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Issue 22

“Top 5 Challenges
for African
Entrepreneurs”

“AI and Digital
Transformation in
African Business”

“SHAPING THE FUTURE WITH STRATEGY & PURPOSE:

MICHAEL **ABBIW'S** LEADERSHIP JOURNEY”

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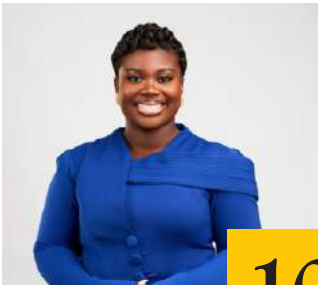
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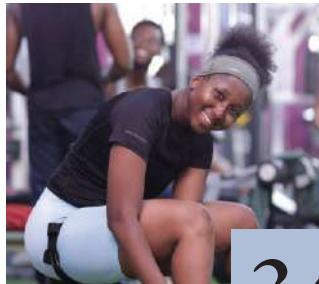
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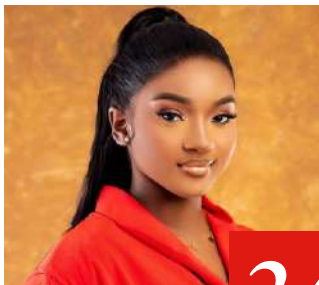
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Dear Reader,

Welcome to the 22nd edition of My Story Magazine. Every page of this issue carries a message we hold dearly: the future is not a distant dream, it is being shaped here and now, by ordinary people who dare to live with purpose and strategy.

Our cover theme, “Shaping the Future with Strategy & Purpose,” is more than a headline. It is a call to action. Too often, we wait for the right moment, the perfect chance, or the ideal resources before stepping forward. But what we’ve seen, time and again, is that the future belongs to those who make intentional choices, stay grounded in purpose, and map out strategies that carry them through challenges.

This edition celebrates individuals who embody this truth. Our cover story shines the spotlight on Michael Abbiw, President of the Chartered Institute of Marketing Ghana and CEO of MGA Consulting. His journey is proof that leadership is built on vision, resilience, and consistency. We also celebrated the inspiring stories of Anita Erskine, whose voice in media and communications continues to open doors for women and the next generation, and Seidu Agongo, whose entrepreneurial journey reflects courage, creativity, and the power of persistence.

But this edition is not just about personalities, it’s about perspectives.

You’ll find relatable articles that speak directly to our times:

- Top 5 Challenges for African Entrepreneurs, capturing the everyday hurdles many of us face.
- AI and Digital Transformation in African Business, highlighting how technology is no longer tomorrow’s tool, but today’s opportunity.
- Innovation Is Not About Technology Alone and Finding the Entrepreneur in You by Dr. Maxwell Ampong, reminding us that innovation and entrepreneurship begin with people and ideas, not just machines.

We also take pride in spotlighting young individuals who are shaping their fields with vision and purpose. Their stories remind us that the future is not only about what has been done but about what can still be created.

And because leadership takes many forms, we are thrilled to feature the Top 100 Women in Finance Leaders for 2025, curated by Avance Media. These women are breaking barriers, redefining standards, and showing that impact has no gender boundaries.

This edition also brings you insightful updates from Ghana Interbank Payment and Settlement Systems and MinoHealth AI, showing how artificial intelligence is



Publishers’ Story

already reshaping healthcare and financial systems on the continent. Alongside, the Sustineri Attorneys Quarterly Fintech & Innovation Report adds a practical lens to Africa’s fast-changing business landscape.

As you read through these stories, I want you to see more than success and titles. See yourself. See your own dreams, struggles, and victories mirrored in these journeys. The future is not reserved for a select few, it is open to every one of us who is ready to live with strategy and purpose.

Here’s to shaping tomorrow, together.

With inspiration and gratitude,

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PEOPLE WHO INSPIRE



Anita Erskine


Anita Erskine is a celebrated Media & Communications leader, Executive Director of Erskine Global Communications, and passionate advocate for Africa's prosperity through storytelling. With over 20 years of expertise in strategic communications and television content development, she has hosted over 10 major TV programs across Africa, North America, Europe, and Asia.

She is the creator of Anita Erskine's Sheroes, a globally acclaimed talk show empowering women and girls, and the official host of Africa's Business Heroes, Jack Ma Foundation's flagship entrepreneur program.

A sought-after global event host, Anita has moderated over 200 high-level gatherings for governments, multinationals, and international agencies. She co-founded the STEM Woman Project to champion women in STEM and advocates for gender equality, entrepreneurship, climate action, and education.

Recognized among the 100 Most Influential Women in Africa and Top 200 Global LinkedIn Influencers, Anita remains a powerful voice inspiring change across Africa and the world.

PEOPLE WHO INSPIRE



Alhaji Seidu Agongo

– Founder and Owner of Class Media Group (CMG), a leading media conglomerate in Ghana with multiple radio stations, a TV station (CTV), and online platform

Born on September 1st, Manuella Frempomaa Ansong, affectionately known as Mannie, describes herself as a spirited, positive, and easygoing individual. Beyond her vibrant personality lies a deep conviction—she believes strongly that women are agents of change, capable of achieving anything when guided by focus, determination, and faith in God.

Yet, Manuella’s journey was not without its struggles. For a long time, fear held her back from bringing her ideas to life. She often wrestled with self-doubt and the possibility of failure. However, a defining moment came when she realized she loved success more than fear. Choosing courage over hesitation, she decided to step forward—and that decision became the turning point in her life.

Her passion for women’s empowerment and well-being led to the birth of the Petrichor Foundation, an initiative dedicated to supporting women living with breast cancer by providing treatment and care. Beyond that, the foundation also extends its support to underprivileged children in local communities, aiming to nurture them in small but meaningful ways. At its core, the foundation exists to empower women to be independent, accomplish their goals, and create a ripple effect for generations to come.

In addition to her nonprofit work, Manuella ventured into business,



Manuella Frempomaa Ansong

– Entrepreneur: Event Planner | Personal Stylist



successfully establishing both an event planning company and a personal styling brand within just two and a half years. The journey, she admits, has been rewarding and deeply fulfilling.

Like every entrepreneur, she faced hurdles at the start. With no prior experience in event planning or fashion, Manuella struggled to find her footing and build credibility. Limited financial resources also made it difficult to hire staff or invest in marketing. On top of that, gaining the trust of clients and building a loyal customer base required patience and consistency.

But Manuella refused to be deterred. She immersed herself in learning—reading books, attending seminars, and networking with industry professionals. She adopted a bootstrapping mindset, keeping expenses low while leveraging social media to showcase her work. Most importantly, she focused on delivering excellent services, cultivating strong relationships with clients, and allowing referrals to grow her brand. Perseverance, creativity, and faith became her tools for overcoming obstacles.

When asked about advice for young people starting out, Manuella’s message is clear and inspiring: take the idea you have and act on it. She emphasizes that success does not happen overnight, and setbacks are part of the process. What matters is staying focused, disciplined, and faithful while being open to learning

and adapting. She also highlights the importance of building a support system of mentors, friends, and family who can provide encouragement and guidance.

To Manuella, success is not just about reaching the finish line but also about the person one becomes along the way. Gratitude, positivity, and a sense of responsibility to make an impact remain her guiding principles. Her story is a testament to the power of faith, determination, and courage—and a reminder that fear should never hold anyone back from pursuing their dreams.



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I was not born into privilege, nor did my journey begin with certainty. I grew up in Ayigya-Zongo, an urban poor community (slum) in Kumasi, Ghana, where dreams often felt like distant stars. Very bright yet impossibly far away. Resources were scarce, opportunities were limited, and the future was full of questions. Yet in those early years of struggle, I discovered something greater than circumstance: GRACE. Grace became my compass, turning barriers into bridges and setbacks into stepping stones. It shaped a quiet conviction in me that life's purpose is not merely to succeed but to serve. That conviction has led me from humble beginnings to global platforms, and now to a calling much larger than myself: building a generation of African leaders who will change the world.

Alfred Eli Kwasi Dei

Servant-Leader | Legal Professional | Leadership Coach | Social Entrepreneur

From Doubt to Destiny

My first brush with leadership came at Presbyterian Boys' Secondary School (PRESEC-Legon), where vision met discipline and faith. It was there I first dared to dream beyond my circumstances through the reading of books like Richard Wright's "Black Boy" and Ben Carson's "Think Big". Later, after experiencing life in different forms, I began to see how the law and justice could be a tool for transformation. That dream deepened when I earned my LL.B. and subsequently my LL.M. in International Law, specializing in trade, governance, investment, humanitarian law, and human rights. I can assure you that my education wasn't just about degrees. It was about learning to rise through adversity and helping others do the same. I stepped into leadership, co-founding EyisonDeiAmoah & Associates, a pioneering student-led law firm that earned several victories, national and international. At UPSA, I served as Law Students' Union President, Mooting Society President, Christian Legal Fellowship President, and Senate Member, among other key roles. These are roles that shaped me not

as a figurehead but as a servant-leader.

Leadership as Service

From those early leadership roles, I grew into a continental voice. As International President of the Federation of African Law Students (FALAS), I helped transform FALAS into a movement, expanding it to 42 African countries, creating mentorship pipelines for 500+ law students, and partnering with international organizations like the Commonwealth Lawyers Association, DLA Piper, Baker McKenzie, AB & David, the National Bar Association of the USA, among other reputable international organizations.

Today, my service extends far beyond the law. I am High Commissioner for the FALAS Alumni Commission, where I oversee strategy and diplomacy for a network of Africa's brightest legal minds. I also lead at the intersection of business and development as Co-

founder of Nexa Growth Africa, driving sustainable entrepreneurship, and as Head of Global Affairs and Partnerships at TrybePro Consult, where I build transformative global collaborations. My leadership journey spans industries. As Programs Coordinator at TAG Group and TAG Football Agency, I help design programs that empower young athletes and entrepreneurs, demonstrating that leadership is not confined to one field. Soon, I will also take on a diplomatic posting, representing another nation through a consulate office in Ghana, deepening my commitment to international diplomacy and Africa's global voice.

A Vision for Africa's Youth

My personal story fuels my passion for young Africans who, like me, once doubted whether their dreams could become reality. As co-founder



of the African Young Leaders Foundation (AYLF), I have mentored 500+ leaders across 33 African countries, helping them unlock opportunities in entrepreneurship, civic engagement, and corporate leadership. Through the African Youth Empowerment Summit (AYES), I have built one of Africa's most influential platforms for youth leadership, mobilizing thousands to shape Agenda 2063 and the UN Sustainable Development Goals. My work with the Reformation Community has also brought literacy to 1,000+ children and leadership training to 500+ youth, proving that every young African has the potential to change their community and the world.

