's always more to be done. My goal is to continue advocating for women's health, safety, and empowerment, ensuring that every young woman has the opportunity to thrive.

What have been some of the most meaningful or challenging projects you've led under The Indigo Care Foundation, and what communities have been touched by your work?

One of the most meaningful projects under The Indigo Care Foundation was undoubtedly the first sickle cell screening and awareness talk show at GIMPA. Organizing it was a significant undertaking, especially as it was a first for the university. The biggest challenge was ensuring everything ran smoothly, but with a dedicated team, we managed to make it a success.

The impact was profound. For the first time, the



GIMPA community had the opportunity to learn about sickle cell, understand their genotype status, and get tested. The discovery of positive cases among individuals who thought they were unaffected underscored the critical need for such initiatives. This event not only raised awareness but also empowered individuals to take proactive steps towards managing their health. It touched the entire GIMPA community, creating a ripple effect of knowledge and support.

You've successfully balanced modeling with advocacy - how has your work in the fashion and beauty industry complemented your passion for empowerment and social change?

My work in the fashion and beauty industry, particularly as a plus-size model, has been surprisingly complementary to my passion for empowerment and social change. Initially, it provided a platform to connect with a diverse audience and build a following. This visibility allowed me to shine a light on the issues I care about.

As I grew in the industry, I realized I could use my platform to challenge conventional beauty standards and promote inclusivity. By advocating for diverse representation and celebrating individuality, I aimed to empower others to embrace their unique identities.

Modeling also taught me the importance of self-care and confidence, which are essential for anyone striving to make a difference. The skills I gained in the fashion industry, such as communication, networking, and public speaking, have been invaluable in my advocacy work. It's all about using every tool at my disposal to drive positive change.

Can you share a few notable brands or organizations you've collaborated with, and how those partnerships aligned with your values and mission?

I've been fortunate to collaborate with several brands and organizations that strongly align with my values and mission. For example, working with *Christie Brown* and GTP allowed me to celebrate and promote Ghanaian fashion, showcasing the

beauty of our culture in an iconic way. Partnering with *Bloom by Edzie* gave me the opportunity to advocate for body positivity and self-love, which is incredibly important to me as a plus size woman.

Collaborations with *Crest Mood* and *February by Serwaa* further amplified my message of inclusivity and diversity in the fashion industry.

Working with Kentel, AHA intimate and walking on rhythm on the runway has helped Body positivity movement that challenges societal beauty standards and promotes the acceptance of all body types, sizes, and shapes. It encourages self-love and celebrates the beauty of diverse bodies, including those of African women.

Each partnership has been a step towards creating a more representative and empowering space.

These experiences have allowed me to connect with diverse audiences and use my platform to drive positive change. The goal is always to inspire others to embrace their unique identities and contribute to a more inclusive society.

What personal values or life experiences have shaped your leadership style, and how do you stay grounded while juggling so many impactful roles?

Here's how you can answer the interview question about your personal values, life experiences, and how you stay grounded:

My leadership style is deeply rooted in empathy, integrity, and a strong sense of purpose. Growing up, I learned the importance of treating everyone with respect and valuing diverse perspectives. This shaped my approach to leadership, emphasizing collaboration and open communication.

My experiences in leadership like being a class representative has taught me the value of resilience and adaptability. I learned to navigate challenges with a solution-oriented mindset, which has been crucial in my various roles.

To stay grounded, I prioritize self-care and mindfulness. This includes regular exercise, spending time with loved ones, and setting clear boundaries between work and



personal life. I also find it helpful to reflect on my goals and values, ensuring that my actions align with my core beliefs. This helps me maintain a sense of balance and purpose, even when juggling multiple responsibilities.

7. Looking ahead, what's your vision for the next 5 years - for yourself as a public figure and for The Indigo Care Foundation?

In the next five years, I envision myself as a more impactful public figure, known for driving meaningful change. I aim to amplify my voice to advocate for sickle cell and accepting the plus size women leveraging my platform to educate, inspire, and mobilize others. Also be the woman i always wanted to be.

For The Indigo Care Foundation, my vision is to significantly expand our reach and impact. We will focus on providing care and support for all patients to our reach such as expanding programs, increasing funding, or partnering with new organizations. Our goal is to become a leading organization in Ghana and beyond, known for our innovative approach and measurable results. We will also invest in building a strong team and infrastructure to ensure sustainability and long-term success.

To achieve these goals, i plan on building strategic partnerships, enhancing digital presence, or seeking additional funding. My ultimate aim is to create a lasting positive impact on the lives of those we serve, leaving a legacy of compassion, empowerment, and progress.



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Esinam Seade Agbi

From Beauty Queen to Trade Maven — ;
The Empowered Voice Shaping Africa’s Future



A Voice, A Vision, A Vanguard: The Journey of Esinam Seade Agbi

Some women carry a crown; others wear it with purpose. For Esinam Afi Seade, the journey from a grandmother’s dream to becoming one of Ghana’s most influential young women has been anything but conventional — it is a tale of leadership, grit, and global impact.

Crowned Miss ECOWAS Ghana in 2013, Esinam didn’t just wear a

sash —she wore a vision. Her role as a Youth Peace Ambassador for the subregion propelled her onto the international stage, laying the foundation for a career deeply rooted in advocacy, diplomacy, and trade. She later became President of the Student Representative Council at the University of Ghana in 2016, leading over 40,000 students and marking her as one of the most iconic female student leaders of her generation.

But long before the accolades,

Esinam’s strength came from her sense of purpose. Raised to believe in the power of voice and vision, she pursued a Bachelor’s degree in Psychology and English, followed by a Master’s in International Affairs and Diplomacy. She holds a competency certification from the African Institute for Economic Development and Planning (IDEP) under the UN Economic Commission for Africa, and is also a Certified German-Africa Startup Consultant from the University of Koblenz, Germany.

With a decade of public speaking excellence, she has addressed audiences at TEDx, Air Namibia Women Summits, Moremi Initiative Summits, AFS Global events, and Access Bank’s Start-up Clinics, among others. Her style — often extempore, grounded in real-life experiences and youthful wisdom — resonates deeply with her audience. She connects authentically, often offering not just advice but solutions rooted in lived realities.

As a Project Manager with the Delegation of German Industry and Commerce in Ghana, she brings together governments and corporations in complex, high-stakes negotiations. She has sat with Senior Vice Presidents (SVPs) on projects worth millions of dollars, facilitating strategic transactions across sectors like IT, renewable energy, agricultural infrastructure, and industrial development.

Esinam’s resume is as multidimensional as her personality:

10+ years curating high-profile presidential, corporate, and trade events across West Africa

8+ years in international trade and development advisory for emerging markets

6+ years supporting Ghana’s startup ecosystem in collaboration with the German market

5+ years navigating high-stakes deal origination and closure

She has helped numerous international businesses, from Europe to the Americas, gain access to Ghana’s business ecosystem — offering services from market entry to



business development. She is known for her discretion, foresight, and irreplaceable results.

Outside the boardroom, Esinam is a serial entrepreneur. She co-founded Essydel Events, a boutique luxury event planning company in Ghana, and leads the creative direction of Bespoke by Essydel, a home interior and decor brand helping people create beautiful, meaningful spaces. She also manages The String Quartet, Ghana’s number one classical music ensemble, bringing elegance and art to life through music.

Her devotion to youth and women empowerment is unwavering. Esinam has mentored thousands of young people, especially students in secondary schools and universities across Ghana. She has been part of transformative consortiums including the UN Women’s Women Situation Room and the West African Consultative Group. These contributions led to her being named among the 100 Most Influential Women in Ghana (2016) by Womanrising.org, and one of Ghana’s 40 under 40.

Esinam believes that every right decision she has made stemmed from listening to the right people, and every wrong one — from the absence of mentorship. This belief fuels her mission to speak, mentor, and guide others. For her, speaking isn’t performance — it’s healing, purpose, and legacy.

In her own words, “I bring discretion, foresight, and results that cannot be outsourced.”

Her goals are far from local. While she’s arguably one of the best young female speakers in Ghana, Esinam is preparing to break global boundaries, positioning herself as a voice in regional leadership, African trade, youth upliftment, and business development.

She isn’t just shaping conversations — she’s shaping futures.

Source:
EdwardAsare.com - A Sensation Among the Profiles of Female Speakers in Ghana and Africa

The Importance of Auditing for Small and Medium-Sized Enterprises in Ghana- **Sylvana Teiman**



Auditing is often perceived as a function reserved exclusively for large corporations with extensive financial operations. However, auditing plays an equally important role in the success and sustainability of small and medium-sized enterprises (SMEs). In Ghana, where SMEs constitute a significant proportion of the private sector and contribute meaningfully to employment and economic growth, auditing is a vital tool for promoting accountability, transparency, and long-term viability.

