

EDUCATION & LEADERSHIP

my
story
magazine

ISSUE #17

WeWire

Ebenezer
Ghanney

**DR. BERNARD
KOJO ADDO**

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PRINCIPAL, NYC

Article

**How mPharma is
revolutionizing
Healthcare in Africa**

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IN THIS ISSUE

- 10** Rebecca Osam
- 14** Buz Stop Boys
- 16** Richmond Kyei Baffour
- 20** Darlington Akogo
- 22** Ama Val - The Sewing Teacher
- 24** Harold Okai Benji
- 26** Esther Affo
- 30** Dannylle Arthur
- 32** Edmond Kombat
- 34** Ebenezer Ghanney
- 38** Cover Story: Dr. Bernard Kojo Addo
- 64** Phillipa Nana Owusua Prempeh



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ARTICLES

Why Good Managers Matter In Building A Better Workplace - Page 50

Some risks associated With AI Adoption in Business Operations - Page 58

Guidance on How To integrate AI In Business Operations - Page 59

Unlocking The Potential Of AI For Business - Page 54

Some risks associated With AI Adoption in Business Operations -58

How Much Equity Should You Give to Your First Investor? - Page 66

PUBLISHER'S STORY

In a world rapidly evolving, education and leadership have become two pillars essential for the progress and transformation of our societies.

In this special 17th edition of My Story Magazine, we delve into the profiles of elite leaders and entrepreneurs who are redefining success, breaking traditional boundaries, and changing the status quo through their individual goals.

This edition features 12 remarkable individuals from diverse industries, including fintech, social enterprise, and technology. These trailblazers have not only achieved personal success but have also significantly contributed to the growth of their respective sectors and communities. Among these leaders is our cover feature, Dr. Bernard Addo, a distinguished education specialist and principal in the NYC Department of Education. With over 25 years of experience, Dr. Addo has dedicated his life to shaping the minds of future generations, exemplifying the profound impact of education on leadership and societal growth.

This issue also marks a pivotal partnership with Founder Raise, a new platform and resource focused on startup fundraising, particularly in Africa. Their expert contributions explore innovative strategies and practical solutions for fundraising across the continent, offering invaluable insights to entrepreneurs navigating Africa's unique business landscape.

Additionally, we've collaborated with Sustineri Attorneys, who provided cutting-edge reports on AI and business development—two critical areas influencing the future of Africa's business ecosystem.

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As the publisher of My Story Magazine, it is our sincere hope that this edition transcends borders and inspires business owners and aspiring leaders across Africa. Through the powerful stories and insights shared, we are committed to building the ideal Africa we all envision—an Africa led by innovation, entrepreneurship, and transformative leadership.

Stay connected with My Story Magazine, Africa's premium resource platform for entrepreneurs. Together, we are inspiring and building Africa, one story at a time.

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BEATRICE MENSAH- TAYUI

*Founder ,
Cybele Energy*

Beatrice is a distinguished professional known for her dynamic leadership and extensive expertise in the energy sector.

As a key figure in Cybele Energy, Beatrice has played a pivotal role in driving the company's strategic initiatives, fostering innovation, and promoting sustainable practices.

With a robust background in engineering and management, Beatrice brings a wealth of knowledge and experience to her role. Her academic credentials, combined with years of hands-on experience in various capacities within the energy industry, have equipped her with a deep understanding of the complexities and challenges of the sector.

MSM PERSONALITY



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MIMI ELBERNARD NELSON- ESHUN

Strategic Marketer

Global Executive MBA Candidate at China Europe
International Business
School |
Strategic Marketer | Creative thinker |
Excellent Communicator |
Pastor at Spiritlife Revival Ministries

Mimi Elbernard Nelson-Eshun is a highly motivated Marketer and a Strategic Project Planner with a desire to take on new challenges. She possesses a strong work ethic, is adaptable, and has honed impeccable interpersonal skills. She is adept at working effectively unsupervised and quickly mastering new skills.

MSM PERSONALITY



REBECCA OSAM

Founder & CEO of Reflo Ltd | The Femme Fatal
Studio | Philanthropist and founder of
tfm_foundation | Women Empowerment Activist

By means of her unrelenting quest of good change, Rebecca Osam, the CEO of Reflo Company Ltd., aims to empower women and inspire ambitions. Her path, which is driven by passion and will, is evidence of her vision of a long-lasting influence.

Reflecting her devotion to elevating people, a mindset firmly anchored in the teachings her mother taught her about independence and perseverance, Rebecca lives by the mantra: "Stay positive, dream big, NEVER give up, go hard or go home."

Rebecca, born on July 4, 1983, in Accra, Ghana, followed her scholastic journey from Notre Dame High School, where she obtained 9 GCSEs, to Richmond upon Thames College, where she gained a BTEC in Performing Arts. Her leadership and entrepreneurial energy were shaped by these fundamental events, which also helped her start several profitable businesses.

Her biography revolves mostly on the influence of her mother, Florence Mensah, whose fortitude and commitment gave Rebecca the means to forge her own road.

Reaching both personal and professional goals, Rebecca persisted in being true to her beliefs and treating others with honesty while also striving to stand out and take over as her own boss.