Advocacy, Influence, and Impact

I have stood at podiums I once only dreamed of, addressing leaders at the United Nations, speaking on governance at the African Union, and engaging with global legal experts at the Young Commonwealth Lawyers Conference. Yet no stage is bigger or even compares to the small moments: speaking hope to a discouraged student, creating opportunities for a young entrepreneur, or seeing a mentee's dream take flight. These moments remind me that every position I hold, from my current role as Chief Business Development Officer at Cleva Technologies Ltd., leading global expansion through a MasterCard partnership in 150+ countries, to my seat at leadership tables, is a trust, not a

trophy.

A Legacy of Grace

Recognition has indeed followed from being named among the Global 100 Under 40 Most Influential People of African Descent (Humanitarian Category), the Top 20 Global Community Heroes by the Canadian Global Awards, to receiving Leadership Icon Awards across Ghana, Liberia, and South Africa, and having both the "Alfred Eli K. Dei Award" at UPSA Law School and the FALAS West Africa Essay Competition named in my honor. I was also recently named as Patron of King's College University, Law

Students' Union. Yet these honors are not milestones to rest on. They are reminders of a greater calling: a journey that began with uncertainty and was carried by grace.

My life is a testament of faith, poetry, and purpose. I am the upcoming author of "The Porter's Hand", a book that reflects the truth I live by: we are all being shaped by a Master Potter for a purpose larger than ourselves.

The Invitation

I am Alfred Eli Kwasi Dei, once a boy who questioned whether dreams were worth dreaming, now a servant-leader called to empower a generation. My story is proof that Africa's greatness is not theoretical; it is alive in its people, waiting to be unlocked. I invite every leader, changemaker, and visionary to join me in building a future where justice is not a privilege but a standard. Leadership is service, and every young person can rise from uncertainty to greatness. Together, we can shape a brighter, united Africa and a world transformed by ethical leadership.



UNLEASH YOUR INNER ENTREPRENEUR

★ Dr. Maxwell Ampong,
DBA, MBA
Impact Finance | ESG &
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In Accra, Kumasi, Tamale and even the smallest communities across Ghana, you'll find markets that never sleep and side hustles that never end. From the trotro mate collecting coins with digital precision, to the young woman selling airtime while taking mobile money payments, entrepreneurship is everywhere, even if it doesn't always look like it.

But the issue is that too many Ghanaians still view entrepreneurship as something reserved for tech bros or people with capital and corner offices. That mindset needs to change.

Because today's Ghana needs more entrepreneurs and more people who think like businesses, whether they are formally registered or not, as Alhaji Tanja will attest to this.

There's a certain fire that lives inside you, and it lives inside everyone who ends up being an entrepreneur. Sometimes it shows up as a big, bold vision. Other times, it's just a quiet, restless itch to do things better, faster, smarter. But that fire doesn't belong only to CEOs or business owners. It can live in the trader in Makola, the nurse running a side hustle, the student selling on campus after class, or the driver saving up for their own ride.

Entrepreneurship is more than owning a business. I work with so many agro-

aggregators and farmers and I can confidently tell you that it's more about how you think, how you solve problems, how you take initiative, and how you create value even when resources are tight. And in today's Ghana, whether you're employed or unemployed, in the informal or formal sector, thinking like a business isn't optional anymore. It's a survival strategy and the bridge between struggle and stability.

Ghana is a country within a continent whose ancestors' ancestors have been hustlers, not just job seekers.

THE REAL MEANING OF AN ENTREPRENEURIAL MINDSET

Let's strip away the buzzwords. An entrepreneurial mindset means three things:

- You identify problems as opportunities.
- You take calculated risks and learn from failures.
- You manage resources wisely to create and deliver value.

This is why a woman selling waakye at dawn can outperform a shop manager with a university degree. It's more than the job title. It's very much about the mindset too.

The Ghanaian economy is largely informal, making up about 80% of the workforce according to the Ghana Statistical Service. That means most people are not in structured employment. Salaries are not guaranteed.

Opportunities are not handed out. So we must create our own.

WHY NOW MORE THAN EVER?

It's because the cost of living is rising. Global economic pressures. Currency fluctuations are still possible. Youth unemployment. I am not just taking this from headlines. They're a daily reality for millions of Ghanaians.

But here's the paradox: these same challenges make this the best time to think like an entrepreneur. Hard times force creativity. Scarcity sharpens skill. And technology levels the playing field.

You don't need a big office to start a venture. You need a phone, a plan, and the right frame of mind. You can use WhatsApp to run a delivery business, Instagram to sell fashion, and Mobile Money makes things much easier compared to decades ago. It's happening already. The question is, are you in the game or watching from the sidelines?

HOW TO START THINKING LIKE A BUSINESS (EVEN IF YOU'RE NOT ONE YET)

1. Understand Your Value.

- What skills do you have that others need?
- What problems do you see around you that you can help solve?
- What do people already come to you for?
- Knowing your value is the first step to packaging it into a product, service, or solution.

2. Keep Records (Even the Small Ones).

- Whether you sell fried yam or design websites, start tracking your costs and income.
- Record who owes you and who you owe.
- Know your break-even point, the point at which your income consistently matches or exceeds your expenses, even if it's just a few cedis at first. That is your break-even point. When you get to this point, it will cause a

mindset shift. It's where the idea of your business starts to feel real. You begin to see patterns, spot waste, and make smarter decisions.

This discipline separates a hustle from a business. It's also what banks, investors, and even partners look for.

3. Think in Prototypes, Not Perfection.

- Don't wait to launch the perfect version. Start small. Test. Improve.
- Your first batch may not be perfect. But it teaches you what works.

4. Build a Network, Not Just a Contact List.

- Entrepreneurship is not a solo journey.
- Join WhatsApp groups, attend trade fairs, and talk to people doing what you want to do.

You need suppliers, mentors, marketers and other people who can help your business, even if informally. One relationship can change your entire trajectory.

5. Learn to Pitch Yourself.

- You are the first product. Whether it's to a customer, a bank, or an investor, can you explain what you do in 30 seconds? I used to teach students to give elevator pitches on our Africa School of Entrepreneurship webinars. I should start doing that again.
- Practise your story. Make it simple, compelling, and confident. Nobody likes what they don't understand, so clarity wins every time.

WHAT ESTABLISHED BUSINESSES CAN DO BETTER

Even if you already run a business, adopting an entrepreneurial mindset can help you grow.

- Stop doing things just because "that's how we've always done it." Try new distribution models, adopt digital tools, and rethink pricing strategies.
- Look for new revenue streams. Can you offer a

subscription? Can you package services for corporate clients?

- Invest in your people. Train your team to think like owners, not just employees. When they grow, the business grows.

WHERE TO FIND SUPPORT IN GHANA

- NBSSI (now GEA) offers training and grants for SMEs.
- NEIP supports start-ups with funding and mentorship.
- MIG Impact Platform (from the Maxwell Investments Group) provides a physical and digital ecosystem for Agri-entrepreneurs and the value chain stakeholders.
- Savings and Credit Cooperatives (SACCOs) are more open to financing small ventures when there's a clear plan and records.
- Africa School of Entrepreneurship (ASOE) offers entrepreneurship training, digital webinars, and mindset-shifting programs tailored for young Ghanaians and grassroots innovators, in partnership with accredited institutions.

Don't ignore these. Look them up. Apply. Follow up. Your breakthrough might just be in that one opportunity.

EVERYONE IS A BUSINESS

Your skill is your product. Your phone is your shop. Your time is your capital. If you don't treat yourself like a business, who will?

It's a new culture you have to adopt. One where every Ghanaian feels empowered to create, not just consume. One where we teach entrepreneurship not only in lecture halls but in life.

Because the truth is, this country needs millions of thriving small businesses. And behind every one of them is a mindset. A habit. A way of seeing the world, from the eyes of a Ghanaian just like you.

That's the entrepreneur in you. Let it lead you.



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Gifty Amponsah, popularly known as Queen Abena, is a multifaceted Ghanaian nutritionist, entrepreneur, lifestyle influencer, and community advocate whose work bridges health, wellness, and social impact. A proud alumna of the University of Cape Coast, she holds a BSc in Clinical Nutrition and Dietetics and has dedicated her career to promoting healthier lifestyles and empowering communities through evidence-based nutrition solutions.

As the Lead Dietician at Prevenza, a leading preventive health company, and the CEO of Healthify Diet Consult, Gifty creates tailored dietary programs that address diverse health conditions such as diabetes, hypertension, and obesity, while also championing preventive health and sustainable nutrition practices. Her advocacy focuses on Maternal and Child Health Nutrition, where she raises awareness on the critical role of nutrition in pregnancy, child growth, and family wellness.

Her entrepreneurial spirit shines through in her innovative ventures, most notably Brown Melange, a health-focused tombrown product formulated to help combat the rising cases of hypertension, diabetes, and weight-related issues in Ghana. Beyond health, she is also the CEO of Gigi's Glamour, a fashion and beauty brand that celebrates confidence, style, and creativity, reflecting her versatility and passion for inspiring young women to embrace their uniqueness.



Gifty Amponsah

(Queen Abena)

Nutritionist, Entrepreneur & Community Advocate

Gifty's remarkable accomplishments have earned her national recognition. She was crowned Miss Adehye UCC 2019 and proudly represented the Western Region in Ghana's Most Beautiful 2024 (GMB), where she showcased her charisma, intelligence, and commitment to advocacy. In 2025, her efforts continue to be celebrated with three major honors at the Golden Age Business and Creative Arts Awards:

- Discovery Health Personality of the Year
- Discovery Woman of the Year
- Youth Personality of the Year

Her influence extends beyond professional and pageant platforms through impactful community initiatives. She spearheaded the Senior High School Campus Invasion Project, which involved student engagement, educational stationery donations, and motivational talk shows, as well as Ignite Your Wellness, a health campaign with students of UNIMAC-GIJ to promote fitness and healthy eating habits.

Gifty's exceptional sense of style has also gained her recognition, earning her the title of Overall Best Dressed Female Student at the Choice Style Awards' Mega 5 Celebration. She has further served as a Brand Ambassador for Koda Herbal Tea, advocating for health and wellness products that align with her mission of community health promotion.

Passionate, dynamic, and committed, Gifty Amponsah is not just a dietitian but a trailblazer shaping the conversation on nutrition, entrepreneurship, and youth empowerment in Ghana. Her journey is a testament to the power of combining purpose with passion, making her a true role model for the next generation.



In the heart of Accra’s vibrant fashion scene, where tradition meets the cutting edge, one name continues to redefine the fabric of Ghanaian style, Eugene d’Wise. Born Samuel Eugene Asare Okai, the designer is far more than a creator of beautiful garments; he is a storyteller, a cultural custodian, and a visionary. Eugene’s journey began not in a design school, but in the marketing classrooms of Accra Technical University. While pursuing a Marketing, he developed a sharp eye for branding and communication skills that would later shape his fashion house as much as his needle and thread. But even then, his heart beat for fashion. “I’ve always believed that clothes speak,” he says. “They carry culture, emotion, identity.” Today, Eugene d’Wise is a name synonymous with elegance and cultural depth. His work is characterized by structured tailoring, luxurious detailing, and a bold African aesthetic that speaks confidently on global stages.