Many SMEs operate informally, often without proper financial systems or controls in place. Owners tend to manage the business operations personally, and in many cases, financial records are either incomplete or non-existent. Under such circumstances, business owners may view auditing as unnecessary or as an additional cost rather than a strategic investment. However, these very conditions underscore the need for regular audits.

Auditing SMEs comes with its own set of challenges compared to auditing larger organizations. Smaller businesses may lack trained accounting personnel, standardized reporting procedures, or even basic bookkeeping practices. These constraints make auditing more complex but also more necessary. An audit, in this context, serves not only as an assessment of financial statements but also as a catalyst for improving internal practices and financial literacy.

The benefits of auditing for SMEs are manifold and extend beyond the scope of mere compliance. Below are the key areas where auditing significantly impacts the growth and success of small and medium-sized enterprises in Ghana.

Promotes Financial Accountability

Financial accountability is the cornerstone of a sustainable business. For many SMEs in Ghana, the absence of formal financial systems creates room for errors, mismanagement, and lack of clarity regarding the actual financial health of the business. An audit introduces a structured process that compels the business to track income, expenses, assets, and liabilities in a coherent manner.

By engaging in regular audits, SMEs are compelled to maintain proper records, implement financial policies, and separate business and personal finances. This process improves financial transparency and makes it easier for owners and managers to monitor the financial performance of the enterprise. Ultimately, this enhances trust within the organization and ensures that resources are being utilized efficiently.

Enhances Investor and Lender Confidence
Access to finance is one of the major challenges facing SMEs in Ghana. Banks, venture capitalists, and other financial institutions often require audited financial statements as part of their risk assessment and due diligence processes. A business with unaudited or inconsistent records is seen as a higher risk, making it difficult to obtain loans or attract investors.

Audited financial statements serve as independent confirmation of a company's financial health. They increase the credibility of the business in the eyes of potential investors and lenders. An enterprise that undergoes regular audits signals to financiers that it values transparency, is well-managed, and is committed to growth. As a result, it is more likely to gain access to the capital needed for expansion or innovation.

Ensures Regulatory Compliance
Ghanaian businesses are subject to various statutory obligations, including tax reporting, social security contributions, and registration requirements. Non-compliance can result in penalties, legal action, or suspension of business operations. Auditing helps SMEs stay on top of these requirements by providing a clear view of what obligations need to be met and whether they are being fulfilled.

An audit helps identify discrepancies in tax filings, errors in employee contributions to SSNIT, and other regulatory lapses. With the guidance of an auditor, SMEs can rectify these issues in a timely manner, thereby avoiding punitive actions. In addition, audited statements make it easier to complete annual returns and fulfill reporting obligations to regulatory bodies such as the Ghana Revenue Authority (GRA) and the Registrar of Companies.

Supports Informed Decision-Making
Sound business decisions are rooted in accurate financial data. Without a clear understanding of their financial position, SMEs may make decisions that are misaligned with their capacity or strategic goals. An audit provides reliable, verified information about revenue trends, cost structures, profitability, liquidity, and debt levels.

This information is critical for planning purposes. For example, understanding the profitability of a product line can guide marketing strategies, while insights into cash flow can help in managing working capital more effectively. Audits not only reveal where the business stands financially but also highlight areas for improvement, thus supporting data-driven decision-making.

Mitigates the Risk of Fraud and Financial Mismanagement
In the absence of strong internal controls, SMEs are

vulnerable to fraud, theft, and financial mismanagement. This is particularly true in businesses where a single individual handles multiple financial functions, such as invoicing, receiving payments, and recording transactions. Such setups lack checks and balances, making it easier for irregularities to go unnoticed.

Regular audits can detect signs of fraud and recommend measures to strengthen internal controls. These may include segregation of duties, better documentation practices, or the implementation of accounting software. By reducing the opportunities for dishonest practices, auditing fosters a culture of accountability and integrity within the organization.

Conclusion

The reluctance of many SMEs in Ghana to embrace auditing is often rooted in misconceptions about cost, complexity, or necessity. However, when viewed through the lens of business growth, risk management, and financial transparency, auditing emerges as an indispensable practice. It offers a comprehensive view of the business, builds stakeholder confidence, and equips SME owners with the insights needed to make informed decisions.

For SMEs seeking to thrive in an increasingly competitive and regulated economic environment, auditing is not merely an administrative requirement. It is a strategic imperative that supports sustainability, scalability, and success.

ABOUT SYLVANA

Sylvana Teiman is a student at the University of Ghana Business School, pursuing a Bachelor of Science in Business Administration.

She currently serves as the Deputy Chief of Staff at the University of Ghana Students' Representative Council. Additionally, she is an active member of the Public Relations Committee at the Business House Junior Common Room and has held the position of course representative for several courses at the Business School.

Sylvana is the winner of the 2024 KPMG Internal Audit Article Writing Competition, a recognition of her commitment to excellence.

Sylvana graduated from St. Mary's Senior High School as the Best Graduating Student in the WASSCE, earning distinction (As) in all her examinations.

While at St. Mary's, she consistently excelled as the Best Financial Accounting Student, participated in the Capital Market Quiz where her school won the preliminaries, and served as a Peer Educationist, tutoring her peers in Financial Accounting, Elective Mathematics, and Core Mathematics.

Prior to that, she completed Junior High School as the Best Graduating Student in the BECE and served as Head Prefect.

Beyond academics, Sylvana is passionate about leadership, entrepreneurship, and financial literacy. She is currently the Publicity Head for Enactus University of Ghana, a social entrepreneurship community focused on developing student entrepreneurs and change-makers.

She is also a proud Kufuor Scholar at the John A. Kufuor Foundation, where she is undergoing leadership and governance training.

Aside her academic prowess, Sylvana has gained relevant experience from interning with the Ghana Stock Exchange, KPMG and the African Regent Hotel.

Sylvana is a youth advocate for financial literacy and a member of the Young Investors Network, a platform in collaboration with the Ghana Stock Exchange promoting youth investment in Ghana

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Sylvia Baah-Tuahene

From Disappointment to Discovery: A Journey into Food Science, Food Safety, and Purpose



At the University of Ghana, there was a popular saying: “Medico or suicide.” For many of us, it captured the high hopes and crushing disappointment of those who couldn’t gain admission to medical school. I was one of them. And for a while, that loss felt like the end of a dream.

However, as life often proves, detours can lead to destinations far more meaningful than the original plan. Mine led to food science, a field I hadn’t considered, but one that would become my life’s work, passion, and purpose.

I’m Sylvia Baah-Tuahene, a food scientist and researcher with a deep commitment to public health, nutrition, and food safety. Though I initially wanted to become a medical doctor, I found my calling elsewhere; thanks, in part, to a man who once gave talks in my church on campus about Nutrition and Food Science. His passion stuck with me. Two years into my university studies, I applied to the program, was accepted, and began a journey I’ve never regretted.

Today, I work at the Science and Technology Policy Research Institute (CSIR-STEPRI), where we conduct multidisciplinary research that bridges food, agriculture, and policy. This space exposed me to the world of science-backed decision-making and, most critically, to the invisible toxins that threaten our food systems.

One of my key areas of focus is aflatoxins, highly toxic compounds produced by moulds like *Aspergillus flavus*, often found in staple crops like groundnuts and maize. These toxins are not just a scientific concern; they’re a public health emergency. Aflatoxins can cause liver cancer, suppress immunity, and impair child growth. In Ghana, where groundnuts are a dietary staple and a source of income for many, aflatoxins are a silent but devastating threat.

As part of my PhD research, I’m investigating the effectiveness of existing aflatoxin mitigation methods along Ghana’s groundnut value chain, from how farmers dry their crops to how processors and traders store them. This research doesn’t stay on paper; it feeds into real-world policy, guides national safety strategies, and, hopefully, contributes to a

food system where safety isn’t a privilege, but a standard.

In addition to academic work, I consult with food companies and engage with communities through education and mentorship. I speak to senior high school students about careers in food science and STEM programmes, help shape better nutrition habits through public education, and support small food businesses in understanding regulations and making informed, evidence-based decisions. For me, science is only powerful when it’s shared; when it changes how someone dries their groundnuts, reads a food label, or decides what to feed their child.