Her path of entrepreneurship is marked by an emphasis on offering premium goods that satisfy women's and girls's demands all throughout the African market. Knowing her job improves the life of women makes Rebecca very proud since it motivates them to believe in themselves and follow their aspirations.

Rebecca, a female leader, has negotiated challenges like opportunism and treachery, but her relentless tenacity and strong sense of self have seen her come out stronger. Professionally, she wants to leave a legacy of empowerment—especially for women and young girls—encouragement of self-love, independence, and mutual support inside the society.

Through various noteworthy projects such as the Asubio Methodist Primary School Sanitary Pads Project, the Mepe Residents Donation, the Kayayei Sanitary Pads Donation, and the Prampram Polyclinic Donation, her dedication to social responsibility is clear-cut.

From menstrual hygiene to healthcare, these initiatives show her commitment to tackling important social concerns, therefore guaranteeing her contributions go much beyond just corporate success.

Apart from her business and charitable endeavours, Rebecca is fundamentally a storyteller. She directs her imagination into films, documentaries, and music videos to create gripping stories that inspire as well as entertain. Her love of narrative gives her contributions still another degree of significance and helps her to establish a closer connection with viewers.

Travelling and immersing herself in different cultures and experiences that support Rebecca's creative vision and humanitarian work brings her delight when she is not busy developing companies or giving back to society.

The life of Rebecca Osam is a potent illustration of tenacity, leadership, and unflinching commitment to enable others. By means of her endeavours, she is not only creating prosperous companies but also permanently changing the world and motivating women to follow their aspirations and reach excellence.



Can you share with us your journey growing up?

What aspects of your upbringing and family background have influenced the entrepreneur and leader you are today?

I actually grew up in Ghana, so when I went to the UK to be with my mum at a very young age, she would work a lot of long hours and I was left by myself. So, I think being left with my imagination, coming up with my own ideas and developing my individualistic mind helped me create a lot of things in my mind. It also helped me obtain the level of independence I have today, which contributed to my desire to be an entrepreneur and live life on my own terms, in my own individual way.

Education often plays a key role in shaping one's career. How did your educational path contribute to your success, and were there any pivotal moments that shifted your focus towards philanthropy and business?

I didn't actually finish University, but my passion was in Performing Arts. Drama was something I was obsessed with and performing arts was something I felt I couldn't live without.

I was quite smart in school and did well without having to try too hard. I know that's not the same for everybody, so I wouldn't say that everybody should take the path I did with education; just that for me, being an individualistic person, I just followed my own path and that was what was right for me.

I wanted to keep my uniqueness by not going through the education system for too long. School wasn't something I enjoyed; I was more of a practical person but luckily,

I decided to go into business because I realised from an early age that I didn't have much choice but to become an entrepreneur. I'm someone who didn't like jobs; I couldn't stay in one place every single day, all week and that routine lifestyle was just not suited to me. I figured that out very early, so I realised the only other way was to become an entrepreneur.

I followed that path because I believe you have to follow what makes you happy. You must follow your purpose in life. It became apparent over the years, that what I am doing now was my purpose and philanthropy comes naturally to me.

I'm very passionate about empowering women and young girls because of the experiences I had growing up with my mother, so it's something I connect and empathise with when I see women and young children struggling in our country. I hope to do a lot more of my philanthropic work.

You're the CEO of multiple ventures, including The Florence Mensah Foundation and REFLO COMPANY LTD. What inspired you to establish these companies, and how did you balance building businesses while pursuing a mission-driven foundation?

I would say the companies grew naturally. It was just from one venture to another; opportunities came up and I took them because they felt right. However, it's not difficult juggling the foundation. I feel every successful company has a responsibility to do some philanthropic work in society. We have worked with a few NGOs but we really took The Florence Mensah Foundation (TFMF) to heart because they are passionate about women and the girl child. Their vision aligns with ours, so it was just a natural fit. I just pray that we can do more.

What have been some of the greatest challenges you've faced in your career? How did you navigate these obstacles, and what kept you motivated during difficult times?

I started to realise that challenges are part of this journey. If you think you can take on a journey like entrepreneurship and expect no challenges, you're in for a serious shock, because every day is about solving problems, every day is about overcoming something you didn't plan for. You have to be very vigilant, think on your feet, expect the unexpected and you must be fearless. Being fearful is no longer part of my vocabulary; there's no time to be afraid. I do my best to stay on top of things, stay positive and look to the future. So, when challenges come, I just think about the long-term plans and goals I have and that keeps me fighting another day.

Can you share the inspiring story behind The Florence Mensah Foundation? What impact has the foundation made, and what drives your passion for giving back to the community?

The fact that their vision aligns with ours at Reflo Company Ltd made the collaboration a no brainer. Madam Florence Mensah herself, because of the experiences she had growing up in Ghana, started the foundation with women and young girls in mind. Her vision aligns with mine, which is focused on the well-being of women and children. It's dear to our hearts because, having experienced life as a young woman and girl child in Ghana during difficult times, we feel like it's our duty to help others going through similar struggles and give them the support we didn't have when we needed it.