A Legacy Stitched in Bloodline
Fashion runs deep in Eugene’s lineage. His mother was a skilled seamstress known in their neighborhood for her impeccable finish and elegant textile creations. But the roots stretch even further back: Eugene’s grandfather was a traditional designer and tailor whose workshop doubled as a community space in the Eastern Region. Eugene grew up surrounded by the rhythm of the sewing machine and the scent of freshly pressed fabrics. “I come from a family of designers,” he reflects. “So, in many ways, this was always in my blood. I’m not just continuing their work—I’m evolving it.”

Threading Through Giants
From 2019 to 2025, Eugene played a major creative role for campaigns with Africa’s most iconic textile brands GTP, Vlisco and



Eugene d’Wise

Weaving Heritage Into Haute Couture



Woodin. He was not just a designer, but a campaign shaper, style advisor, and public-facing mentor. In 2024, he led the styling and customer experience at GTP’s “Discover Your Style” retail event in Osu, helping shoppers understand the art of fabric pairing and the elegance of ready-to-wear Ghanaian design. His collaboration with Vlisco in 2021 birthed the “de LUXE” collection, a luxury capsule that married timeless silhouettes with the vivid vibrance of African wax prints. That same year, he worked with Woodin, and again in 2025, creating seasonal collections that captured the modern African urban spirit through a designer’s lens.

The Runway as Canvas
Eugene’s creations have walked runways both at home and abroad. He featured in the Fashion Connect Africa “Year of Return” showcase in 2019, a landmark event that celebrated African excellence and diasporic connection. He also showcased in the Wear Ghana Fashion Festival in 2021—a virtual presentation of Ghanaian culture through fashion, filmed at iconic Accra locations. Other notable appearances include Fashion Finest Africa and the Ambassadors’ Spouses of Ghana (ASOHOM) gala, reflecting the international reach and diplomatic appeal of his designs.

Dressing Queens & Silver Screens
Beyond the runway, Eugene d’Wise has left his mark on Ghana’s biggest beauty stages. He has designed for Miss Malaika Ghana, Miss Universe Ghana, Miss Supranational, Miss Ghana, and Ghana’s Most Beautiful (GMB). His ability to fuse glamour with cultural elegance has made him a favorite among queens and pageant organizers alike. In 2021, his styling talents expanded into film when he served as the lead stylist for “A Happy Surprise”, a Martha Ankomah production. The project highlighted his versatility—moving seamlessly from couture to costume design.

A Brand Built on Storytelling
While many designers chase trends, Eugene d’Wise chases truth. “My designs are narratives,” he explains. “Every fabric choice, every stitch, is a way of preserving identity and projecting it to the world.” In 2021, his unique voice was recognized with the Ghanaian Fashion Designer of the Year award at the Ghana Arts and Culture Awards—a moment he describes as both humbling and energizing.

What’s Next?
With over half a decade of high-profile collaborations and creative leadership under his belt, Eugene is now focused on expanding his brand globally while mentoring the next generation of African designers. “There’s so much untapped beauty in our culture,” he says. “My mission is to make the world see it—and wear it.”

Eugene d’Wise is not just dressing people. He’s dressing generations, draping them in identity, pride, and possibility—one story at a time



Donrinda Bruce-Acquah is a dynamic yet grounded leader whose journey blends strategy, service, and people development. She currently serves on the Leadership Team of Unilever Ghana as Customer Strategy & Planning Lead, where she helps shape the company's growth agenda and champions innovation in how brands connect with shoppers.

Donrinda Bruce-Acquah

Customer Strategy & Planning Lead, Unilever Ghana

Her career has taken her beyond Ghana, with experiences in the Philippines, Kenya, and Luxembourg, giving her a global perspective that she now brings back to driving local impact. Yet Donrinda's leadership story began long before the corporate world. From her early days in the Scouts movement in high school and later as General Secretary of the Student Representative Council (SRC) at the University of Cape Coast, she learned the importance of service, accountability, and creating spaces where others can thrive.

With a strong academic background in Economics and Mathematics and a Master's degree in Economics from the University of Clermont-Ferrand in France, Donrinda combines analytical rigor with practical business acumen. She is also an Associate of the Chartered Institute of Marketing (UK), strengthening her expertise in consumer insight and strategy.

At the heart of her leadership is a belief that true success is not just measured in results, but in the lives impacted along the way. Whether mentoring the next generation, leading teams across cultures, or driving strategic change, Donrinda is committed to building growth with purpose and inspiring others to lead with vision and empathy.





Kobby Kyei

A TRANSGENERATIONAL THINKER CHANGING THE FACE OF BLOGGING IN GHANA

When you think of Ghanaian blogging, one name that consistently stands out is Augustus Koranteng Kyei, popularly known as Kobby Kyei. A true transgenerational thinker, Kobby has built a reputation as one of Ghana’s most influential bloggers – not just for his content, but for the positive, socially-conscious approach that sets him apart from the crowd.

Early Life and Education

Born and raised in Agona Duakwa in Ghana’s Central Region, Kobby grew up under the affectionate name “Kwabena Kyei,” named after his grandfather, Reverend Kwabena Kyei. He is the eldest of four siblings, with a father who works with the Ghana National Fire Service and plays in the Fire Service Band, and a mother who is a nurse at the Salvation Army Clinic.

Kobby attended Greenfield Preparatory School in Agona Swedru for his basic and junior high education, then Nyankumasi Ahenkro Senior High School, where he studied General Arts. He later earned a Diploma and Degree in Music Education from the University of Education, Winneba – becoming a professional trumpeter and music teacher by training.

Choosing Blogging Over Teaching

After completing his degree, Kobby was

posted to Ashaiman Senior High School to teach music. But despite the stability of a government job, he made the bold decision to pursue blogging full-time in 2017 – a move that initially disappointed his parents, who, like many Ghanaian parents, valued the security of formal employment.

He promised them that if blogging did not work out within two years, he would return to teaching. But by 2018, Kobby had purchased his first car from his blogging income, a moment that marked a turning point and validated his decision.

Finding His Niche

Inspired by renowned Ghanaian blogger Ameyaw Debrah and his admiration for rapper Sarkodie, Kobby started by sharing entertainment content but soon realized he wanted to do more than chase sensational stories.

He deliberately chose to focus on educative, informative, and socially impactful content, telling human-centered stories and using his platform to drive conversations that matter. His approach has since distinguished him from the crowd and opened doors to corporate partnerships, youth advocacy, and even global recognition.

Philanthropy and Social Impact

Kobby is not just a blogger – he is a social activist. Through his “Go There with Kobby Kyei Foundation,” he has supported people living with disabilities, donating over 20 wheelchairs in remote areas.

He also championed the “Respect Zebra Crossing” campaign, a road safety initiative launched in collaboration with the Norwegian Ambassador, leading to the creation of pedestrian crossings in communities like Sowutuom.

Recognition and Global Platforms

Kobby’s professionalism and unique niche have earned him multiple awards, including:

- Youth Blogger of the Year – Youth Excellence Awards Africa (2021 & 2022)
- GhanaWeb Excellence Award
- National Communications Awards Honoree

In 2024, he was invited to address the 79th United Nations General Assembly, where he spoke about the role of media and blogging in advancing the Sustainable Development Goals (SDGs), with a focus on human trafficking and social justice.

Recent Projects and Advocacy Work

Kobby Kyei continues to use his platform to shape culture and spark change. Some of his current initiatives include:

- “Boys Lives Matter Too” Campaign – focusing on male mental health, vulnerability, and empowerment.
- Expanding the Respect Zebra Crossing project to more communities, pushing for safer pedestrian crossings.
- Advocacy for Content Creation Regulation – calling for partnerships between the Ghana Journalists Association (GJA) and bloggers to establish ethical standards in digital media.
- Digital Literacy Advocacy – urging government and education stakeholders to introduce social media and content creation literacy into school curricula.

Values and Principles

For Kobby, success has come through discipline, focus, and a mindset of positivity. He famously says he doesn’t believe in failure – instead, he sees challenges as fuel for growth.

He encourages Ghanaian youth to move away from relying solely on white-collar jobs and to embrace entrepreneurship, partnerships, and skill-building. To him, blogging is not about gossip but about creating meaningful, lasting impact.

Legacy and Vision

Kobby’s long-term dream is to be remembered as the blogger who elevated blogging to the standard of journalism in Ghana, changing the narrative for future generations.

He sums up his philosophy in a simple mantra that has guided his journey:

“Polish till you shine.”



Ruby Daphne

Asiamah Flashley

A Multifaceted Talent

Ruby Daphne Asiamah Flashley is a woman whose life and work embody versatility, charisma, and passion. From an early age, she showed signs of being destined for a path that would allow her to touch different industries and impact lives in unique ways. Her academic journey began at Fountainhead Christian School, continued at Tema Secondary School, and later led her to Zenith University College, where she studied law. Her hunger for knowledge and storytelling didn't stop there; she furthered her studies at Doxa Open University, where she pursued journalism, shaping the foundation for the dynamic career she enjoys today.

Over the years, Ruby has carved out a name for herself in media and entertainment, balancing her legal and entrepreneurial background with a flair for creativity. She has worked with more than five media houses, including Live FM, Showbiz TV, DGN, and MX24, earning recognition as a skilled TV presenter, master of ceremonies, and all-around media personality. Whether engaging audiences on live television or hosting events with her charm and wit, Ruby has mastered the art of connecting with people.

Her versatility shines through the many hats she wears. On screen, she has brought stories to life as an actress. Off-screen, she channels her emotions and creativity through poetry. Her love for music led her to explore singing, even participating in MTN Hitmaker, while her passion for food finds expression in her culinary experiments as a chef. Each role she takes on reflects her belief that creativity has no limits and that talents, when nurtured, can flourish in countless ways.

Beyond the entertainment world, Ruby has also built a presence in the corporate space. As the brand ambassador for Cocorico Sausage by Izako Limited, she uses her personality and influence to connect a brand with its audience in authentic ways. She is also deeply committed to mentorship, guiding young people who aspire to careers in media. For many, her insights and encouragement have become stepping stones toward building their own paths in the industry.

What sets Ruby apart is not only her wide range of talents but also the qualities that drive her. She is endlessly creative, approaching every opportunity with innovation and imagination. Her ability to communicate effectively makes her a natural on stage and screen, and her passion for what she does is evident in every role she takes on. Leadership comes naturally to her, as seen in the way she inspires and empowers others to chase their dreams.

Ruby Daphne Asiamah Flashley is more than a professional with many talents, she is a force of inspiration. Her journey is a reminder that life does not have to be confined to one lane. With her dedication, creativity, and vision, Ruby continues to shape her own narrative, proving that a multifaceted talent can leave a lasting mark across industries while uplifting those who follow after her.





Comfort Apokum, popularly known as Fit_Apk, is a licensed facilitator and certified personal trainer whose passion for education and fitness has made her a rising star in Ghana's health and wellness industry. With her dynamic personality and commitment to helping others, Comfort has built a reputation as one of the go-to fitness coaches for individuals and organizations looking to achieve real, sustainable results.