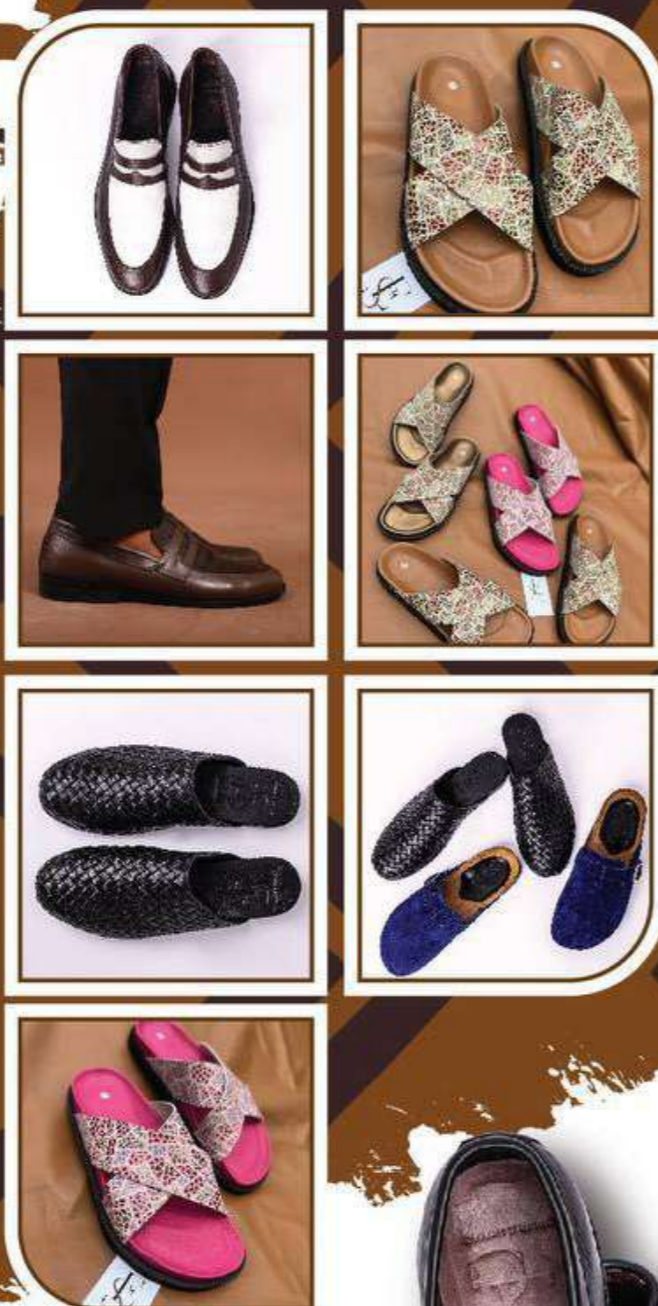
Looking ahead, I’m excited about the future of food systems innovation, especially in connecting science with traditional practices, empowering women in food value chains, and designing policies that prioritize both safety and sustainability. I believe we can build a future where our food nourishes, protects, and uplifts communities, starting from farm to fork.

To every young girl out there who dreams of making a difference but feels off course: your path may not be straight, but it can still lead somewhere powerful. The world of food science needs your curiosity, your courage, and your commitment to a safer, healthier world. Who knows, your biggest disappointment may just lead you to your greatest discovery.



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STABLECOINS AND THEIR POTENTIAL ROLE IN AFRICAN FINANCIAL MARKETS: A CLOSER LOOK AT GHANA

The world of finance is changing fast, and one of the most exciting developments is the rise of stable coins. Unlike traditional cryptocurrencies like Bitcoin, which can swing wildly in value, stable coins are designed to stay steady by being tied to stable assets like the US dollar or gold. This makes them a practical tool for everyday use, especially in places where financial systems are still developing. In Africa, where millions of people still lack access to basic banking services, stablecoins could be a game-changer.

WHAT ARE STABLECOINS?

Stablecoins are a type of digital currency that aims to

combine the best of both worlds: the speed and convenience of cryptocurrencies and the stability of traditional money. They come in a few different forms:

1. Fiat-Collateralized Stablecoins: These are backed by real-world currencies like the US dollar. For example, Tether (USDT) and USD Coin (USDC) are both pegged to the US dollar, meaning each coin is supported by an equivalent amount of dollars held in reserve.

2. Crypto-Collateralized Stablecoins: These are backed by other cryptocurrencies. A good example is Dai (DAI), which is tied to the US dollar but uses Ethereum as collateral.

3. Algorithmic Stable

coins: These rely on complex algorithms to control the supply of the coin and keep its value stable. However, this model has faced some high-profile failures, like the collapse of TerraUSD (UST). The big advantage of stablecoins is that they offer the speed, transparency, and low cost of digital currencies without the wild price swings. This makes them particularly useful for everyday transactions, cross-border payments, and even savings especially in regions where traditional banking systems are unreliable or inaccessible.

SOME LEADING STABLE COINS AND THEIR MARKET IMPACT

a) Tether (USDT)
Tether (USDT) is the largest stablecoin by market capitalization and accounts for the majority of stablecoin liquidity across multiple block chains. Despite ongoing scrutiny regarding its reserves and financial transparency, Tether emphasizes its resilience through audits and market stress tests.

The company holds nearly \$100 billion in U.S. Treasury bills, with Cantor Fitzgerald managing most of its assets, making its reserves comparable to those of major national economies.

Tether continues to expand its offerings, including Emira-ti Dirham-backed tokens and gold-backed stablecoins, catering to markets where these assets provide real-world financial value.

b) Circle (USDC)
Issued by Circle, USDC is the

second-largest stablecoin by market cap, known for its high level of transparency and regulatory compliance. Unlike Tether, USDC undergoes weekly attestations of its reserves, which are held in cash and short-term U.S. government treasuries. This commitment to transparency provides users with strong assurance regarding its stability and liquidity.

c) Paxos
Paxos issues Pax Dollar (USDP) and provides infrastructure for PayPals stable coin, PayPal USD (PYUSD), along with other stablecoin projects globally. The company places a strong emphasis on trust and compliance, adhering to strict portfolio management guidelines and publishing monthly attestation reports to verify its reserves. Paxos has positioned itself as a key player in the institutional stablecoin space, facilitating regulated

digital asset transactions.

d) PayPal (PYUSD)
PayPal USD (PYUSD) marks PayPals entry into the stablecoin market, developed in partnership with Paxos. Designed primarily for payments, PYUSD is fully backed by reserves managed by Paxos, with regular transparency reports available to the public. By integrating stablecoins into its ecosystem, PayPal aims to enhance digital transactions and accelerate mainstream adoption of - block chain-based payments.

WHY AFRICA

Africa is a continent of immense potential, but it also faces significant financial challenges. While some countries have made progress in expanding access to financial services, a large portion of the population remains unbanked. According to the World Bank, about 66% of people in sub-Saharan Africa don't have access to formal financial services. High transaction costs, limited banking infrastructure, and a lack of trust in traditional systems are some of the main barriers.

At the same time, Africa has been a pioneer in mobile money. Services like M-Pesa in Kenya have shown how digital finance can transform lives, enabling millions of people to send money, pay bills, and save without needing a bank account. But even mobile money has its limits. Many systems are closed off, making it hard to send



money across borders or between different providers. This is where stable coins could step in, offering a more flexible and interconnected solution.

GHANA: A CASE STUDY

Ghana is one of Africa's most stable and forward-thinking economies, making it a great example of how stablecoins could work in practice. The country has made significant progress in financial inclusion, with mobile money services like MTN Mobile Money and AirtelTigo Money becoming increasingly popular. But there is still room for improvement, especially in rural areas.

1. **Mobile Money Growth:** Ghana's mobile money sector is booming, but it is still largely siloed. Stablecoins could provide a more unified and stable digital currency option, making it easier for people to move money between different platforms.
2. **Remittances:** Remittances are a lifeline for many Ghanaians, especially in rural areas. Stablecoins could make sending money home faster and cheaper, benefiting families and boosting the economy.
3. **Currency Stability:** While the Ghanaian cedi is relatively stable compared to some other African currencies, it is not immune to fluctuations. A stable coin pegged to a more stable currency could give people and businesses a reliable alterna-

tive for savings and transactions.

4. **Regulatory Support:** Ghana has shown a willingness to embrace digital innovation. The Bank of Ghana is even working on its own central bank digital currency (CBDC), the e-cedi. Stable coins could complement this effort, offering more options for consumers and businesses.