The fact that we've been able to provide 1,000 girls with sanitary pads for an entire year is an enormous accomplishment. What drives me every day is knowing that these girls can attend school without missing a whole week of classes or be forced to sleep with a boy just to get a sanitary pad! Hearing that these girls are now attending school because they have a pad during their time of the month is the most rewarding feeling I could have. It's amazing to know we've made such a huge impact in these young girls' lives, giving them a brighter future by allowing them to have a better education, just because of something as simple as a pad.

What drives your passion for giving back to the community?

Helping a community is very important, especially when it comes to women, because I believe women contribute a huge amount to society. I also believe that over the years, women have been overlooked and undervalued. I think we need to reignite the passion inside women, so that they can give even more to our community as well. In my own small way, I try to contribute as much as I can.



Running multiple companies and a foundation is no small feat. How do you manage your time and stay grounded amidst all your responsibilities?

I prioritise the important things and plan ahead. It's not always perfect but if you plan well, you can avoid a lot of unnecessary mistakes and be ready to handle inevitable surprises along the way, which helps a lot. Prioritising the important things at the right time also helps but I have a great team who help me carry out my daily responsibilities. They are very important to me and to the work I get done every day.

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What does a typical day look like for you?

My days are very different. Some days, I'm the CEO; other days, I'm the Executive Producer and Director, the Speaker and the Philanthropist. It varies but my days are always busy. I'm constantly handling calls, dealing with important matters and managing crises that pop up unexpectedly. This job has taught me to maintain my cool in a crisis, something I didn't realise I was learning over the years but it's been crucial to running my businesses.



BUZ STOP BOYS

Champions of A Cleaner Ghana



One broomstroke at a time, a group of energetic young men called the Buz Stop Boys

are changing their areas right in middle Accra. Originally a small project including just five participants, what started out as a meagre effort has grown into a 45-strong movement all bound by a common aim of realising the "Clean Ghana" tagline as reality.

Their simple but effective goal is to encourage Ghanaians to actively help to create a cleaner, greener environment so they may take pride in their hometowns.

With brooms, dustpans, and a clear mission, the Buz Stop Boys have become a force for good. Their efforts concentrate on cleaning heavily travelled areas, where trash and pollutants can gather, therefore improving the liveability of these places for both people and tourists.

Whether it's cleaning markets, emptying rubbish from crowded bus stops, or sweeping streets, the Buz Stop Boys are dedicated to making sure their neighbourhoods are bright and clean.

This group distinguishes itself mostly by their creative usage of social media. The Buz Stop Boys have used Instagram and TIKTOK to not only present their work but also encourage others to start the movement.

Every cleaning session, they record their efforts with interesting before-and-after images, films, and narratives stressing the dramatic changes they bring about in their areas. Their internet presence has inspired a flood of appreciation and support, motivating more individuals to get to work helping to keep Ghana clean.

The Buz Stop Boys have become local influencers for good environmental action because to this rising social media following. Thousands of views, likes, and shares on their postings have set off a chain reaction that has resulted in more people helping with their clean-up events. The group's contagious enthusiasm and commitment have turned into a ray of hope since they demonstrate how regularly tiny deeds could result in significant transformation.

The Buz Stop Boys' obvious message—everyone has a part to contribute to a cleaner, healthier environment—remains clear as they grow. By means of their grassroots activities and creative outreach, they are demonstrating that the dream of a cleaner Ghana is well within grasp when driven by civic obligation, tenacity, and collaboration.

Though their trip is still under way, their influence is already indisputable. The Buz Stop Boys represent young empowerment, community pride, and the conviction that, taken collectively, we can all change things—not just a cleaning team.

Support the Buz Stop Boys by donating through their gofundme

<https://www.gofundme.com/f/Help-buzstop-boys-keep-Ghana-clean>



Heneba Kwadwo Safo, Lead

Heneba Kwadwo Safo, a graduate of the University of Ghana in Civil

Engineering is the founder and leader of the Buzstopboys.

The BuzstopBoys is a volunteer group promoting a Clean, Green, Environment (CGEn) through patriotism. With brooms, dustpans and a strong sense of community spirit, the BuzstopBoys have become a driving force for positive change in Ghana. Their initiative focuses on cleaning heavily trafficked areas, creating a cleaner and more welcoming environment for both residents and visitors.

He is the grandson of Apostle, Engineer, Professor Kwadwo Safo Kantanka, the founder and the chairman of the Kantanka Group, Ghana's largest local technology conglomerate, with innovations in automobile manufacturing, engineering, food production and more. Like his grandfather, a renowned Ghanaian-born technologist, philanthropist and Pan-African who believes in Black Emancipation and transformational change, Kwadwo is well on his way. making impact one clean street at a time.



RICHMOND KYEI BAFFOUR

CEO Authes Global LLC



Out of difficult times, a natural instinct for authenticity emerged. At a certain point, all resources had been exhausted on importation, with the crushing realization that duties wouldn't decrease anytime soon. The dollar exchange rate was on an upward trajectory, seemingly without end. Amid these challenges, the journey toward a more sustainable and fulfilling path began.

Richmond Kyei Baffour, once celebrated as one of the best in the freight forwarding industry, found himself at a crossroads. The mounting pressures of international trade, fluctuating currency rates, and increasing operational costs led him to reevaluate his strategy.