Her journey into fitness was deeply rooted in her love for teaching and her belief in the power of wellness to transform lives. After earning her Bachelor of Education in Early Childhood from St. Louis College of Education (2018–2022), Comfort decided to merge her passion for education with her love for fitness. This led her to further her training at Winneba Sports College, where she earned her certification from NASFAAG in 2023 – a step that elevated her into professional coaching.

Today, she leads and designs group fitness classes for up to 15 people, creating fun, effective, and results-driven programs that keep clients motivated. Her focus areas span nutrition and weight loss management, personal training, aerobics sessions, strength and conditioning, muscle building and toning, mobility and flexibility training, corporate wellness programs, and online coaching.

Comfort's dedication to her craft has led to remarkable achievements, including:

- Serving as Personal Trainer and Instructor (PTI) for the 13th African Games (2023)
- Becoming a Certified Coach from Winneba Sports College – NASFAAG
- Leading the SSNIT Health Activities in 2024, helping corporate teams adopt healthier lifestyles

Her coaching philosophy is simple but powerful – fitness is not just about physical transformation but also about empowering people to live their best lives. Through her programs, Comfort inspires clients to embrace consistency, discipline, and self-belief.

When she's not coaching, Comfort is connecting with her community online under the name Fit_Apk, reminding everyone that they are "Too Fit to Quit."

Email: comfortapokum@gmail.com
Social Media: @Anaamlie_apk on all platforms

Comfort Apokum

"Too Fit to Quit" –
Inspiring Wellness, One Client
at a Time



Juanita Gyamfi is not just a Brands and Communications Specialist – she is a catalyst for transformation. As the founder of Mind Menders Alliance, Juanita has dedicated her life to equipping young people with the practical skills, confidence, and mindset they need to thrive in today's fast-paced world.

Her journey into youth empowerment began with a passion for seeing young people live up to their fullest potential. Over the years, she has taken that passion across the continent, speaking at youth-led conferences and events in Ghana, Nigeria, Kenya, Rwanda, and South Africa. Wherever she goes, Juanita's sessions are described as therapeutic – a rare blend of coaching, mentorship, and inspiration that leaves her audience feeling seen, empowered, and ready to take action.

At the heart of Juanita's work is a focus on public speaking, personal branding, LinkedIn optimization, and career readiness. She uses storytelling and relatable real-life examples to help young people break through mental barriers, refine their personal brand, and prepare for professional opportunities. Her dynamic and approachable style has helped her build a growing network of young changemakers who are using their skills and voices to create impact across Africa.

But Juanita's influence doesn't stop on stage. She is also a YouTuber, sharing life lessons, faith-driven insights, and messages of impact through her series, Talks with Juanita, available on YouTube and Instagram. Through these platforms, she continues to mentor and inspire her audience, encouraging them to embrace growth, resilience, and purpose.

Based in Ghana, Juanita Gyamfi is steadily becoming one of the continent's most relatable voices on youth empowerment, branding, and personal growth. Connect with her on LinkedIn (Juanita Gyamfi) or follow her journey on Instagram @_misshuani to join the movement she is building.

Juanita Gyamfi

Empowering the Next Generation
Through Communication and Confidence



FOR MORE INFO: +233 23 407 7788



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OUR CAPACITY-BUILDING PROGRAMS - 2025

SEPTEMBER 2025 - NOVEMBER 2025

MGA Consulting Ghana Limited is pleased to invite your renowned institution to participate in our high-impact capacity-building programs. The details of these programs are given in the table below:

Topic	Target Audience	Date
Winning With Relationship Selling	CEOs/MDs, Commercial Directors, Sales Managers, Branch Managers/Unit Heads, Key Account Managers, and Client Relationship Managers	4th – 5th September
Mastering the Art of Selling	Sales and Marketing Executives, Business Development Professionals, and Sales/Branch Managers.	18th – 19th September
Strategic HR Planning for Organizational Growth	Human Resources Directors/Managers, HR Leads, Learning and Development Managers, and HR Consultants.	2nd- 3rd October
Strategic Sales and Marketing Planning	Sales Managers, Commercial Directors, Branch Managers, Unit Heads, Business Development Managers, and Key Account Executives.	23rd – 24th October
Leading High-Performing Teams for Sustainable Results	Team Leads, Supervisors, Department Heads, Project Managers, Senior Managers, and Aspiring Leaders	13th – 14th November
Building and Leading the Sales Team	Sales Managers, Commercial Directors, Supervisors, Team Leads, Business Development Managers and Key Account Managers	25th – 26th November

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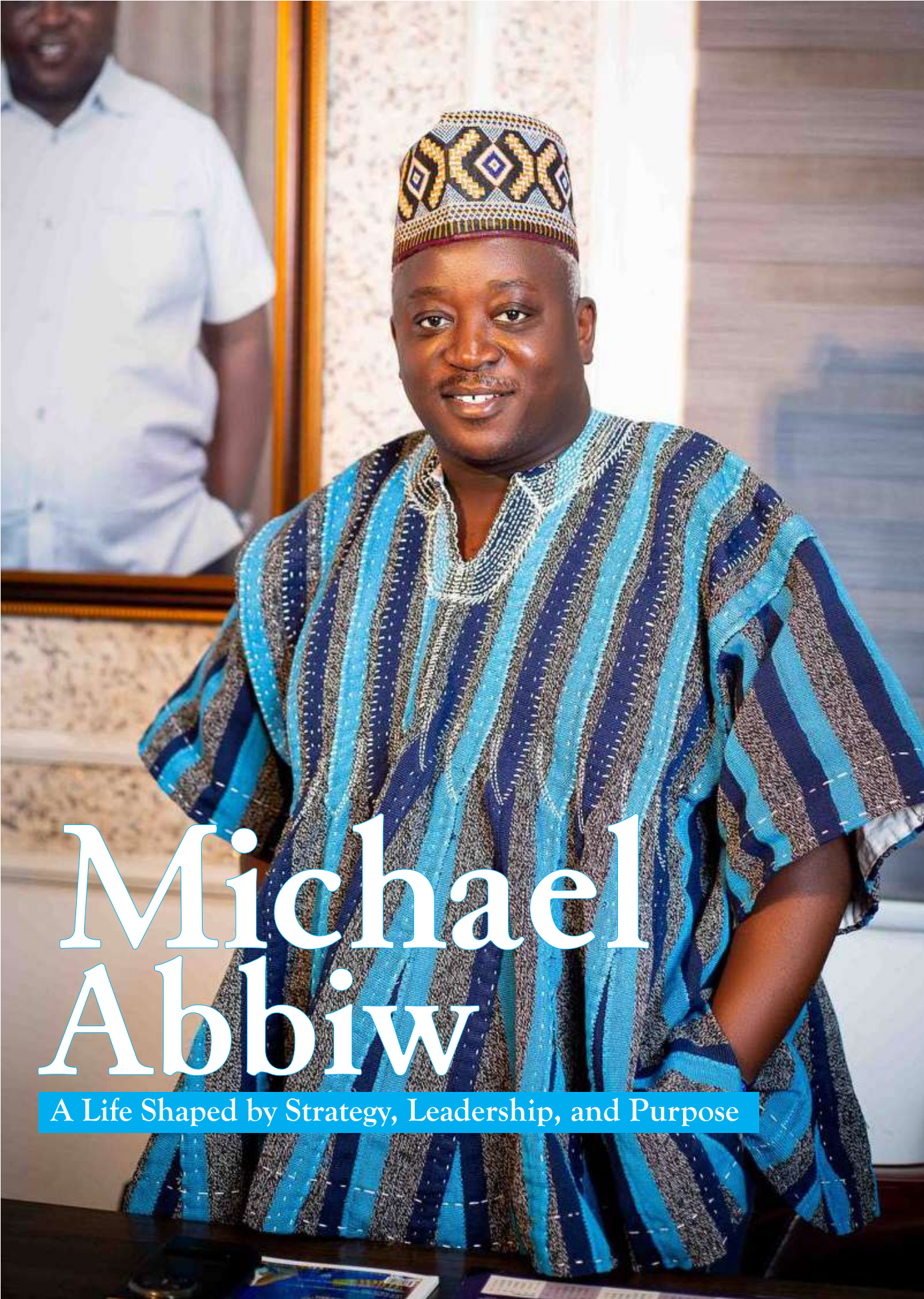


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Michael Abbiw

A Life Shaped by Strategy, Leadership, and Purpose



Over the past two decades, Michael Abbiw has carved a distinguished path as an expert in enterprise development, marketing, and strategy, earning respect across corporate, academic, and entrepreneurial circles. His career is a testament to resilience, vision, and the conviction that business development and marketing are the lifeblood of every organization—investments that yield transformative results over time.

His academic journey reflects both depth and breadth, combining local and international training that has shaped his worldview and expertise. He holds an MPhil in Entrepreneurship and Corporate Strategy from Methodist University, Ghana, an MBA in Business Administration from the Kwame Nkrumah University of Science and Technology (KNUST), and a First-Class Honours degree in Publishing Studies from KNUST. Complementing these qualifications is a Postgraduate Diploma in Marketing from the Chartered Institute of Marketing (UK), where he further sharpened his marketing acumen. Additionally, Michael has pursued specialized training, earning certifications in Governance and Mentorship from London Business Training & Consulting, among other reputable institutions. These credentials, paired with his recognition as a Chartered Marketer, have solidified his position as a Fellow of the Chartered Institute of Marketing, Ghana (FCIMG), the National Institute of Marketing, Nigeria (FNIMN), the Institute of Directors (FIoD), and the Chartered Institute of Leadership and Governance (FCILG).

Michael's professional journey is marked by leadership roles that blend corporate experience with entrepreneurial innovation. He began his career in the insurance sector, rising through

senior positions, including Head of Marketing at Ghana Union Assurance Company Limited and KEK Insurance Brokers Limited. His reputation as a strategist grew as he later became Head of Business Development at Regency Alliance Insurance and Chief Marketing Officer at Golden Life Assurance. His ability to drive transformation was particularly evident during his tenure as Managing Director of GGCredit Microfinance Limited, where he successfully revived a struggling financial institution, transforming it into a profitable venture.

As an entrepreneur, Michael founded MGA Consulting Ghana Limited in 2013, a management consultancy and capacity-building firm that has expanded beyond Ghana to Nigeria. Through MGA, he has designed training programs, strategy solutions, and marketing interventions for organizations across industries, including finance, real estate, and insurance. He also channels his passion for knowledge-sharing as a lecturer at Methodist University, Ghana, where he teaches courses in Integrated Marketing Communication and Strategic Brand Management, inspiring the next generation of business leaders.