The Co-founder and Chief Executive Officer (CEO) of Yellow Card, a pioneering pan-African cryptocurrency exchange founded in 2016 Chris Maurice, has been a vocal advocate for the development of a robust legal framework in Ghana that not only safeguards individuals and businesses but also fosters an environment where FinTech companies can innovate and thrive. Speaking on the growing adoption of cryptocurrency technology in the country, Maurice emphasized that the absence of clear regulations for stablecoins has been a significant barrier to fully unlocking Ghana's potential in the digital asset space.

His comments highlight a critical gap in the country's financial ecosystem, one that the Bank of Ghana (BoG) has begun to address with its recent introduction of draft regulations on August 16, 2024, aimed at establishing a comprehensive framework for Ghana's digital asset sector.

THE IMPORTANCE OF STABLECOINS IN GHANA

1. **Advancing Financial Inclusion**
Stablecoins have the potential to provide a gateway to financial services for millions of Ghanaians, particularly those without access to traditional banking. Unlike conventional financial systems that require extensive documentation and infrastructure, stable coins can be accessed with just a mobile phone or an internet connection. This accessibility fosters broader economic participation, reduces financial inequality, and empowers underserved communities. For rural and low-income populations, where banking services remain scarce, stablecoins could offer practical financial tools that enable savings, transactions, and investments. By bridging this gap, stable coins not only enhance financial resilience but also contribute to economic growth in marginalized areas.
2. **Lowering Transaction Costs**
Ghana, like many African nations, faces some of the highest remittance fees globally. Traditional banking systems impose excessive charges on services such as international transfers, currency exchange, and even local transactions. Stable coins and blockchain technology could significantly reduce these costs by eliminating intermediaries and enabling near-instant peer-to-peer transfers. Platforms like YellowPay allow already users to purchase

and send stable coins such as USDT and USDC across borders at a fraction of traditional remittance costs.

3. **Hedging Against Inflation**
In economies experiencing currency depreciation and rising inflation, stablecoins could also offer a secure store of value. Pegged to stable assets like the US dollar or gold, stable coins could help individuals and businesses protect their wealth from devaluation. With Ghana's inflation rate at 22.1% and the cedi depreciating to nearly GH¢17 to US\$1, stablecoins could potentially provide a viable solution for preserving financial stability. They could enable Ghanaians to safeguard their earnings against volatile economic conditions, ensuring greater financial security.
4. **Supporting Ghana's Digital Currency Initiatives**
Stablecoins have the potential to complement Ghana's e-cedi, the proposed central bank digital currency (CBDC) initiative by the Bank of Ghana. Contrary to concerns about competition, platforms like Yellow Card align with the central banks objectives by promoting digital financial inclusion, improving transaction efficiency, and accelerating Ghana's transition to a cashless economy. Both stablecoins and the e-cedi could therefore serve to modernize Ghana's financial ecosystem, enhancing accessibility and convenience for businesses and individuals alike.
5. **Strengthening Regulatory Trust**

As one of Africa's leading cryptocurrency platforms, Yellow Card operates in 20 countries, working closely with regulators to ensure compliance. The company is registered with Ghana's Financial Intelligence Centre and holds Virtual Asset Service Provider (VASP) licenses or AML registrations in Nigeria, South Africa, Botswana, Zambia, Uganda, Tanzania, the EU, and the United States. In light of this, Yellow Card could actively collaborate with the Bank of Ghana and other regulatory bodies to align its operations with local policies, ensuring that stablecoin adoption remains transparent, secure, and beneficial for Ghana's fintech ecosystem.

CHALLENGES TO CONSIDER

Of course, stable coins are not a magic solution. There are challenges that need to be addressed:

1. **Regulation:** The rules around stablecoins are still unclear in many places. Governments will need to strike a balance between encouraging innovation and protecting consumers.
2. **Trust:** For stable coins to succeed, people need to trust them. This means ensuring transparency, security, and strong consumer protections.
3. **Infrastructure:** While mobile phones are widespread, internet access and digital literacy remain barriers in some areas.

4. **Reserve Risks:** Stablecoins are only as stable as the assets backing them. If the reserves aren't managed properly, the whole system could collapse.

LOOKING AHEAD

Stablecoins have the potential to make a real difference in Africa, offering a more inclusive, efficient, and stable financial system. In Ghana, where mobile money is already popular and the government is open to digital innovation, stablecoins could play a key role in driving financial inclusion and economic growth. But for this to happen, stakeholders—governments, businesses, and tech providers—will need to work together to create a safe and supportive environment for stable coins. If they can get it right, stable coins could become a cornerstone of Africa's financial future, helping to bridge gaps, reduce costs, and unlock new opportunities for millions of people.

Sustineri Attorneys - GHANA FINTECH & INNOVATION REPORT

How Export-Ready SMEs Can Drive Africa's Trade Growth Under AfCFTA-
Dr. Maxwell Ampong, DBA,MBA



When people think of African exports, they often picture crude oil tankers, containers of cocoa beans, or bundles of raw cotton. What is missing from this mental image is the heartbeat of any resilient economy: small and medium-sized enterprises (SMEs).

SMEs account for roughly 80% of jobs across the continent (Afreximbank, 2025). Yet they represent a small fraction of Africa's international trade.

This gap is not inevitable. It is a result of historical export models that depended on raw materials, a i d d e p e n d e n c y , a n d underdeveloped regional value chains. It also serves as the clearest i n d i c a t o r o f u n t a p p e d opportunity.

The African Continental Free Trade Area (AfCFTA) changes the game. With 54 markets and 1.4 billion consumers, it offers SMEs a rare chance to scale beyond borders and participate

meaningfully in global value chains. However, opportunity alone is not enough. Africa must deliberately cultivate “export-ready” SMEs, firms with the skills, systems, financing, and support networks necessary to compete globally.

Why most African SMEs do not export today

Despite comprising the majority of business activity and employment in Africa, most SMEs are confined

to local or national markets. Several structural barriers hinder their ability to expand their reach.

High compliance costs

Meeting international product standards can be costly and technically complicated. For example, exporting yam flour to Europe may require certifications for pesticide levels, allergen labelling, and traceability protocols.

Limited market information

Many SMEs operate in information vacuums. They lack real-time data about export demand, pricing dynamics, regulatory updates, and changing consumer preferences abroad.

Fragmented supply chains

Logistics systems in many African countries still function as isolated entities. SMEs encounter challenges in accessing cold storage, dependable trucking networks, or cost-effective shipping solutions. This adversely affects time-sensitive or perishable exports in particular.

Credit constraints

Without formal collateral, credit histories, or knowledge of export financing tools, SMEs often struggle to secure the capital needed for expansion. Even those that succeed encounter high interest rates and brief

repayment timelines.

A 2024 survey by the African Trade Policy Centre found that fewer than 20% of African SMEs have ever attempted to export, citing a combination of regulatory burdens, financial gaps, and a lack of guidance as the primary deterrents (AfCFTA Secretariat, 2025).

AfCFTA's breakthrough: Levelled playing fields

AfCFTA's Guided Trade Initiative, launched in 2022 in Ghana, offers a glimpse of what is possible. The agreement significantly reduces friction at borders by simplifying customs procedures, introducing a single certificate of origin, and harmonising product standards. Approximately 40 countries are already shipping under the new framework. Early data indicates that participating firms have reduced export documentation costs by up to 35% (Afreximbank, 2025).

For SMEs, this could be transformative. This means that a company in Tamale or Kumasi can comply once and access 54 markets with that same certification, provided it meets product quality and delivery expectations.

However, simply "opening the gates" is not enough. Without intentional capacity-building and market linkage efforts, larger firms will continue to dominate cross-border flows while SMEs

remain sidelined.

What makes an SME export-ready?

Export-readiness involves more than just having a good product. It requires establishing a coordinated ecosystem within a business, one that connects strategy with execution and vision with discipline. A framework of interlocking capabilities must be strengthened.

Documentation literacy

Understanding export paperwork, certificates of origin, customs codes, harmonised system (HS) codes, and trade finance tools like letters of credit or export guarantees is crucial. SMEs must know how to navigate tariff classifications and non-tariff barriers efficiently. Even simple errors in product descriptions or missing signatures can delay clearance by weeks.

Quality assurance systems

Beyond one-off certifications, SMEs must institutionalise systems that ensure consistent quality. This development involves creating standard operating procedures (SOPs), traceability records, and conducting internal audits. For agribusinesses, it may include Good Agricultural Practices (GAP); for manufacturing, ISO standards or HACCP protocols. Buyers in Europe or North America expect documented evidence, not just verbal assurances.

Packaging and branding

Export packaging must protect the product, comply with regulations, and appeal to the buyer. It may involve adopting multilayer packaging, tamper-proof seals, and multilingual labelling. Branding is equally critical. How a product looks, feels, and tells a story matters. Whether it is organic shea butter from Tamale or ceramic tiles from Sekondi, the brand narrative must resonate with distant buyers.