With a clear vision for his future, he took a bold step into farming, transitioning into a sector completely different from his original career.

His entry into agriculture was not just a shift, but a resounding success. Richmond excelled in farming, applying the same determination and skill that had propelled him in logistics. His commitment and innovation did not go unnoticed—he won a prestigious award in the agricultural sector, a testament to his ability to thrive in any venture he undertakes.

However, Richmond's ambitions extended beyond farming. With a heart set on chasing his ultimate dream, he ventured into real estate, where he envisioned creating lasting value. It was this pursuit that led to the founding of Authes Global. This company became the embodiment of his entrepreneurial journey, reflecting not only his resilience but his dedication to creating something authentic, sustainable, and truly his own.

From excelling in freight forwarding to becoming an award-winning farmer, Richmond Kyei Baffour's journey culminated in Authes Global—his vision for real estate excellence and a testament to his relentless pursuit of success, no matter the obstacles.

Richmond Kyei Baffour is the CEO of Authes Global, a multifarious business heavily involved in international trade, real estate, farming, and industry. His narrative is one of vision, diligence, and a close connection to the ground and people he serves.

Richmond grew in a family that respected both business and education, so he early developed an awareness of business by seeing his parents negotiate the local economy with fortuity. This basis paired with his love of building possibilities motivated him to start Authes Global, a business that has evolved into a diversified corporation with a real estate concentration.

In the real estate sphere, Richmond's original approach distinguishes him. His business specialises in vintage goods and serves customers that value classic looks for their houses. Richmond guarantees that his clients feel elegance and excellence in every product, from traditional furniture to custom interior designs to real architecture works.

Richmond is especially committed to agriculture in addition to real estate. Thriving in piggery, poultry, organic veggies, and teak plantation, his Akotoshie Farms reflects his ideas about sustainable farming since it keeps ethical agricultural methods while offering local markets fresh, organic food.

Through the line of agriculture, they've introduced insect farming (Black Soldier Fly) to the nation of Ghana and Africa as a continent.

The Black Soldier Fly is ideally suited for food production due to its rapid production cycle and high concentration of protein. The high percentage of protein in the larvae makes them an ideal source of food for a wide variety of animals.

Richmond's proactive style means he spends a lot of time on the farm interacting with his staff and making sure every operation is carried out meticulously.

Richmond's entrepreneurial reach transcends Ghana. Maintaining a worldwide view of trade and business, he aggressively exports and imports commodities from China, America, and Europe. His strategic thinking and long-term vision are shown by his capacity to link local possibilities with worldwide markets.

Richmond stays anchored in his ideals even with his success. His humility and his will to inspire others around him are well-known. Richmond is committed to having a significant influence on the life of others, whether that means helping his community by means of job creation, mentoring fledgling entrepreneurs, or just sharing his ideas.

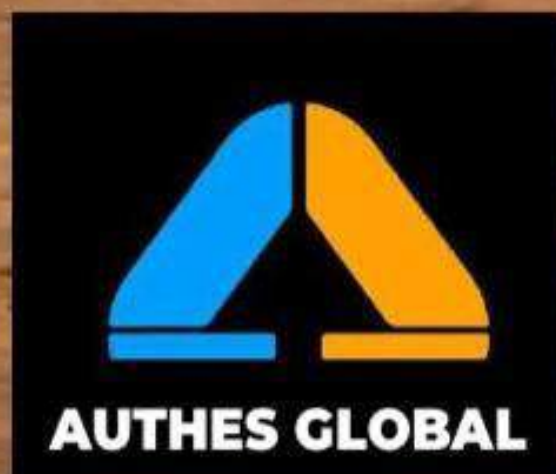
Richmond Kyei Baffour's path is one of intentional development—creating companies that not only flourish but also benefit society at large. His dedication to greatness still inspires others around him; his work in real estate, agriculture, and international trade shows a great awareness of the connectivity of various industries.

Coming from a region where accessing capital is a significant challenge, Richmond Kyei Baffour was fortunate to partner with his elder sister, Mavis Williams, who has been an invaluable support to the growth and success of the Authes Global brand. Her strategic insight and unwavering support have played a key role in shaping the company's vision and achievements.

Richmond deeply values his partnership with Mavis, and together, they are creating a formidable presence in the real estate industry. Their focus spans both high-end developments and projects in underserved, remote areas, demonstrating a commitment to balanced and inclusive growth.

To learn more about Authes Global and its ventures, follow them on all social media platforms.