Beyond his own enterprises, Michael's influence extends to national and international boardrooms. He is the President of the Chartered Institute of Marketing, Ghana (CIMG), a role that entrusts him with shaping the future of the marketing profession in the country. He chairs the Governing Council of CIMG and holds key governance positions, including Board Director of Telecel Ghana, Chairman of Securisk Insurance Brokers Limited, Independent Board Member of the Ghana Association of Savings and Loans Companies (GHASALC), and Co-Founder and Board Chairman of the MGA Foundation. His service has also impacted organizations such as the Ghana Cylinder Manufacturing Company, Union Rural Bank, and the Ghana-Netherlands Chamber of Commerce, where he contributed his expertise to their institutional development.

Michael's passion for research and thought leadership has enabled him to lead groundbreaking projects with international organizations, including GIZ, DSIK, ITU, UNDP, and the National Insurance Commission. His work has explored areas such as women's financial inclusion, MSME development, insurance models, and the evolving digital economy. He is also an author, having published *Entrepreneurship 101: A Guide for Undergraduate Students* (Entrepreneurship and Wealth Creation), a book that underscores his



commitment to nurturing young entrepreneurs and guiding them toward sustainable success.

His impact has not gone unnoticed. He has been recognized with certifications and acknowledgments from institutions such as the International Leadership Foundation, LinkedIn Learning, and KNUST, which honored his contribution to promoting entrepreneurship education. Yet, beyond these accolades, Michael remains deeply committed to mentoring, training, and empowering others—whether through writing, workshops, or one-on-one guidance.

At a personal level, Michael is known for his charisma, warmth, and the ability to bring people together. He is married with two biological children but has extended his home and heart to many others, embodying his belief that family transcends blood and is ultimately about the people you choose to journey through life with. His values of inclusivity, collaboration, and shared growth resonate not just in his personal life but also in his professional philosophy.

Looking to the future, Michael envisions building a world-class blue-chip organization that will contribute to Ghana's socio-economic development while also shaping global business discourse. Whether in the boardroom, classroom, or community, his rare blend of academic brilliance, corporate leadership, and entrepreneurial vision continues to inspire, positioning him as a true changemaker in Africa and beyond.

What We Do with the Gifts God Has Given Us – The Story of Michael Abbw (a self-narrative)

I come from a family of twelve. At the age of 17, I decided to leave home and live independently. I paid my own school fees, took care of myself, and learned to survive through hard work. That drive has kept me going until today.

I was born at Mamobi and later moved to Awoshie. I started working at the age of 16, and by the time I finished secondary school (Presec – Legon), I was already running my father's corn mill business. Initially, we had brought the mill from the village to Accra with one operator, but when the operator fell ill, I stepped in fully. People were surprised to see a secondary school graduate operating a corn mill, but that business provided me with a good income at the time.



Unfortunately, my siblings disliked it because of the noise, so I sought an alternative. I found work at a gas filling station, helping customers carry their cylinders. I wasn't on a salary but lived off tips. Because I spoke good English, customers liked me and often tipped me well.

One day, the station manager was sacked for financial mismanagement. When the company executives visited, my eloquent English caught their attention. Surprised that someone who had attended Presec was working as a carrier, they asked about my education and offered me a role receiving payments at the station. That became my first official job at Tropic Oil. I excelled there, helped audit financial irregularities across branches, and even opened my first bank account—despite being under 18.

With the money I saved, I prepared for university and, in 2000, enrolled at Kwame Nkrumah University of Science and Technology (KNUST). Initially, I wanted to study architecture, but I was instead offered a place in Publishing. I accepted it, determined to excel.

Life at KNUST wasn't easy. Coming from a modest background, I worked hard, tutored students, formed project groups with wealthier classmates (and handled their assignments for a fee), and even served others in exchange for their support. Despite the challenges, I consistently topped my class, eventually graduating with First Class honors, multiple awards, and recognition as the best student from the department to the faculty level.

My passion for leadership also grew on campus. I served as Electoral Commissioner for the Publishing Association, joined SRC committees, and supported my brothers through university using my savings. My leadership journey wasn't without challenges—especially when we opposed unfair fee hikes—but it taught me resilience.

After graduation, I sought opportunities. Although I was denied a teaching assistant role due to departmental politics, I found work at Buck Press, where my diligence was evident. Later, I was invited back to KNUST as a resource person, contributing to publishing education and even co-authoring chapters in an entrepreneurship book.

My academic journey later led me to pursue postgraduate studies, including an MBA and additional professional courses. I served as President of the Graduate Students Association (GRASAG), sat on the University Council, and connected with influential leaders, including Otumfuo Osei Tutu II. One of these connections opened the door for me to join KEK Insurance as a business development manager. Within less than two years, I rose to Executive Manager.

But my entrepreneurial spirit wouldn't let me stop there. In 2013, I founded MGA Consults. The journey wasn't easy. My first ventures into hire-purchase and later microfinance failed, leaving the company in debt. By 2017, I resolved never to work for anyone again and to rebuild my own company.

It was a tough period. My wife, a banker, also lost her job during Ghana's banking sector crisis. Friends we turned to for help didn't come through. However, through faith, persistence, and sacrifice, we were able to clear our debts.

Then, in December 2022, we received four major business alerts within a 30-minute period, which significantly transformed the story of MGA Consulting. From then on, doors opened.

Today, our company offers management consultancy, research, strategic planning, leadership training, and market research services to leading corporations. We've worked with state institutions, international organizations like the World Bank, and every major insurance company in Ghana. We also acquired an insurance brokerage firm and run a logistics company.

One of our proudest achievements was organizing the Ghana Digital Innovation Week for GIZ, which brought together over 3,000 participants.

Through it all, my story reflects what we do with the gifts God has given us. Hard work, resilience, and faith have carried me from operating a corn mill in Awoshie to leading in business, academia, and national development.

ABOUT MGA CONSULTING

MGA Consulting Ghana Limited - Redefining Business Solutions in Africa

Since its establishment in 2013, MGA Consulting Ghana Limited has emerged as one of the most dynamic management consultancy and capacity-building firms in the country, providing businesses with reliable, flexible, and innovative solutions. What began as a small firm offering hire purchase services has evolved into a full-fledged consultancy that supports organizations across Ghana and beyond with business development, sales and marketing, entrepreneurial support, digital transformation, finance, customer service, and human resource management.

MGA Consulting stands out for its commitment to

challenging conventional thinking and introducing fresh perspectives that help clients thrive in a constantly evolving business environment. Over the years, the firm has built a reputation for being more than just consultants—positioning itself as a trusted partner to industry leaders, MSMEs, non-profits, and development agencies seeking to navigate disruption, build resilience, and unlock sustainable growth.

The turning point came in 2015 when MGA Consulting solidified its place as a leader in management consultancy and capacity-building in Ghana. Through hard work, innovation, and a team of seasoned professionals, the company has grown into a trusted name in organizational development. By prioritizing mutual trust and long-term value creation, MGA has helped its clients solve complex business problems and achieve measurable impact. At the heart of MGA Consulting is a vision to become an international management consultancy with an indigenous identity—providing sustainable solutions and delivering value to stakeholders. Its mission is clear: to provide professional, reliable, and inclusive services that inspire positive organizational change. This mission is guided by strong values of family, excellence, integrity, collaboration, innovation, customer focus, and inclusion, all of which shape the firm's culture and client relationships.

A Holistic Approach to Business Transformation

MGA Consulting provides a comprehensive range of services tailored to meet the diverse needs of organizations at every stage of growth. These include:

MGA Strategy & Leadership Centre (MSLC): A specialized hub where businesses receive comprehensive leadership and strategy solutions. From developing leaders to refining corporate strategies, the centre empowers organizations to thrive in Ghana’s competitive market.

Research & Development Solutions: MGA combines proven research with real-time data to help businesses refine their strategies. Services include business and strategic planning, company profiling, salary rationalization, sales and marketing strategies, business continuity planning, turnaround solutions, HR manuals, and skills audits.

Capacity Building: With a deep passion for entrepreneurship, MGA designs training programs



that equip small business owners and entrepreneurs with practical knowledge in business planning, financial management, lean startup methodology, and entrepreneurial mindset development. These programs are tailored to ensure entrepreneurs not only gain knowledge but also successfully implement it.

Entrepreneurial Support & Development: MGA provides end-to-end support for MSMEs and SMEs. From SWOT and PESTLE analyses to business model generation, the firm helps entrepreneurs craft sustainable strategies backed by market insights and financial viability.

HR Solutions: The HR division specializes in the entire hire-to-retire cycle, from talent acquisition and training to compliance and compensation analysis. MGA tailors solutions for every client, ensuring businesses have the right people, systems, and tools to achieve their objectives.

Sales Outsourcing: MGA supports organizations in optimizing performance by providing outsourced sales and operational solutions. With expertise in vendor selection, contract management, and performance monitoring, the firm ensures businesses remain both efficient and competitive.

What makes MGA Consulting truly unique is its adaptability. Every solution is carefully tailored to meet a client's specific challenges. By leveraging research, innovation, and collaboration, the firm enables businesses to achieve sustainable results that enhance their leadership, improve organizational performance, and unlock new opportunities.

Backed by a team of experienced professionals with a passion for excellence, MGA Consulting continues to shape the future of businesses in Ghana and across Africa. The firm's story is one of resilience, innovation, and commitment to delivering not just consultancy, but transformation.



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Excellence is our diplomacy...



My Journey as **Evergreen Asantewaa**

I am Freda Asantewaa Twum, but most people know me as Evergreen Asantewaa. My journey in Ghana's media space has been both exciting and fulfilling. As a television personality and master of ceremonies (MC), I've had the privilege of connecting with audiences through my work at Woezor TV, where my passion for engaging and inspiring people truly comes alive.

Beyond television, I founded Evergreen Hub and Consult, a platform that reflects my entrepreneurial spirit and my commitment to empowering others. It's important to me to create spaces where people can grow, connect, and unlock their potential.

Over the years, I've also built a strong online presence, gathering a vibrant community across Instagram, TikTok, Facebook, and Threads (@evergreen_asantewaa). Through these platforms, I share not just my professional journey but also my personal reflections, creating an authentic space where people can relate to me on multiple levels.

My career extends into event hosting and brand influencing, roles that allow me to merge creativity with communication while making meaningful connections. I see my influence not just as a platform for myself, but as an opportunity to inspire, engage, and uplift a diverse audience.

With versatility, passion, and dedication at the core of everything I do, I am proud to have carved out a space as a voice and face within Ghana's entertainment industry. My mission is simple yet powerful—to connect, empower, and leave a lasting impact wherever I go.



Top 5 Challenges Facing African Entrepreneurs Today

Africa is a continent bursting with promise. The rise of entrepreneurial activity across sectors — from agribusiness and fintech to creative industries — is proof of the innovation and ambition driving African economies forward. But behind every success story lies a set of unique hurdles that business owners must overcome.

For many entrepreneurs, building a business on the continent is a test of resilience, ingenuity, and persistence. From funding gaps to poor infrastructure, these challenges shape not only how businesses start but how they grow and scale. Here are the five most pressing obstacles African entrepreneurs face — and the pathways that could turn these challenges into opportunities.