After-sales service capacity

Exporting is not the end of the transaction; it's the beginning of a relationship. Distributors and retailers desire clear return policies, support with shelf positioning, and occasional feedback loops. Even a single point of contact, like a WhatsApp number or export liaison email, can make the difference between repeat orders and silence.

Digital visibility

Today's buyers search online. SMEs must have at least a functional website, optimised search terms, and updated profiles on B2B marketplaces such as Alibaba, TradeKey, or specialised African trade platforms. Social proof (testimonials, photos, partnerships) enhances credibility. In the digital age, visibility is no longer a bonus but a necessity.

Production scalability

Can the SME fulfil an order of 10,000 units? How quickly can it ramp up if a buyer doubles their order? Many promising SMEs miss opportunities because they can't demonstrate the operational readiness to scale production, source raw materials in bulk, or meet tight delivery windows.

Legal readiness

Exporting also introduces risks like currency fluctuations, contractual disagreements, and logistics disputes. SMEs must have access to legal templates, support for contract negotiations, and basic training in intellectual property rights, incoterms, and dispute resolution mechanisms.

And then there is mindset. Many SMEs still view export as a risky leap rather than a long-term growth strategy. Shifting this psychology is as critical as any logistical fix. Business owners need to see themselves as players in a continental ecosystem, not just as traders at a local market. They need to dream bigger, but they must also be equipped to execute just as effectively.

Practical strategies to grow Africa's export-ready SME base

National Export Readiness Academies

Public-private partnerships can

provide modular training on trade logistics, digital marketing, compliance documentation, and product quality. This training can be delivered in person or through mobile apps.

Access to pre-export finance

Specialised credit lines, backed by partial guarantees and linked to AfCFTA trade routes, can assist SMEs in covering initial costs such as product testing, legal support, or compliance labelling. Blended finance, like combining public, donor, and private capital, can mitigate risk.

SME-focused trade missions

Governments should prioritise small business participation in outbound trade delegations. Tailored missions to regional hubs, such as Lagos, Abidjan, or Nairobi, can provide matchmaking, sample pitching, and access to diaspora-led retail networks.

One-stop trade portals

A national digital platform that integrates customs processes, market directories, trade advisory tools, and access to logistics providers can help reduce the information overload that SMEs face. The Ghana Export Promotion Authority (GEPA) has made strides in this area, but the uptake must be expanded.

SDG-linked export incentives

SMEs whose exports meet certain sustainability, gender equity, or green standards may receive rebates, recognition, or preferential procurement access. This fosters responsible growth aligned with long-term development goals.

SMEs are the continental champions

Africa's prosperity will not be built solely on minerals, large infrastructure projects, or multinational capital. It will be built by millions of SMEs that are enterprising, agile, and locally rooted, producing, branding, and exporting goods that reflect the continent's ingenuity and resilience. AfCFTA provides the highway. But if we want SMEs to drive on it, we must give them vehicles, maps, fuel, and the driving lessons necessary to make the journey. The future is not about extraction; it's about connection. Connection across borders, between sectors, and among small producers and big systems. Let's invest our time and resources where it matters

most. Let's invest in the businesses already building Africa from the ground up.

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DIGITAL IDENTITY AS A SOLUTION: UNLOCKING A SECURE AND CONNECTED FUTURE

In a world that is increasingly digital, our identities have extended far beyond physical documents and in-person verification. From banking to healthcare, e-commerce to education, our ability to interact with and access services online depends on proving who we are. However, traditional identity systems are fraught with inefficiencies, security risks, and exclusionary barriers. Enter digital identity—a revolutionary concept that promises to transform the way we authenticate, secure, and manage our identities in a connected world.

Digital identity is more than just an online profile or a government-issued electronic ID. It is a secure, verifiable, and user-centric system that enables individuals to prove

their identity across multiple platforms, services, and geographies without relying on paper-based credentials.

As digital transformation accelerates, digital identity is emerging as a critical solution to many challenges in security, privacy, accessibility, and efficiency. But what exactly makes digital identity so powerful, and how can it serve as a viable solution to modern-day problems?

UNDERSTANDING DIGITAL IDENTITY

A digital identity is a unique representation of an individual, organization, or entity in a digital space. It consists of various attributes such as name, date of birth, biometric

data, email, social security numbers, and other identifiers that help establish a person's authenticity in online transactions and services.

Unlike traditional identity methods that rely on physical documents such as passports, drivers licenses, and ID cards, digital identity systems leverage technology such as biometrics, blockchain, cryptography, and artificial intelligence (AI) to enable secure and seamless authentication.

A well-implemented digital identity system should be:

- a. Secure** Protecting against identity theft, fraud, and cyberattacks.
- b. Inclusive** Ensuring that all individuals, including those without traditional IDs, have access to digital

services.

c. Interoperable Enabling identity verification across different platforms and countries.

d. User-Controlled Giving individuals full control over their personal data and how it is shared.

THE COMPONENTS OF DIGITAL IDENTITY

A digital identity is not a monolithic entity but rather a composite of various elements that work together to create a comprehensive representation of an individual or entity. These components can be broadly categorized as follows:

1. Personal Identifiers: These include basic information such as name, date of birth, address, and government-issued identification

numbers (e.g., Social Security numbers, passport numbers). These identifiers form the foundation of a digital identity.

2. Biometric Data: Biometrics, such as fingerprints, facial recognition, iris scans, and voice patterns, provide a highly secure and unique way to verify identity. Biometric data is increasingly being used in digital identity systems to enhance security and reduce fraud.

3. Behavioral Data: This includes patterns of behavior, such as typing speed, browsing habits, and transaction histories. Behavioral data can be used to create a more dynamic and context-aware digital identity.

4. Digital Credentials: These are digital representations of physical credentials, such as drivers licenses, academic certificates, and professional licenses. Digital

credentials are often stored in secure digital wallets and can be easily shared and verified.

5. Authentication Mechanisms: These are the methods used to verify a digital identity, such as passwords, PINs, two-factor authentication (2FA), and multi-factor authentication (MFA). Advanced systems may also use blockchain technology or decentralized identifiers (DIDs) for enhanced security.

THE PROBLEM DIGITAL IDENTITY SOLVES

1. Identity Theft and Fraud Prevention

Identity fraud has become one of the most pressing issues in the digital age. Cybercriminals exploit weak authentication systems, stealing personal information to commit financial fraud, access confidential data, or impersonate individuals for malicious purposes. Digital identity solutions using biometrics, multi-factor authentication (MFA), and decentralized identity management help minimize these risks by ensuring that only the rightful owner can access and control their information.

2. Financial Inclusion and Economic Growth

A significant portion of the global population lacks access to formal financial services due to an inability to prove their identity. According to the World Bank, nearly 1 billion people worldwide do



not have any form of legally recognized identification. This lack of identity excludes them from opening bank accounts, obtaining credit, or engaging in economic activities.

Digital identity solutions provide a gateway to financial inclusion by allowing individuals to establish their identities securely and access essential services like banking, mobile payments, and loans without traditional documentation. Digital identity programs, such as India's Aadhaar system, have demonstrated how identity verification can facilitate financial empowerment and economic participation at scale.

3. Enhanced Security in Online Transactions

With the rise of e-commerce, online banking, and digital services, consumers are required to verify their identity regularly. However, weak passwords and traditional authentication methods are increasingly vulnerable to hacking. Digital identity solutions offer stronger security measures, including biometric authentication, facial recognition, and encrypted digital wallets, ensuring safer and more reliable online transactions.

4. Efficient Access to Government and Social Services

Governments worldwide face challenges in efficiently distributing welfare benefits, tax services, healthcare, and other public services. Digital identity solutions streamline these processes by enabling seamless identity verifica-

tion, reducing fraud, and ensuring that benefits reach the right individuals. In countries like Estonia, a national digital identity system allows citizens to vote, file taxes, and access healthcare services online, significantly enhancing administrative efficiency and transparency.

5. Reducing Bureaucratic Hassles and Paperwork

Traditional identity verification systems often require individuals to provide multiple documents repeatedly for different services, leading to inefficiencies and delays. Digital identity solutions simplify and automate these processes, reducing the reliance on paper documents and making it easier for individuals to verify their identities across various platforms without redundant procedures.

THE CURRENT STATE OF DIGITAL IDENTITY IN GHANA

Ghana has made significant strides in establishing a foundational identity system with the introduction of the Ghana Card, a national identification card issued by the National Identification Authority (NIA). The Ghana Card serves as a multi-purpose identification tool, integrating personal information, biometric data, and a unique identification number. It is linked to various services, including voter registration, social security, and financial transactions.