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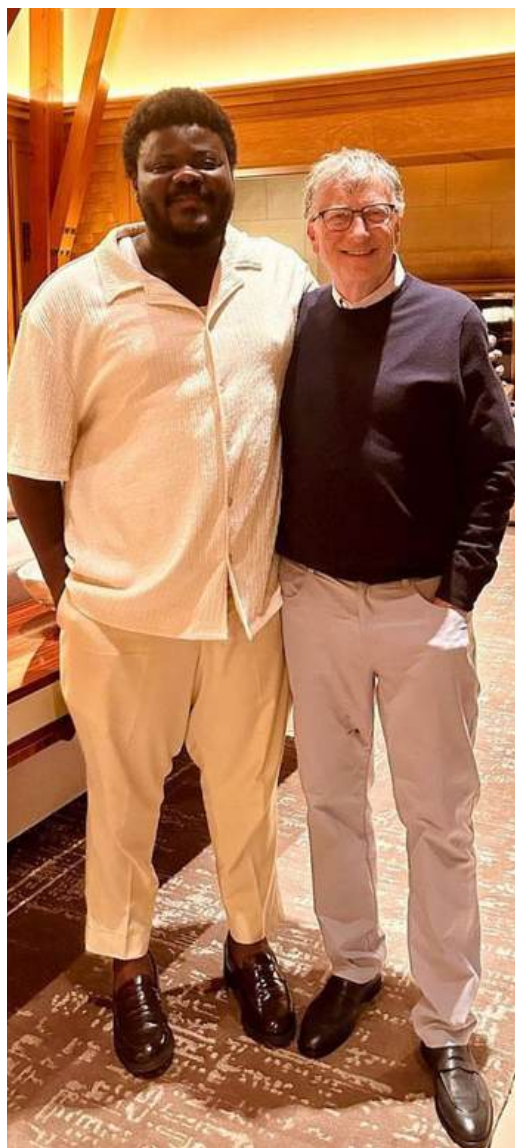
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DARLINGTON AKOGO

Founder/CEO, Mino Health Ghana



Darlington Akogo is a global leader in Artificial Intelligence. He's the Founder and Chief Executive Officer at minoHealth AI Labs; an AI Healthtech company;

karaAgro AI; an AI-powered Plant & Pest Disease Detection and Precision Agriculture platform, Runmila AI Institute; an AI and Data Science training institute, and Gudra AI Studio; an organization broadly exploring AI and Exponential Technologies applied various domains including Transportation, Sanitation and Energy. Akogo has been named one of the Global Top 100 Most Influential People of African Descent (MIPAD) in Healthcare.

He's the Chair (Topic Driver) of the Topic Group on AI for Radiology under the United Nations International Telecommunications Union (ITU) and World Health Organization (WHO) Focus Group on 'Artificial Intelligence for Health' (FG-AI4H). At UN FG-AI4H, Akogo leads the development of global regulations and standards for AI in radiology. He also works with African Union, where he serves as the Chair for the working group on Artificial Intelligence Economy, working towards the development of a Continental African Union (AU) Artificial Intelligence (AI) Continental Strategy that includes legislative, regulatory ethical, policy, and infrastructural frameworks in consultation with stakeholders such as AU Member States' governments, private sector, academia, innovators, and consumers.

He serves as a Global Innovation Adviser (GIA) to the International Development Innovation Alliance (IDIA), where he provides advice on how to ensure international development agencies are implementing responsible and localized Emerging Technology across the various countries they are in. IDIA is an alliance between the top 15 international development agencies with the shared goal of "actively promoting and advancing innovation as a means to help achieve sustainable development".

Its members include the Rockefeller Foundation, Bill & Melinda Gates Foundation, Global Affairs Canada, Dutch Ministry of Foreign Affairs, Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ), Global Innovation Fund, Grand Challenges Canada, Skoll Foundation, Swedish International Development Cooperation Agency (Sida), UNICEF, and USAID. He's a Research Co-Investigator, Data Management Lead, and Chair of Data group for the project "NIHR Global Health Research Group on Digital Diagnostics for African Health Systems", led by Imperial College London in partnership with minoHealth AI Labs and other organizations, with prior funding from UKRI.

Its members include the Rockefeller Foundation, Bill & Melinda Gates Foundation, Global Affairs Canada, Dutch Ministry of Foreign Affairs, Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ), Global Innovation Fund, Grand Challenges Canada, Skoll Foundation, Swedish International Development Cooperation Agency (Sida), UNICEF, and USAID. He's a Research Co-Investigator, Data Management Lead, and Chair of Data group for the project "NIHR Global Health Research Group on Digital Diagnostics for African Health Systems", led by Imperial College London in partnership with minoHealth AI Labs and other organizations, with prior funding from UKRI.

He served as the co-chair of the Digital Health & AI Global Health Strategy Group, created by University of Oxford and 13 partners from around the world including minoHealth AI Labs, Robert Koch Institute, Charité – Universitätsmedizin Berlin, London School of Hygiene & Tropical Medicine, Oxford University Clinical Research Unit – OUCRU Vietnam, Financial Times, Technische Universität Berlin, Clinical Information Network – KEMRI / Wellcome Trust Programme, Aga Khan Development Network.

He is the Team Leader (Director) for GIZ AI4Cashew project. KaraAgro AI won the contract to implement the activity "Leveraging Machine Learning For the Ghanaian Cashew Sector Based on Drone and Satellite Imagery Data" for FAIR Forward.

On behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ), the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) implements the project "FAIR Forward – Artificial Intelligence for All". He also serves as the Principal Investigator and Director for the Lacuna Fund project, Drone-Based Agricultural Dataset for Crop Yield Estimation, by KaraAgro AI in collaboration with Makerere AI Lab (Makerere University).