1. The Funding Gap

Access to capital remains the single greatest challenge for African entrepreneurs. Many founders struggle to secure the resources they need to grow, particularly in the early stages when financing is most critical. Traditional banks often impose strict credit requirements, making it difficult for small and medium-sized enterprises (SMEs) to access loans.

Venture capital and private equity funding are slowly increasing across the continent, but the gap is still significant. As a result, many entrepreneurs rely on personal savings, informal networks, or family support to get their ideas off the ground. While crowdfunding and peer-to-peer lending are gaining traction, they are not yet widespread enough to fill the void.



2. Limited Market Access

Breaking into markets — both local and international — remains a major barrier for many African entrepreneurs. Poor transportation networks, limited infrastructure, and trade restrictions often prevent businesses from reaching customers efficiently.

Domestic markets can also be saturated, making it challenging for new entrants to compete. And with different countries on the continent applying different customs procedures and regulations, cross-border trade can be cumbersome and costly.

The solution lies in strengthening regional integration, simplifying trade agreements, and investing in logistics networks. This would help businesses reach new customers and unlock the full potential of Africa's growing consumer base.



3. Regulatory Barriers

For many entrepreneurs, navigating Africa's regulatory environment can feel like running an obstacle course. Complicated registration processes, lengthy licensing

requirements, and inconsistent tax systems create unnecessary burdens — especially for smaller businesses with limited resources.

In some regions, bureaucratic red tape and a lack of transparency discourage investment and stifle innovation. Simplifying business registration, enforcing accountability among regulatory bodies, and promoting a transparent, predictable legal framework would go a long way in making entrepreneurship easier and more attractive.



4. Skills Shortages

A strong business needs a strong workforce — but many African entrepreneurs face a shortage of skilled talent. Limited access to quality education and vocational training means that there's often a mismatch between what businesses need and what job seekers can offer.

This talent gap not only affects daily operations but also slows down innovation and product development. The way forward includes investing in human capital, strengthening business-education partnerships, and encouraging lifelong learning to equip workers with the skills needed in a rapidly evolving global economy.



5. Infrastructure Deficiencies

Reliable infrastructure is the backbone of any thriving business ecosystem — yet many parts of Africa still lack the basics. Unreliable power supplies force businesses to rely on expensive generators, while poor roads and transport networks increase distribution costs and delivery times.

Digital infrastructure is equally crucial. Limited, costly

internet access prevents entrepreneurs from fully leveraging digital tools and e-commerce platforms that could connect them with global markets.

Public-private partnerships, investment in renewable energy, and innovative solutions such as mobile technology can help bridge these gaps, reduce operational costs, and improve overall efficiency.



Paving the Way Forward

Despite these challenges, Africa's entrepreneurial spirit is unshaken. The continent's innovators continue to create jobs, develop solutions, and transform communities. But to unlock the full potential of Africa's entrepreneurial ecosystem, collaboration is key.

Governments, private sector players, and development partners must work together to close the funding gap, open up markets, simplify regulations, invest in education, and upgrade infrastructure.

When these barriers are addressed, Africa's entrepreneurs will not only survive — they will thrive, driving the innovation, job creation, and economic growth that will shape the continent's future.



Innovation Is Not About Technology Alone

★ Dr. Maxwell Ampong, DBA, MBA
Impact Finance | ESG & Sustainability

We often toss around the word “innovation”. It's linked with shiny gadgets, artificial intelligence, Silicon Valley, and slick startup presentations featuring words like “disruption” and “unicorn”.

Fact: innovation is not about technology alone.

Some of the most transformative changes in our societies, especially here in Africa, have little to do with new devices or software. Instead, they are rooted in new ways of thinking, organising, collaborating, and adapting. In this article, I want us to take a step back, challenge assumptions, and broaden our understanding of what innovation truly means.

Innovation Is Behavioural Before It's Technical

Before any piece of technology changes lives, a change in mindset must occur. Behaviour must adapt. Systems must bend. Culture must open a door.

For example, mobile money in Ghana didn't succeed solely because of the phones. It succeeded because Ghanaians were already sharing financial responsibilities communally through susu, rotating savings groups, and trust-based lending. The technology simply formalised and scaled what was already culturally ingrained.

That's behavioural innovation: when people change how they do something either before or alongside the introduction of a tool.

The Illusion of the “New”

Many so-called “tech disruptions” are not new. They are simply digital versions of traditional systems.

Take e-commerce. It feels revolutionary. But the idea of buying something you don't see physically and then receiving it later has existed for decades through catalogue shopping, mail order, and even village provision stores where you place orders for items that arrive within a week. The real innovation wasn't e-commerce. It was logistical efficiency and data-driven fulfilment.

Recognising this helps us stay grounded. Innovation isn't about invention alone. It's often about improving access, speed, scale, or trust.

Innovation Happens Before, During, and After Tech Arrives

Consider farming. Long before agri-tech platforms existed, farmers innovated.

- They rotated crops to preserve soil fertility.
- They observed ant movements to forecast rain.
- They stored seeds in ash to preserve them.
-

Now that we have technology such as drone mapping, blockchain tracking, and AI weather models, we should view it as an addition to traditional knowledge, not a replacement. The most successful innovations merge ancestral wisdom with modern tools.

Innovation Can Be Administrative

We often overlook this issue. Some of the biggest bottlenecks in African economies are procedural rather than technological.

A regional produce market that digitises its permit process is innovating. A government office that reorganises how it handles export documentation, reducing delays from 5 days to 1, is also innovating. Administrative systems affect every sector, yet they get the least attention in conversations about innovation. Why? Because they lack glamour. However, they are highly impactful.

Let me give an example from our own ecosystem: when Maxwell Logistics digitised cross-border permit processing between Ghana and Burkina Faso for our commodities shipments, we saved three days of border delays per truck. Three days. Across a hundred trucks, that's 300 days saved. Time is money, literally, because the cost of deployed capital (interest) is reduced per trip. Time is productivity.

So what if public procurement procedures became completely transparent through mobile dashboards? What if licensing departments could verify data instantly? These changes might seem like minor adjustments, but they have the potential to transform entire economies.

Innovation Can Be Emotional

Here's a head-scratcher: innovation can be about how people feel.

Consider customer experience. Two services can provide the same result, such as bank transfers, but the one that is easier to use, more friendly in tone, and respectful of the user's intelligence will win every time.

How you make people feel is part of your innovation stack.

Let's take insurance. Traditional micro-insurance often suffers from distrust. At WellMax Inclusive Insurance, we had to design not just the product, but the language around it. We avoided confusing jargon. We introduced follow-up calls with real human voices. We use stories, not spreadsheets.

When people feel respected, they engage more. When they feel intimidated, they disengage. That emotional journey, from doubt to belief, is as critical as any base code or product launch.

Innovation Can Be Invisible

Some of the most powerful innovations never get noticed. Because they work so smoothly that nobody questions them.

- A system that automates warehouse inventory without fuss.
- A financing tool that disburses to farmers without requiring them to queue.
- A platform that links village cooperatives to markets without them even knowing what an API is.

At Confideo Technologies, one of our most impactful tools is a background credit-scoring engine for our stakeholders within the MIG Ecosystem, embedded within our MIG Impact platform. No fanfare. No dashboard. Just quiet intelligence improving outcomes.

The quiet systems are often the most essential. The ones that reduce burden without introducing friction.

It's worth asking: is your innovation loud, or is it lasting?

Innovation Can Be Who You Involve

Who's in the room matters.

Often, we think innovation comes from experts. But communities, frontline workers, and low-income users have insights that no consultant ever will.

Designing an agri-marketplace? Talk to the woman in the market who knows how pricing changes by hour.

Building a logistics app? Speak to the driver who knows which checkpoints cause trouble on Fridays. Innovation isn't just what you build. It's who you build with.

In the Africa School of Entrepreneurship (ASOE), we involve students, employers, artisans, farmers,

traders, and other schools in curriculum development. They are co-creators, not just beneficiaries.

And involving users from design to deployment means fewer errors, faster adoption, and more meaningful outcomes.

So What Should We Do Differently?

Here are five practical changes we can all adopt:

Broaden your understanding of innovation. Don't restrict your search to devices or apps. Consider processes, people, feelings, and culture. Sometimes, a change in meeting structure can be more impactful than a new software subscription. True innovation often appears as common sense in hindsight.

Build on what works. Don't always aim to replace. Sometimes the best tech supports what people already do well. The goal shouldn't always be to disrupt. It can and should be to empower. If your grandmother's wisdom still guides efficient decisions, find a way to honour and improve it with tech, not erase it.

Fund boring things. This one's for policymakers and investors. The glamorous pilot project is tempting. But real change often comes from funding admin upgrades, HR systems, training, and distribution networks. Not exciting, but transformative. The pipes matter more than the faucets.

Involve those closest to the problem. Innovation is not top-down. It's grassroots-up. Ask teachers about edtech. Ask traders about fintech. Ask nurses about healthtech. Their lived experience is more valuable than a dozen white papers. Solutions devised in boardrooms often fail on the ground.

Celebrate unseen success. Not all innovation makes headlines. The internal process that just made your team 20% more efficient is innovation. The way your community centre reduced dropout rates by changing its opening hours is also innovation.

Technology matters. But innovation is bigger.

Innovation is about how we think, relate, and choose. It's the quiet decision to redesign a form for simplicity. It is the moment a teacher adapts a lesson because a student didn't understand it the first time. It's the business that reworks its payment plan due to a customer's seasonal income.

The future won't be shaped by technology alone. It will be shaped by people who understand systems, trust, rhythm, equity, and context. People who ask better questions. People who listen more than they pitch.



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THE GHANA INTERBANK PAYMENT AND SETTLEMENT SYSTEMS (GHIPSS)

The Ghana Interbank Payment and Settlement Systems (GhIPSS) is a government agency responsible for facilitating the interconnection of banks operating in Ghana, ensuring seamless, secure, and efficient interoperability within the country's financial sector. It plays a crucial role in Ghana's financial ecosystem by ensuring that payment systems across various financial institutions can work together seamlessly. fully-owned as a subsidiary of the Bank of Ghana and established in May 2007, it was tasked with the responsibility of developing and managing interoperable payment system infrastructure for both banks and non-bank financial institutions across the country.

In fulfillment of its mandate,

GhIPSS has implemented and currently oversees the following key payment system infrastructures:

National Switch and Biometric Smart Card Payment System e-zwich is a flagship initiative by GhIPSS designed to promote financial inclusion and streamline payment systems in Ghana. Leveraging biometric authentication, e-zwich



ensures secure and reliable transactions for individuals, businesses, and government agencies, even in areas with limited access to traditional banking infrastructure. The system supports a wide range of services, including salary payments, government disbursements, pensions, and remittances. By integrating all licensed financial institutions onto a single, interoperable platform, e-zwich enhances transparency and accountability in financial transactions. This not only reduces the risks of fraud and duplication but also strengthens the regulatory oversight capabilities of the Bank of Ghana. The detailed audit trails and real-time monitoring provided by the system enable regulators to track fund flows more effectively, contributing to a more

robust and compliant financial ecosystem.