However, while the Ghana

Card represents a critical step forward, the country's digital identity ecosystem is still in its early stages. Many Ghanaians, particularly those in rural and underserved areas, face challenges in accessing and utilizing digital identity systems. Additionally, the integration of the Ghana Card with other digital platforms and services remains a work in progress. Despite these hurdles, the potential for digital identity to address key issues in Ghana is immense.

Furthermore, the Citizen App, launched by the National Identification Authority (NIA), is a mobile application designed to make the Ghana Card more accessible and functional in the digital age. The app allows citizens to access their digital identity information and use it for various online and offline services. Key features of the Citizen App include:

1. Digital Version of the Ghana Card:

The app provides a digital version of the Ghana Card, which can be used for identity verification in place of the physical card.

2. QR Code Verification:

The app generates a unique QR code that can be scanned by service providers to verify the user's identity. This feature is particularly useful for accessing government services, opening bank accounts, and conducting mobile money transactions.

3. Biometric Authentication:

The app uses biometric authentication (e.g., fingerprint or facial recognition) to ensure that only the



cardholder can access their digital identity information.

4. Convenience and Accessibility:

The Citizen App eliminates the need to carry the physical Ghana Card at all times, making it easier for citizens to verify their identity on the go.

In addition to the Ghana Card and the Citizen App, Ghana has implemented several other digital identity solutions to address specific needs and challenges:

1. Mobile Money Interoperability

Ghana is one of the first countries in Africa to implement a mobile money interoperability system, allowing users to transfer funds across different mobile money platforms (e.g., MTN Mobile Money, AirtelTigo Money, and Telecel Cash). The Ghana Card plays a key role in this system by providing a secure and verifiable identity for users.

2. E-Government Platforms

The government has launched several e-government platforms, such as the Ghana.Gov portal, which allows citizens to access public services online. The Ghana Card is used for identity verification on these platforms, ensuring secure and efficient service delivery.

3. Digital Address System

The GhanaPostGPS digital address system assigns unique addresses to every location in Ghana, enabling efficient delivery of goods and services. The system is integrated with the Ghana Card, allowing citizens to link their digital addresses to their national ID.

4. Health Insurance Integration

The National Health Insurance Scheme (NHIS) has integrated the Ghana Card into its system, enabling seamless verification of ben-

eficiaries and reducing fraud. This integration has improved access to health care services for millions of Ghanaians.

5. Tax Identification Number (TIN) Integration

The Ghana Revenue Authority (GRA) has linked the Ghana Card to the Tax Identification Number (TIN) system, simplifying tax registration and compliance for individuals and businesses.

CHALLENGES AND CONSIDERATIONS

While the benefits of digital identity are clear, its implementation in Ghana is not without challenges:

1. Digital Divide

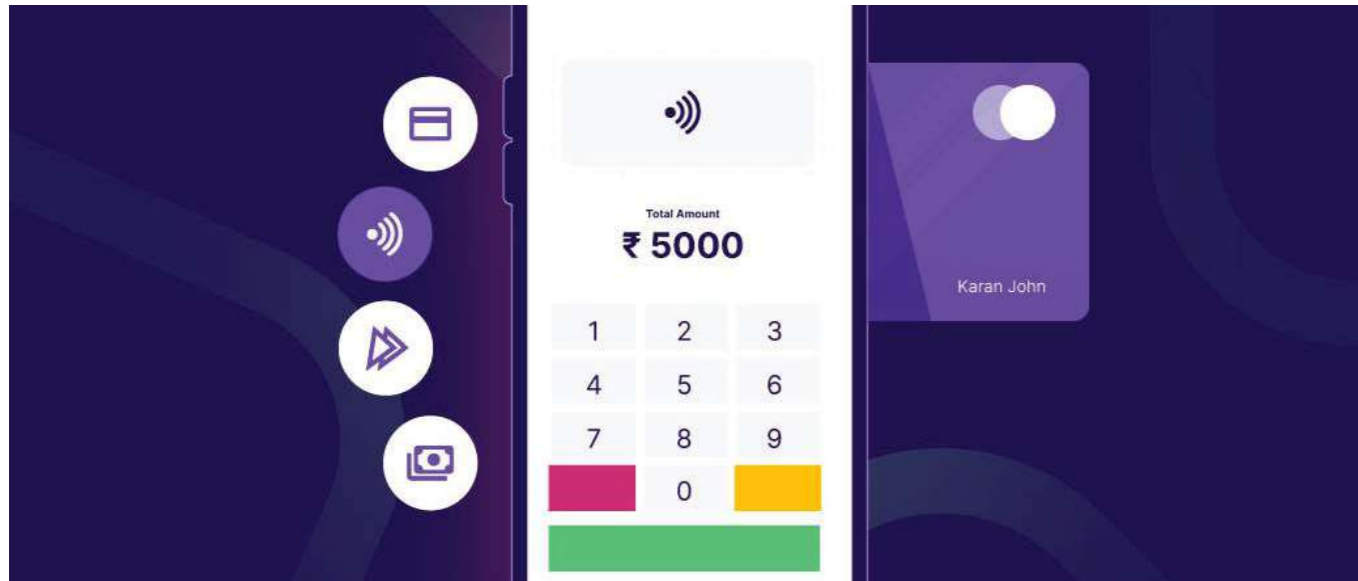
Access to digital identity systems requires reliable internet connectivity and digital literacy. In rural and underserved areas, where infrastructure is limited, many Ghanaians may struggle to participate in the digital identity ecosystem. Bridging this divide is essential for ensuring inclusivity.

2. Data Privacy and Security

The collection and storage of sensitive personal data raise concerns about privacy and security. Ghana must establish robust data protection laws and frameworks to safeguard user information and build public trust.

3. Interoperability

For digital identity to be effective, it must be integrated across various platforms and sectors. This requires



SOFTPOS: THE QUIET REVOLUTION TURNING SMARTPHONES INTO PAYMENT POWERHOUSES

The way we pay for things is changing again. Just when we thought tap-to-pay and mobile wallets were the pinnacle of payment innovation, a new player has entered the scene, quietly revolutionizing the point-of-sale experience. Enter SoftPOS, or software point-of-sale, a technology that turns everyday smartphones and tablets into fully functional payment terminals. No clunky hardware, no expensive setups, just the devices we already carry in our pockets. And it is happening faster than you might think.

By eliminating the need for specialized hardware, it lowers the barrier to entry for merchants, particularly small businesses and solo entrepreneurs. But to truly understand the significance of

SoftPOS, we need to peel back the layers and explore the technology, the drivers, and the implications of this rising trend.

WHAT IS SOFTPOS?

SoftPOS is a software-based payment acceptance solution that allows merchants to accept contactless payments directly on their mobile devices without the need for additional hardware. Unlike traditional POS terminals that require physical card readers, SoftPOS leverages Near Field Communication (NFC) technology built into smartphones and tablets, enabling businesses to accept tap-to-pay transactions from contactless cards, mobile wallets (Apple Pay,

Google Pay, Samsung Pay), and even wearable devices.

This innovation eliminates the need for clunky, expensive payment terminals and simplifies transaction processing, making it an attractive option for small businesses, gig economy workers, and large enterprises alike. For example, a customer taps their card or phone on the merchant's NFC-enabled device. The SoftPOS app securely captures the payment information, encrypts it, and sends it to the payment processor for authorization. Once approved, the transaction is completed, and the merchant receives confirmation all within seconds. The entire process is seamless, secure, and requires no additional hardware.

But what makes SoftPOS truly groundbreaking is its simplicity. Traditional point-of-sale systems require dedicated hardware, such as card readers or terminals, which can be costly and cumbersome to set up. SoftPOS, on the other hand, transforms devices that businesses already own like smartphones and tablets into payment acceptance tools. This not only reduces upfront costs but also makes it easier for businesses to adapt to changing customer preferences.

WHY IS SOFTPOS GAINING MOMENTUM?

The rise of SoftPOS is driven by several key factors, including the global shift toward digital payments, increased demand for contactless transactions, and the need for cost-effective, scalable payment solutions.

1. The Acceleration of Contactless Payments

Consumer behavior has changed dramatically in the past decade, and the demand for faster, safer, and more convenient payment methods has skyrocketed. In markets like Europe, the UK, and Australia, contactless payments now account for a significant portion of in-person transactions. Even in traditionally cash-heavy regions, such as parts of Africa and Southeast Asia, contactless adoption is rapidly increasing.