He serves as the Director for another Lacuna Fund project in health under the title, Datasets for AI-Based Diagnosis of Malaria, which is a collaboration between Makerere AI Lab (Makerere University) and MinoHealth AI Lab. He serves as the AI Lead (Consultant) for the Responsible Artificial Intelligence Lab (RAIL) under Kwame Nkrumah University of Science and Technology (KNUST), funded by the International Development Research Centre (IDRC) and GIZ.

He served as the Lead (Ghana) for the Lacuna Fund project, Crop Disease & Pest Image Data, by Makerere University and KaraAgro AI, the Nelson-Mandela African Institution of Science and Technology, and Namibia University of Science and Technology, where he leads a team of 40 people across industry, academia and government towards the creation of large robust datasets for computer vision solutions towards early disease and pest detection. In addition to this work, Akogo served as a member of the MIT Tech Review Global Panel.

Akogo also taught as a Lecturer (Adjunct Faculty) of Artificial Intelligence at Academic City College, where he created a new Deep Learning AI curriculum for the university and served as the Bioinformatics (AI & Data Analytics) Resource Person at West African Centre for Cell Biology and Infectious Pathogens (WACCBIP). Akogo is an Advisory Board Member and Ambassador to West Africa at AI Expo Africa, the largest business focused AI community in Africa.

EU: Africa The Post Crisis Journey, DASH with Harvard Global Health Initiative, MIT Critical Data and Novartis, NVIDIA GTC, World AI Cannes Festival, several United Nations meetings and workshops, Rightscon and the ACP Heads of States and Government Summit, amongst others.

He is a member of the MIT Tech Review Global Panel. And he's a Global Shaper under the World Economic Forum. He has served as an AI and Industry 4.0 expert and resource person to African Union (AU), various United Nations (UN) agencies, and African, Caribbean and Pacific Group of States (ACP) in the development of multilateral AI and Industry 4.0 strategies, policies and regulations. He has spoken at numerous international conferences including NeurIPS, MIT's Global Community BioSummit, African Union Africa Industrialization Week,

He has been a guest speaker at Yale University, Washington State University, Technical University of Munich, University of Lagos, University of Ghana, among others. His work was featured in the scientific book, 'Advances in Information and Communication'. Alongside great minds including Yoshua Bengio, who's celebrated as one of the Fathers of Deep Learning, Darlington is featured in and wrote for the book, "Artificial Intelligence Simplified: 99 Use Cases And Expert Thoughts For Starters". He has written op-eds for Financial Times and other media outlets.

STITCHING DREAMS: THE JOURNEY OF AMA VAL, THE SEWING TEACHER

In the heart of Ghana's Eastern Region, nestled in the bustling town of Akim Oda, I had the privilege of making a difference in the lives

of many underprivileged children. My name is Janet Assibi Sawalbil, but in the corridors of the schools where I've worked and on the lips of the children whose lives I've touched, I'm affectionately known as Ama Val, The Sewing Teacher. At 25, my journey from the quaint village of Sunyani in the Bono Region to becoming a beacon of hope has been both challenging and rewarding.

My childhood, spent in a small village with limited resources, taught me the importance of ambition and perseverance. As the third among four siblings, the idea of giving back to the community was instilled in me early on. This belief has guided my steps, leading me to pursue a Diploma in Basic Education at Berekum College of Education. Now, I find myself in Akim Aboabo, Eastern Region, dedicating my life to teaching children from disadvantaged backgrounds.

The transformative moment in my journey came during my National Service when I was confronted with a reality that deeply moved me: children attending school in tattered uniforms. Borrowing a sewing machine, I began repairing their uniforms, an act that not only restored their dignity but also their enthusiasm for learning. This initiative earned me the nickname "The Sewing Teacher" and led to the birth of the "One Student, One Uniform" project.

The transformative moment in my journey came during my National Service when I was confronted with a reality that deeply moved me: children attending school in tattered uniforms.

I'm eternally grateful for their support and the difference made. The Foundation has provided over 665 newly sewn uniforms, 600 pairs of shoes, 2000 pieces sanitary pads, 300 school bags, 1700 exercise books, 40 notebooks, 12 mathematical sets, 5 boxes of pens, and 288 pencils to students in need.

Our goal aligns with Sustainable Development Goal 4 (Quality Education) by ensuring inclusive and equitable quality education for all by 2030.

My efforts and the impact of the foundation have been recognized through several prestigious awards and nominations, a testament to the difference we're making in the community:

- Ghana Young Achievers Awards awarded us "Best Charity Foundation of the Year 2021," a recognition I hold dear.
- Africa Music and Business Awards honored us with three awards: "Best Charity Project of the Year," "Best NGO of the Year," and "Humanitarian of the Year."



To further my mission, I established the Val Charity Foundation in 2019, aiming to combat educational poverty in Ghana. Funded mainly by my salary of GHS 599(\$105) as a National Service Personnel and the amazing support from people on social media, we have made a huge impact which has contributed much to the success of the foundation.