Ghana Automated Clearing House (GACH) systems, established and operated by GhIPSS, serve as a vital component of Ghana's national payments infrastructure by facilitating the electronic processing of bulk payments and collections. GACH supports both Direct Credit and Direct Debit transactions, enabling efficient disbursement of salaries, pensions, supplier payments, loan repayments, utility bill collections, and more. By automating these processes, GACH significantly reduces the reliance on cash and manual interventions, enhancing the speed, accuracy, and reliability of financial transactions across institutions. From a regulatory perspective, GACH improves oversight and compliance by providing structured, auditable records of financial flows between parties. This level of transparency strengthens the Bank of Ghana's ability to monitor systemic risks, enforce anti-money laundering (AML) protocols, and ensure adherence to regulatory standards. Ultimately, GACH contributes to a more stable and accountable financial ecosystem, aligning with national goals for digital transformation and economic modernization.

The Cheque Codeline Clearing (CCC) System is a key component of Ghana's cheque clearing infrastructure that facilitates the electronic processing and settlement of cheques. By capturing essential cheque information

including the Magnetic Ink Character Recognition (MICR) codeline data and images, the CCC system allows financial institutions to exchange cheque details digitally, significantly reducing the time and risks associated with manual cheque clearing. This system has improved the efficiency, speed, and reliability of cheque transactions across banks in Ghana. From a regulatory standpoint, the CCC system enhances transparency and traceability in the cheque clearing process. It provides a clear audit trail and supports the enforcement of rules on settlement timelines and fraud prevention. The system's digital framework allows the Bank of Ghana to monitor interbank cheque activities more effectively, ensuring compliance with established payment standards and contributing to a more secure and accountable financial ecosystem.

Direct Credit and Direct Debit services operated under the Ghana Automated Clearing House (GACH) system by GhIPSS, are fundamental tools for streamlining bulk payments and collections in Ghana's financial ecosystem. Direct Credit enables organizations to electronically transfer funds into multiple bank accounts simultaneously, ideal for payroll, supplier payments, pensions, and social benefits. Direct Debit, on the other hand, allows authorized entities to automatically withdraw funds from customers' bank accounts on scheduled dates for recurring obligations such as utility bills, loan repayments, and subscriptions. These services reduce dependency on cash and manual processes, thereby enhancing payment efficiency and reducing operational risks. From a regulatory perspective, Direct Credit and Direct Debit provide structured, verifiable transaction records that aid



in enforcing compliance with anti-money laundering (AML) policies and Know Your Customer (KYC) regulations. The systems transparency and traceability empower the Bank of Ghana to monitor fund flows effectively, enforce settlement time lines, and promote financial accountability across institutions.

National Switching and Processing System-gh-link serves as Ghana's domestic interbank switching platform that facilitates seamless electronic transactions across financial institutions. It enables the interconnection of ATMs, Point-of-Sale (POS) devices, and payment cards issued by banks, allowing customers to access banking services conveniently, regardless of their issuing bank. gh-link also supports domestic card transactions, account-to-account transfers, and the settlement of third-party transactions. By keeping transactions within the national payment infrastructure, gh-link significantly reduces reliance on international card schemes, lowering transaction costs and enhancing data sovereignty. From a regulatory standpoint, the platform strengthens oversight by providing real-time transaction data and centralized visibility into the volume, value, and flow of retail payments. This empowers the Bank of Ghana to monitor systemic risks, enforce compliance standards, and make data-driven policy decisions contributing to a secure, efficient, and inclusive financial ecosystem.

GhIPSS Instant Payment (GIP) and Mobile Money Interoperability (MMI) System are transformative infrastructures that enable real-time, seamless transactions across bank accounts and mobile money wallets in Ghana. GIP allows users to make instant interbank account-to-account transfers, while MMI facilitates interoperability between mobile money platforms and between mobile wallets and bank accounts. These systems empower individuals and businesses to make fast, secure payments 24/7 through channels such as mobile apps, USSD, internet banking, ATMs, and POS devices. Together, GIP and MMI reduce the reliance on cash, promote financial inclusion, and support the growth of Ghana's digital economy. From a regulatory

GhIPSS is a government agency responsible for facilitating the interconnection of banks operating in Ghana, ensuring seamless, secure, and efficient interoperability within the country's financial sector.

perspective, the integration of these systems provides the Bank of Ghana with enhanced visibility over digital payment flows, ensuring robust monitoring, improved compliance with anti-money laundering (AML) and Know Your Customer (KYC) requirements, and the ability to respond swiftly to emerging risks. By fostering a transparent and interoperable payment environment, GIP and MMI strengthen the resilience and inclusivity of Ghana's financial system.

Some benefits of this real-time service are;

Enhanced - Convenience: Enables seamless and efficient payments from any location through various digital channels.

Improved Cash Management: Facilitates timely payments and better control over fund flows for both individuals and businesses.

24/7 Availability: The service operates around the clock, including weekends and public holidays.

Transparent Audit Trail: Provides a clear and traceable record of all transactions for reconciliation and reporting.

Real-Time - Settlement: Recipients receive funds instantly, enabling immediate access and use.

How to Resolve Issues Facing Ghana Interbank Payment and Settlement Systems.

Several key challenges must be addressed to maximize the impact of these systems.

Public awareness of GhIPSS platforms remains limited, especially among rural populations. Targeted education campaigns using local languages and community engagement are essential to bridge this gap.

Infrastructure limitations continue to pose access challenges. Collaborations with telecom providers and expanded use of agency banking could help extend digital payment services to underserved areas. Although mobile money interoperability has advanced, integration with fintech platforms is still evolving. Developing strong

API frameworks and fostering partnerships will ensure a more seamless ecosystem.

Cybersecurity is another growing concern. As digital transactions rise, so do risks. GhIPSS must prioritize investment in fraud detection, data security, and consumer protection frameworks. Legacy systems like GACH need modernization to meet the demand for real-time services. Integrating such platforms with GhIPSS Instant Pay could address this issue.

Finally, the regulatory

burden on financial institutions remains a barrier. By adopting regulatory technology (RegTech) solutions and offering centralized support, GhIPSS can ease this pressure and encourage broader participation.

In conclusion, while GhIPSS has laid a strong foundation for a digital financial future, addressing these challenges will be critical. With strategic investment, collaboration, and innovation, GhIPSS can further solidify its role in building an inclusive, efficient, and secure financial system in Ghana.



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MinoHealth AI Labs

MINOHEALTH AI: REVOLUTIONIZING AFRICAN HEALTHCARE THROUGH ARTIFICIAL INTELLIGENCE

Across the African continent, access to quality healthcare has long been challenged by limited infrastructure, a shortage of medical professionals, and fragmented health systems. But one Ghanaian-born company is harnessing the power of artificial intelligence to change that. MinoHealth AI Labs, also known as MinoHealth AI, is reimagining the future of healthcare on the continent by placing cutting-edge machine learning tools in the hands of those who need them most.

What is MinoHealth AI?

Founded by visionary entre-

preneur and AI ethicist Darlington Akogo, MinoHealth AI Labs is a medical AI research and deployment company focused on democratizing access to diagnostics across Africa. Under his leadership as CEO, MinoHealth has become a pioneer in building and scaling deep learning systems that assist healthcare professionals in diagnosing medical images especially in underserved communities where radiologists are scarce or entirely absent.

Their AI-powered platform enables the detection of conditions such as pneumonia, tuberculosis, cardiomegaly, and more from chest X-rays, with clinical-grade accuracy.

Through this technology, MinoHealth is empowering frontline healthcare providers with the diagnostic support they need to save lives and improve outcomes regardless of location or resource constraints.

Solving the Right Problems, the Right Way

What makes MinoHealth stand out in the crowded space of global healthtech startups isn't just the technology, it's the context. The company designs its models with African clinical realities in mind. From accounting for the regions disease burden to ensuring affordability and infrastructure compatibility, Mino

Health AI isn't retrofitting Western tools to African problems, it's building for Africa from the ground up.

This local-first, impact-driven approach addresses one of the biggest pitfalls in global health innovation: relevance. MinoHealth collaborates with local hospitals, researchers, and public health bodies to ensure that its products are not only technically sound but also culturally and economically sustainable.

Why MinoHealth Matters for the Future of African Healthcare

As of 2023, sub-Saharan Africa had fewer than 1 radiologist for every 500,000 people in some countries. This is not just a data point but it's a public health emergency. In such contexts, delays in diagnosis can mean the difference between early intervention and fatality. MinoHealth's

tools serve as clinical co-pilots, enabling health workers to make faster, more accurate decisions.

Beyond deployment, Darlington Akogo and his team are also leading research, policy conversations, and global collaborations to ensure that Africa plays a defining role in the AI revolution. Through partnerships with academic institutions and tech alliances, MinoHealth is helping to shape a decolonized, data-driven future for global health.

The Bigger Picture: Africa's Role in Global AI Innovation

MinoHealth speaks to a broader movement; Africa as a serious player in AI-for-good. It's a vivid example of how artificial intelligence, when developed ethically and purposefully, can address long-standing structural inequalities. For policymakers, investors, and innovators, MinoHealth is a compelling case study in localized, inclusive innovation.

efficiency and reducing fraud. As Ghana strengthens its National AI Strategy, and as countries across the continent explore ethical AI development, MinoHealth AI is leading by example. It shows that the future of health doesn't lie only in Silicon Valley or Geneva but also in the bold, mission-led startups emerging from Accra and beyond.

Conclusion

Under the leadership of Darlington Akogo, MinoHealth AI is more than a healthtech company; it's a vision for what's possible when African innovation meets global ambition. Rooted in purpose, built with integrity, and scaled through collaboration, MinoHealth is transforming how we think about diagnostics, access, and the promise of AI in healthcare. As the world looks toward AI to solve its most pressing challenges, MinoHealth reminds us that Africa isn't just catching up but it can lead too.

Source :

GHANAFINTECH & INNOVATION REPORT

Q2 2025 EDITION

A SUSTINERI ATTORNEYS QUARTERLY FINTECH AND INNOVATION REPORT



Africa's technology landscape is experiencing unprecedented growth, with crypto, fintech, agritech, and AI emerging as the most transformative sectors in 2025. These industries are being propelled forward by innovation, a young digital population, and supportive government policies — creating enormous opportunities for investors, entrepreneurs, and policymakers.



Crypto: Driving Financial Access and Inclusion

Cryptocurrency is revolutionizing access to finance across Africa, helping millions bypass high remittance fees and limited banking infrastructure. Nigeria remains a leader, processing \$59 billion in crypto transactions between 2023 and 2024, with stablecoins now representing 43% of all crypto trades in Sub-Saharan Africa. Crypto's ability to slash cross-border payment fees from 7% to under 1% is making it a lifeline for freelancers, businesses, and rural populations. Platforms like Bitnob, Onafriq, and Chipper Cash are enabling seamless payments, while regulatory recognition — such as Nigeria's 10% crypto gains tax — signals the sector's growing legitimacy.