SoftPOS capitalizes on this shift by providing a seamless payment experience. Customers can simply tap their contactless card or smartphone against a merchant's mobile device, completing the transaction in seconds.

2. Cost-Efficiency for Businesses

One of the biggest barriers to entry for small businesses

and startups in the digital payments space has been the cost of traditional POS hardware. Card terminals, maintenance fees, and payment processor contracts can be expensive, making it difficult for smaller merchants to compete.

SoftPOS removes this financial hurdle by allowing businesses to use their existing smartphones or tablets instead of investing in costly hardware. With just an app, merchants can start accepting payments instantly without additional equipment, no rental fees, and no complex setup.

3. Security and Compliance Enhancements

When SoftPOS technology first emerged, there were concerns about security, fraud prevention, and compliance with payment industry standards. However, major advancements in encryption, tokenization, and multi-factor authentication have made SoftPOS just as secure if not more than traditional POS terminals. SoftPOS solutions today comply with PCI DSS (Payment Card Industry Data Security Standards) and PCI CPoC (Contactless Payments on Commercial off-the-shelf devices) certifications, ensuring that transactions remain encrypted and fraud-resistant. Many providers also incorporate biometric authentication, device attestation, and AI-driven fraud monitoring, further strengthening security.

4. Regulatory Support and Industry Standards

The payments industry has embraced SoftPOS, with



major players like Visa, Mastercard, and American Express developing standards and certifications for SoftPOS solutions. Regulatory bodies have also recognized the potential of SoftPOS, paving the way for its widespread adoption. For example, the European Payments Council has included SoftPOS in its framework for secure mobile payments.

5. Accessibility and Inclusivity

For micro-merchants, freelancers, and independent contractors, setting up a traditional POS system has historically been impractical. Many vendors, such as street food sellers, artisans, taxi drivers, and home service providers, have relied on cash transactions because they lacked an affordable way to accept digital payments.

SoftPOS changes this by democratizing payment acceptance anyone with a smartphone can legally and securely process payments, reducing dependency on cash and opening up new business opportunities.

WHO IS ADOPTING SOFT POS?

SoftPOS is rapidly gaining traction across multiple industries:

Retail & Hospitality: Small and large retailers are leveraging SoftPOS for quicker checkouts and pop-up store setups. Restaurants and cafés use it for tableside payments.

Transportation & Mobility Services: Taxi drivers, ride-hailing services, and delivery personnel are adopting SoftPOS to facilitate seamless cashless transactions.

Gig Economy & Freelancers: Independent contractors, personal trainers, and service providers use SoftPOS to get paid instantly without the need for traditional card readers.

Event Management & Pop-Up Stores: Temporary setups like concerts, exhibitions, and farmers' markets benefit from SoftPOS for hassle-free transactions.

CHALLENGES AND CONSIDERATIONS

Despite its many advantages, SoftPOS still faces some

hurdles and limitations that businesses must consider:

1. Device Compatibility
Not all smartphones and tablets are equipped with NFC, which limits SoftPOS adoption to devices that support the technology. Businesses need to ensure their devices are compatible before implementing SoftPOS.

2. Regulatory Compliance
Different countries have varying regulations regarding payment security, data protection, and compliance standards. Businesses operating in multiple regions must ensure their SoftPOS solution adheres to local financial laws.

3. Consumer Trust & Adoption
Some consumers may still be hesitant to tap their card on a smartphone instead of a traditional terminal. Building trust through education, secure branding, and clear authentication protocols is essential.

THE IMPLICATIONS: WHAT SOFTPOS MEANS FOR THE FUTURE

The impact of SoftPOS extends far beyond convenience. It has the potential to reshape the payments landscape, creating new opportunities for businesses, consumers, and the broader financial ecosystem.

1. Empowering Small Businesses
SoftPOS is a game-changer for small businesses and

micro-merchants, who often struggle with the high costs and complexity of traditional payment systems. By lowering the barrier to entry, SoftPOS enables these businesses to compete on a level playing field, offering the same payment options as larger retailers.

2. Enhancing the Customer Experience
For consumers, SoftPOS means faster, more seamless transactions. No more fumbling for cash or waiting for a card reader to process a payment. With SoftPOS, the checkout process is as simple as a tap, making it easier than ever to pay on the go.

3. Driving Innovation in Payments
SoftPOS is part of a broader trend toward software-driven payments solutions. As more

businesses adopt SoftPOS, we can expect to see further innovation in areas like omnichannel payments, integrated loyalty programs, and personalized shopping experiences. The possibilities are endless.

4. Challenging Traditional POS Providers
The rise of SoftPOS poses a significant challenge to traditional POS providers, who may struggle to compete with the low-cost, high-flexibility model of SoftPOS. This disruption is likely to spur further innovation in the POS space, as providers look for ways to differentiate themselves.

5. Expanding Financial Inclusion
In regions where access to traditional banking infrastructure is limited, SoftPOS

can serve as a catalyst for financial inclusion. By enabling businesses to accept digital payments without the need for expensive hardware, SoftPOS opens up new opportunities for economic participation.

CONCLUSION

By turning everyday devices into payment terminals, SoftPOS is democratizing access to digital payments, empowering businesses of all sizes to thrive in an increasingly cashless world. As technology continues to evolve and consumer expectations rise, SoftPOS is poised to become a cornerstone of the payments ecosystem. One thing is certain: the future of payments is soft, and it's here to stay.

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**ANALYSIS OF THE GOLD BOARD ACT
2025 (ACT 1140) -
Dr Kwame Nyampong Esq.**



security task force arrested three Indian nationals for attempting to smuggle gold. On May 14, the GoldBod and National Security apprehended multiple foreign nationals attempting to smuggle significant quantities of gold out of the country

**BELOW IS A DETAILED
ANALYSIS OF ACT 1140**

Background and Legislative Intent

First and foremost, the Act has made significant inroads aimed at addressing prevailing and common industry issues. The gold trade in Ghana has long been informal, with widespread smuggling activities causing significant losses in national revenue and foreign exchange. It is estimated that regulatory gaps have cost the state over \$1 billion annually in lost taxes, foreign exchange repatriation, and royalties. The Act aims to formalize the sector, enhance transparency, curb smuggling, and prevent revenue leakage.

Then the Act is projected to boost Foreign Exchange Reserves and stabilizing the currency. By centralizing gold exports under the Gold Board, more gold transactions will occur through formal channels, enabling the government to build reserves, stabilize the Ghanaian cedi, and strengthen the local currency.

The Act aims to align Ghana's gold trade with global anti-money

laundering (AML) and compliance standards, enhancing the country's reputation in the international gold market and promoting sustainable development of the gold industry.

Key Provisions

The Act establishes the Gold Board as the sole legal entity authorized to buy, sell, assay, and export all ASM gold produced by licensed ASM operations in Ghana. It holds exclusive authority over the buying, aggregation, export licensing, assay certification, exporter approval, and export monitoring of ASM gold.

On the issue of licensing, the Act outlines the entire licensing process, requirements, validity period, renewal conditions, and penalties for violations. Licenses are granted to eligible applicants, including Ghanaian citizens and fully Ghanaian-owned companies, as well as foreign entities meeting specific criteria. Licenses cannot be transferred without the prior written approval of the Gold Board. The Gold Board may suspend or revoke licenses under certain circumstances, such as non-compliance with license terms or using forged documents in license applications.

The Act also deals with the regulation of gold trading activities. It mandates that all ASM gold exports must be processed through the Gold Board. Except for large-

scale mining companies, no person or entity may export ASM gold without Gold Board authorization. Additionally, only the Gold Board or its licensed buyers, aggregators, or service providers may purchase or trade gold within Ghana. All gold transactions must be conducted in Ghanaian cedis, with prices based on the Bank of Ghana Reference Rate. The Act also imposes restrictions on foreign participation in local gold trading, requiring foreign entities to either apply for a Gold Board export license, register as an off-taker purchasing gold directly from the Gold Board, or form a joint venture with a Gold Board-approved Ghanaian aggregator.

There are also penalties for violations of the provisions of the Act. For instance, unauthorized gold trading or export activities outside the Gold Board system constitute criminal offenses. Offenders may face fines, imprisonment, or both. For instance, individuals transferring licenses in violation of regulations may be liable to a fine of no less than fifty thousand penalty units and no more than two hundred thousand penalty units, or imprisonment for no less than five years and no more than ten years, or both. The Gold Board may also revoke the licenses of such individuals.