- Humanitarian Awards Global presented me with a "Certificate of Achievement" for our humanitarian work.
- Nsoatre SDA Basic School and several other institutions, such as St. Immaculate R/C KG & Primary and Addai Boreso Basic School, bestowed upon us "Citations of Honor" for our contributions.
- Additionally, I was humbly nominated for "Shero of the Year and Woman in Education" by the Ghana Outstanding Women's Awards 2022 and for "Volunteer Of The Year" by Women's Choice Awards Africa 2022.

- UMB Ghana Tertiary Awards also awarded us with Certificate of Recognition 2023.
- In 2023, we were recognized among the "100 Most Impactful" by the Humanitarian Awards Globally, an honor that underscores our significant impact on the education and lives of underprivileged children.

As I reflect on these accolades, I am filled with gratitude for the opportunities to serve and make a difference. These awards are not just for me but for every child whose life we've been able to touch. They serve as a reminder of the work that lies ahead and the potential for even greater impact. The title "The Sewing Teacher" symbolizes much more than sewing uniforms; it represents mending hopes, stitching dreams together, and weaving a brighter future for the children of Ghana. Together, we can create a tapestry of change, empowering the next generation to rise above their circumstances and achieve their fullest potential.



HAROLD OKAI BENJI

CEO , NIGHT MARKET

In 2022, we launched Night Market from a dorm room on the University of Ghana campus. During the peak inflation period of that year, food prices on existing online platforms soared, with items like the KFC Streetwise meal jumping from GHS 20 to GHS 40. We found these prices unaffordable and sought an alternative.

Most online delivery platforms partnered with restaurants that had fixed pricing for bundled meals, such as Jollof and chicken for GHS 50. However, we noticed that many Ghanaians preferred street food. Local food vendors offered a flexible pricing model, allowing customers to choose items and quantities based on their preferences. This made it easier for people to order food within their budget.

Recognizing this, we saw an opportunity to create a platform that catered specifically to street food vendors. By doing so, we could make food more affordable and serve the large population of Ghanaians who love local street food. Thus, Night Market was born.

The idea was conceived, Harold (CEO), while he was living in the same dorm room as Patrick (COO). Harold was interning at ShaQ Express Technologies at the time and met fellow co-founders Kwaku (Head of IT Operations) and Samuel (Head of Mobile Technology). The four of them met on campus to launch the project.



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ESTHER AFFO

A Pillar of Empowerment and Social Impact



Esther Affo is a visionary leader, philanthropist, and the President and Founder of Hadassah

Network Outreach, a distinguished non-profit organization dedicated to capacity-building initiatives that uplift the less privileged, children, youth, women, widows, and single mothers in deprived communities. Hadassah Network Outreach focuses on providing not only financial assistance but also emotional support and essential material needs such as clothing, food, shelter, and social amenities. The organization's mission is centered on supporting, motivating, and inspiring individuals, with a core commitment to making a lasting difference in the lives of those they touch.

Under Esther's dynamic leadership, Hadassah Network Outreach has made a significant impact over the last five years, spearheading numerous initiatives including women's conferences, youth seminars, fundraising drives, advocacy campaigns, and community outreach programs. Esther's efforts extend beyond providing material aid—she is passionate about empowering individuals through capacity-building programs, financial training, and emotional counseling, ensuring that the less privileged have the tools they need to create sustainable futures.

A strong advocate for education and professional growth, Esther holds a degree in Human Resources Management from Methodist University College.

Before founding Hadassah Network Outreach, Esther honed her expertise in the insurance industry, serving as a marketing executive for five years. Her professional journey has been marked by a deep-seated desire to give back, which is evident in her volunteer work on the Board of Directors for schools that serve underprivileged children in Accra. Esther's influence extends to the media landscape, where she serves as a resource person for notable TV and radio platforms such as Joy Prime TV, Homebase TV, CTV, Kantanka TV, GHOne TV, Star FM, Kasapa FM, and Sunny FM. Her appearances on these platforms have enabled her to champion causes related to youth empowerment, women's rights, and community development.

In recognition of her outstanding contributions to female and youth empowerment, Esther was honored with the prestigious "Most Outstanding Contribution to Female Youth Empowerment" award in both 2022 and 2024 by the She Achievers Awards, powered by The Business Executive. These accolades are a testament to her unwavering dedication to uplifting women and youth in Ghana and beyond.

In addition to her role with Hadassah Network Outreach, Esther has established herself as a prominent media personality. She hosts the popular "Soul Sisters Show" on Class 91.3 FM, where she engages listeners in meaningful conversations about women's issues, mental health, and empowerment. Her platform provides a voice to women from all walks of life, offering them a space to share their stories and inspire others.

Esther's passion for empowering women led her to create the Extraordinary Ladies Wing, a division within the broader Extraordinary Ladies organization. This initiative addresses critical issues affecting women and girls across generations. Through school visits, workshops, and mentorship programs, the Extraordinary Ladies Wing ignites inspiration and drives change in the lives of young women, helping them to build confidence and pursue their dreams.

Her influence extends into the business world, where she proudly serves as the Brand Ambassador for the Gold Coast Restaurant and Cocktail Bar, a premier establishment located in Cantonments, Accra. Esther's professionalism and dedication to excellence are evident in all her endeavors, making her a sought-after figure in both the non-profit and business communities.