“AI and Digital Transformation in African Business”

Crypto, Fintech, Agritech & AI: Africa's Most Promising Sectors in 2025



Fintech: Reshaping Africa's Financial System

Fintech is democratizing financial services by providing mobile-first solutions that bypass traditional banking. The number of fintech startups has more than doubled since 2022, and eight of Africa's nine tech unicorns are now fintech companies. Leading players like Flutterwave, OPay, Wave, and Moniepoint are driving growth with billions in transaction volumes and innovative services for both consumers and merchants. The rise of alternative credit scoring, Buy Now Pay Later (BNPL) models, and increased venture capital funding are making financial products more accessible than ever before, while governments are rolling out regulations to ensure consumer protection and cybersecurity.

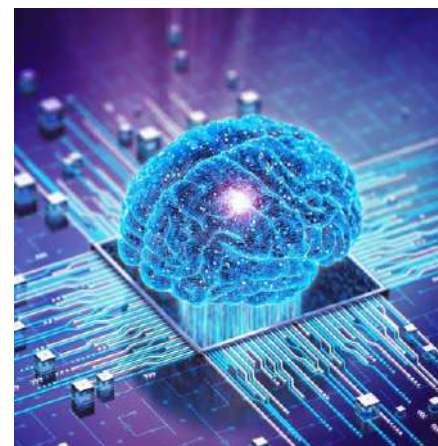


Agritech: Transforming Agriculture with AI and Blockchain

Agriculture remains Africa's economic backbone, employing over 60% of the population — and agritech is helping it become more productive and profitable. AI-powered tools are boosting yields by up to 30%, enabling precision farming, early disease detection, and optimized water usage. Blockchain is creating transparency across supply chains, ensuring fair pricing and reducing post-harvest losses. Startups like FarmerTech Nigeria, Shamba Records, and Hello Tractor are empowering farmers with credit access, market linkage, and equipment sharing, ultimately improving food security and farmer incomes.

investors and entrepreneurs to back scalable, high-impact solutions in crypto, fintech, agritech, and AI. Governments are also crucial players, as infrastructure investment, regulation, and skills development will determine how inclusive this growth becomes.

As Absa's Adesoji Solanke notes, success lies in building businesses that solve significant real-world problems and deliver measurable impact. The continent's future belongs to those willing to collaborate, innovate, and scale solutions that drive shared prosperity.



AI: Powering Solutions Across Sectors

Artificial intelligence is no longer experimental in Africa — it's solving real-world problems in healthcare, logistics, finance, and education. AI-focused startups raised over \$800 million by mid-2025, with generative AI alone projected to unlock \$100 billion in annual economic value. From South Africa's RADIFY (AI X-ray analysis) to Rwanda's AI-enabled TB screening and Ghana's Zipline drone deliveries, AI is saving lives, reducing costs, and improving efficiency. Local innovators are also breaking language barriers, optimizing supply chains, and fighting fraud, proving AI's transformative potential.



Opportunities for Stakeholders

Africa's digital economy is set to double from \$22.6 billion in 2024 to \$45.7 billion by 2029. This is a call to action for



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Mercy Abena

**Twumwaa
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Steering Western Serene Atlantic
Hotel into a Bold New Era

Mercy Abena Twumwaa Asubonteng:
Steering Western Serene Atlantic Hotel
into a Bold New Era

Western Serene Atlantic Hotel, one of Ghana's most iconic hospitality landmarks, has entered a new chapter with the appointment of Mercy Abena Twumwaa Asubonteng as its General Manager, effective September 1, 2025.

Perched gracefully along the serene coastline of Takoradi, this 200-room property has been a symbol of elegance and Ghanaian hospitality since it was first commissioned in 1962 by Dr. Kwame Nkrumah, Ghana's first president. Once known as Best Western Plus Atlantic Hotel, it was acquired in June 2024 by First Sky Group, which has since embarked on an ambitious transformation agenda to position it as one of West Africa's top five-star hotels.

Now, with Mercy Abena Twumwaa Asubonteng at the helm, the vision for this historic property is clear: to combine modern luxury with authentic Ghanaian culture and deliver unparalleled guest experiences.

A Career Built on Dedication and Leadership

Ms. Asubonteng brings to this role more than 20 years of experience in hospitality and tourism, having worked across several high-profile establishments in

Ghana’s hospitality industry. Her professional journey has seen her excel as a Food & Beverage Manager, Conference & Banqueting Executive, and Marketing Manager – roles that allowed her to master the fine art of balancing operational efficiency with world-class guest satisfaction.

Before this appointment, she served as Acting General Manager of Western Serene Atlantic Hotel, where she demonstrated her ability to provide strategic direction, drive growth, and strengthen key partnerships. Her steady leadership during this transitional period positioned her as the ideal candidate to take the hotel forward.

Leadership Endorsements from the Top

Mrs. Rhoda Ashiabi, Chief Executive Officer of Serene Hotels & Resorts (the hospitality division of First Sky Group, which also includes Volta Serene Hotel and Oti Serene Resorts), praised the appointment, saying:

“Abena’s passion for excellence, visionary aptitude, and robust leadership are exactly what we need to achieve our tactical goal of positioning the hotel among the top-tier 5-star establishments in Ghana and West Africa within the next three years.”

Echoing this sentiment, Mr. Eric Seddy Kutortse, Executive Chairman of First Sky Group, highlighted the significance of this appointment:

“We are proud to see Abena assume this leadership role. Her appointment reflects the Group’s firm belief in women’s exceptional leadership skills, expertise, and their pivotal role in driving success within a globally competitive hospitality market.”

A Vision for the Future

For Ms. Asubonteng, this appointment is not just a professional milestone – it is a mission.

“I look forward to leading my team and driving innovation, growth, and excellence at Western

Serene Atlantic Hotel,” she shared. “Our goal is to be the preferred brand of choice in Ghana’s hospitality industry. It is an honour to lead this historic hotel, and I am committed to strengthening its presence and influence in the hospitality ecosystem.”

Her plans include:

- Enhancing guest experiences through innovation and personalization.
- Building a strong, motivated workforce through training and professional development.
- Positioning the hotel as a prime venue for conferences, retreats, and leisure experiences.

Academic and Professional Excellence

Ms. Asubonteng is an alumna of the Ghana Institute of Management and Public Administration (GIMPA), where she earned a Bachelor of Science Degree in Hospitality Management and Hospitality Law. She also holds multiple certifications in hospitality management, including HACCP Food Safety Management (QMACS), ISO 19011:2011 Internal Auditing of Codex HACCP (QSHE), and Customer Service Excellence (AMSCO).



Her background as a seasoned Food and Beverage professional gives her a unique perspective on operations. She is known for her focus on enforcing health and safety regulations, maintaining top-tier quality standards, and mentoring staff to excel in service delivery.

A Woman of Impact in Hospitality

Beyond her impressive credentials, Ms. Asubonteng is recognized as a customer-oriented, service-driven leader who combines operational discipline with a warm, people-first approach. Her journey serves as an inspiration to young hospitality professionals – particularly women – proving that with hard work, continuous learning, and vision, one can rise to the highest levels of leadership in the industry.

With her appointment, Western Serene Atlantic Hotel is not just continuing its legacy – it is reinventing itself for the future. Under her leadership, the hotel is set to redefine hospitality in Takoradi and become a flagship destination for travelers seeking luxury, culture, and unforgettable experiences.





Leading PR & Rating firm, Avance Media, has officially unveiled the 2025 edition of its 100 African Female Finance Leaders Ranking, a prestigious publication celebrating outstanding women who are shaping Africa's financial sector.

Selected from 31 countries, this ranking is part of Avance Media's commitment to spotlight and support women who have excelled in their careers and are mentoring the next generation of finance leaders in a traditionally male-dominated field.

The 2025 list features an impressive diversity of leaders, including Chairpersons, CEOs & Managing Directors, Founders, and senior executives of leading financial institutions across Africa and globally. Their expertise spans banking, insurance, fintech, governance, investments, and trade, highlighting the breadth of women's contributions to Africa's growing financial ecosystem.

Notably, the 2025 edition acknowledges the significant presence of women in leadership positions within continental giants Ecobank Group and UBA Group, which recorded 9 and 5 honourees, respectively. This milestone reflects their continued commitment to gender-inclusive leadership in finance.

Additionally, the list proudly features 6 Female Central Bank Governors and 9 Female Finance & Development Ministers, emphasising women's increasing influence in economic governance at both national and continental levels.

In his remarks, Prince Akpah, Founder & MD of Avance Media, stated: "African women are on the rise in the finance sector, contributing in diverse and significant ways across the continent. Through their resilience, innovation, and leadership, they are not only breaking barriers but also shaping the future of finance in Africa."

The ranking also highlights geographic representation, with Nigeria leading the chart with 18 honourees, followed by Kenya (9), while Ghana and South Africa recorded 8 women each. This reflects both the depth of female leadership in the sector and the rising opportunities for women across African economies.

The selection process was anchored on standardised criteria, which included: holding a C-Suite level or equivalent leadership role, demonstrating leadership excellence and impact within their organisation and driving measurable contributions to local and continental economies.

Below is the full list of Avance Media's 2025 100 African Female Finance Leaders in alphabetical order

1. Abena Osei-Poku || Ecobank Ghana
2. Abiola Bawuah || UBA Africa
3. Adaora Umeoji (Dr.) || Zenith Bank Plc
4. Agnes Olatokunbo Martins || Guaranty Trust Bank Nigeria
5. Agness Jazza || First Capital Bank Malawi
6. Aida Diarra || VISA
7. Alice Kilonzo-Zulu || Ecobank Rwanda
8. Amie Sow || UBA Africa
9. Aminata Kane Ndiaye || Orange Bank Africa
10. Aminata Nana Sakho || Ecobank Cape Verde
11. Annastacia Kintai || KCB Bank Kenya
12. Anne Muraya || Deloitte East Africa
13. Bajabulile Swazi Tshabalala || African Development Bank (AfDB)
14. Barbara Barungi || Access Bank Kenya
15. Bénédicte Janine Kacou Diagou || NSIA Group
16. Berhane Demissie || Cepheus Growth Capital Partners
17. Boitumelo Mosaka || Development Bank of Southern Africa
18. Bolaji Agbede || Access Holdings, Nigeria
19. Carla Louveira || Ministry of Finance (Mozambique)
20. Caroline Abel || Central Bank of Seychelles
21. Catherine Lesetedi || Botswana Insurance Holdings Limited (BIHL)
22. Chantal Kagame || Mobile Money Rwanda Ltd.
23. Chilufya Mutale || PremierCredit
24. Chinyere Don-Okhuofu || Interswitch
25. Clementine Chinyuku || Insurance Institute of Zimbabwe
26. Coura Carine Sene || Wave Mobile Money
27. Dalia Khorshid || Beltone Holding
28. Delphine Traoré || SanlamAllianz General Insurance
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