Impact Analysis

The Act primarily has significant impact on the Gold industry as a whole. The Act helps formalize Ghana's gold industry, transforming it from an informal to a formalized sector. This enhances the industry's transparency and regulation, reduces smuggling and illegal mining activities, protects the legitimate rights and interests of legitimate miners and traders, and promotes the healthy and sustainable development of the gold industry.

By centralizing gold exports under the Gold Board, the government can strengthen its oversight of the gold sector, increase tax collection efficiency, and raise more revenue and royalties from gold exports. This will provide more financial resources for national infrastructure development and social programs. This is deemed impact on Government Revenue.

As gold is one of Ghana's key export commodities, the Act is expected to increase gold export revenues in foreign exchange, boost Ghana's foreign exchange reserves, enhance the country's ability to repay foreign debts and import goods, stabilize and strengthen the Ghanaian cedi, and mitigate the currency depreciation pressures caused by factors such as gold smuggling.

However, the Act imposes stricter regulations on foreign gold traders' activities in Ghana, requiring them to comply with the Gold Board's licensing system and operational rules. While this increases the compliance costs and operational complexity for foreign traders, it also provides a more stable and transparent market environment, reducing risks associated with illegal trading activities and facilitating legal and compliant participation in Ghana's gold market.

All in all, the Act aims to regulate the domestic gold market, standardize trading practices, and protect consumer rights. Consumers can purchase gold from licensed traders with greater confidence, reducing the risk of counterfeit or substandard products.

Transitional Arrangements

To ensure a smooth transition, the Gold Board allows individuals or companies holding valid Precious Minerals Marketing Company

(PMMC) or ministerial licenses to continue trading and exporting gold until April 30, 2025. Starting May 1, 2025, all gold trading and exports must comply with the new Gold Board framework. Ghanaians and fully Ghanaian-owned companies whose licenses have expired or those wishing to enter the gold sector are encouraged to apply for Gold Board licenses starting April 22, 2025, either online or at the Gold Board Licensing and Regulations Office in Accra.

Criticisms and Concerns

The implementation of the Act may lead to short-term disruptions in the gold market, such as a reduction in market liquidity and price volatility, as market participants adjust to the new regulatory framework.

Additionally, the licensing process may involve complex procedures and stringent requirements, potentially posing challenges for some applicants. Additionally, the Gold Board's operational efficiency and capacity to manage the gold sector could face tests.

While the Act aims to curb smuggling, there is a possibility that strict regulations may drive some illegal activities underground, increasing the difficulty of supervision and control.

Analysis of the penalties for smuggling gold under the Act

Under Section 65 of the Act, no person shall smuggle gold or facilitate the smuggling of gold out of the country. A person who contravenes this provision commits an offense and is liable on summary conviction to a fine of not less than five hundred penalty units and not more than one million penalty units or to an amount equivalent to five times the market value of the smuggled gold, whichever is greater, or to a term of imprisonment of not less than ten years and not more than twenty-five years, or to both.

There are also offenses related to the transportation and dealing of gold. For instance, if a person transports gold or gold mining products and alters, compromises, or tampers with the quantity or purity of the gold or products being transported, transports them without the necessary documentation and authorization, or diverts a shipment of gold or products to an unauthorized location, they commit an offense. Upon summary conviction, they may be fined not less than two hundred thousand penalty units and not more than five hundred thousand penalty units or sentenced to imprisonment for not less than five years and not more than ten years, or both. If the offense involves a vehicle, vessel, or aircraft used for the illegal transportation of gold or gold mining products, the Gold Board may seize and impound the means of transportation pending further legal proceedings.

On the purchase of gold, a

person licensed by the Gold Board shall not purchase gold from the local gold trading sector in Ghana from anyone other than the Gold Board, a miner, or a person licensed by the Gold Board. A violation of this provision is an offense, punishable by a fine of not less than two hundred thousand penalty units and not more than five hundred thousand penalty units or imprisonment for not less than five years and not more than ten years, or both.

And particularly on the subject of hoarding of gold, the Act provides that no person shall hoard gold, except for personal or value storage purposes. A violation is an offense, punishable by a fine of not less than two hundred thousand penalty units and not more than five hundred thousand penalty units or imprisonment for not less than five years and not more than ten years, or both.

Other Enforceable Measures
According to Section 49 of the Act, the Gold Board, in collaboration with relevant institutions, may conduct random audits of gold service providers, deploy enforcement teams at strategic border points and export terminals, and utilize drone surveillance and AI-driven monitoring to detect illegal gold movements. The Gold Board may seize and confiscate smuggled gold and related assets under the following circumstances:

a. Gold is transported without the necessary documentation;

b. A gold service provider or any other person is found colluding with a foreign buyer to bypass regulatory oversight;

c. A gold transaction violates anti-money laundering and counter-terrorism financing laws.

Other Enforcement Powers of the Gold Board

If a person violates any provision of the Act or regulations made under the Act, the Gold Board may issue a warning to the violator, order the forfeiture of illegally obtained gold, issue a cease-and-desist order, apply to the High Court for an injunction to prevent ongoing violations or any other order to ensure compliance, suspend or revoke a license in accordance with the Act, or take any other action necessary to ensure compliance.

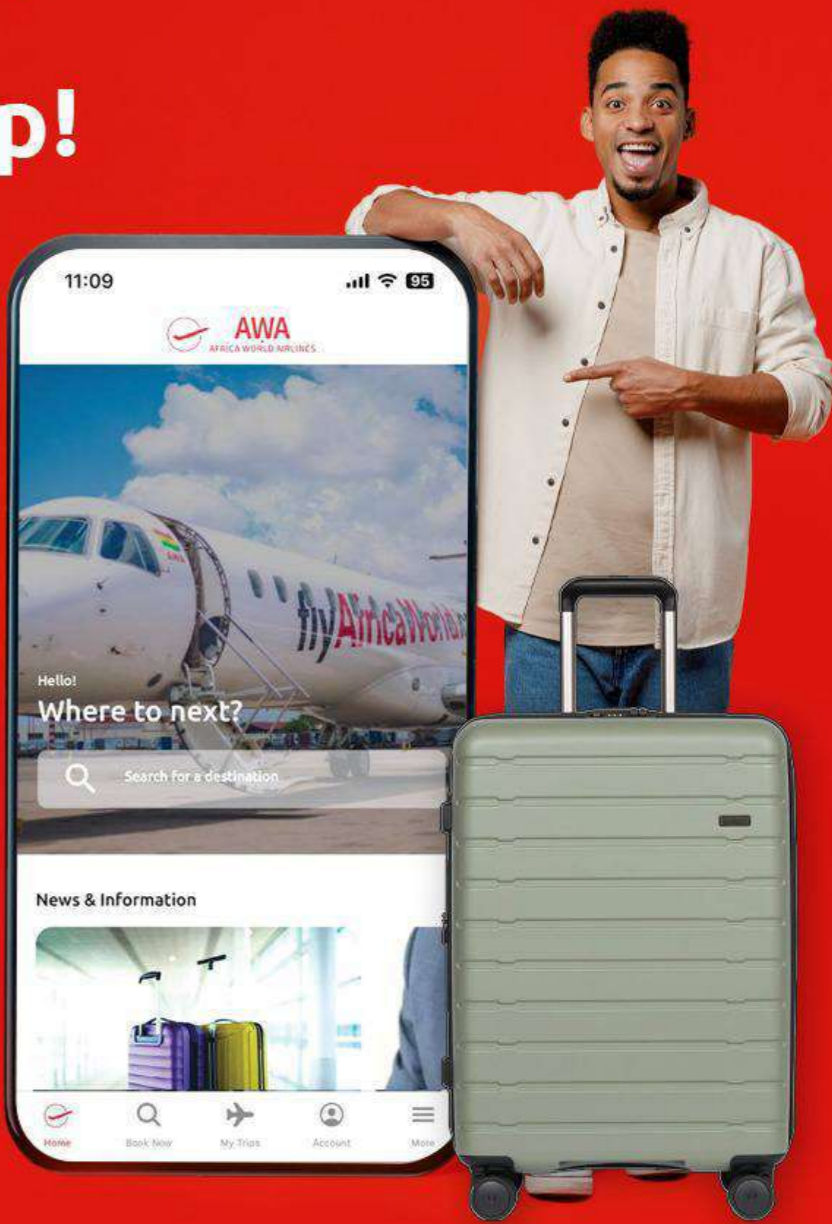
In conclusion, the establishment of the Gold Board represents a significant policy shift with far-enhanced regulatory oversight in the gold trading sector. In ensuring full compliance with the Gold Board's licensing framework, all industry actors are projected to become beneficiaries of a much stable and commercially viable ecosystem, aligning their individual operational goals with a robust national economy.

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