Moreover, Esther Affo has expanded her entrepreneurial reach through Hadassah Ushering Agency, which provides exceptional ushering







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DANNYELLE ARTHUR

**A Voice for Change through
Documentary Filmmaking**

Dannyelle Arthur, formerly known as Danielle Atakora, is a British Ghanaian documentary filmmaker whose work transcends

traditional filmmaking by blending advocacy with historical storytelling.

With a background in social work, Dannyelle uses her films as powerful tools for raising awareness and amplifying the voices of vulnerable communities.

Her filmmaking journey began after obtaining a bachelor's degree in social work, which laid the foundation for her commitment to addressing societal issues.

In 2018, she released her debut documentary "African Diaspora," a film that inspired Africans living abroad to return home and contribute to the development of their nations. This debut set the tone for her mission: to create films that not only inform but also spark meaningful change.

Following this, Dannyelle produced "Living with a Tracheostomy in South London," a short documentary that advocated for patients living with a tracheostomy, bringing attention to the challenges they face while providing a platform for their stories to be heard.

Her ability to connect with complex human experiences has made her a unique voice in documentary filmmaking.

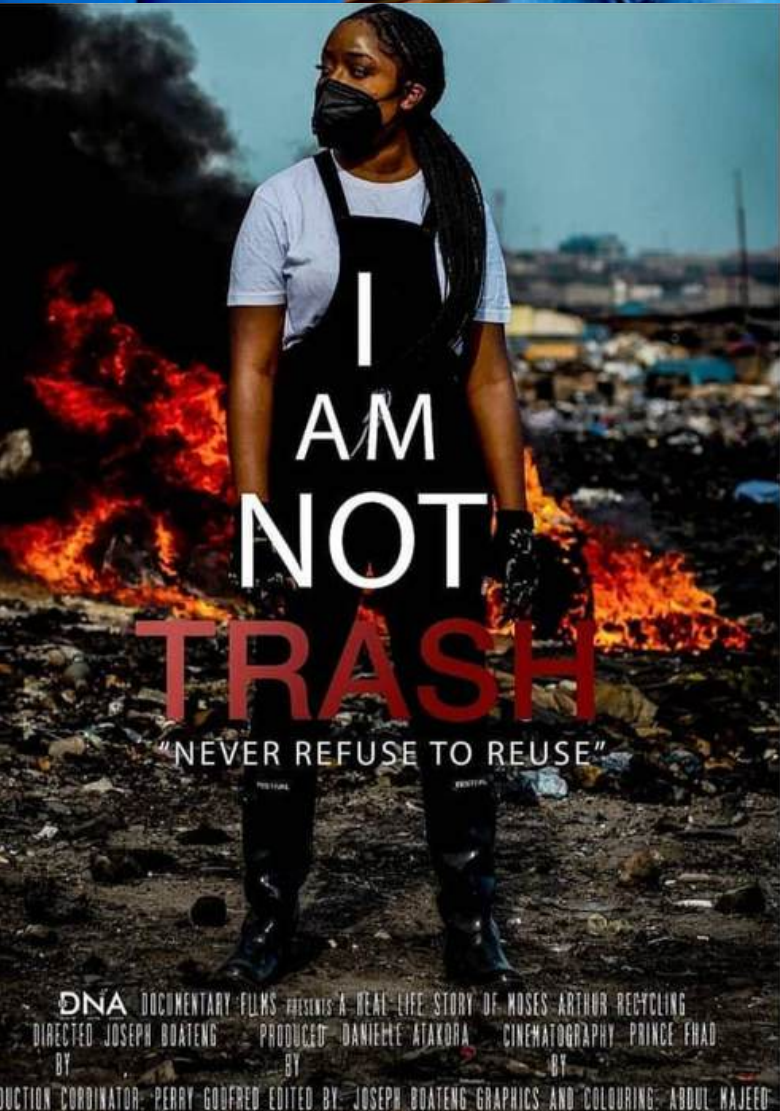
Her most recent project, a film about the cultural significance of Kente, was endorsed by the Ghana Tourism Authority and has been screened internationally, further solidifying her role as a global storyteller.

Dannyelle Arthur continues to inspire and educate audiences worldwide, using her films to shed light on important social issues and cultural narratives.



THE RICH LEGACY OF A VIBRANT FABRIC

A FILM BY DANNYELLE ARTHUR



EDMOND KOMBAT

Lawyer | Entrepreneur | Activist |
Public Policy Specialist

Edmond Kombat is the Founder and Chairman of the Edkom Group of Companies, which includes Oyster

Agribusiness Ltd, Citi Energy Ltd, Monip Estates, and Kasi Precious Minerals. At Oyster Agribusiness, Edmond has spearheaded eCorts to raise over \$3 million, positively impacting the lives of over 4,500

farmers by helping cultivate more than 20,000 acres of farmland. His leadership has resulted in the supply of over 25,000 tons of farm produce and payments exceeding GHS 60 million to smallholder farmers across six regions in Ghana, with operations extending into Nigeria, Burkina Faso, and Togo.

A dynamic entrepreneur, Edmond has successfully founded and managed a range of diversified businesses across Agribusiness, Real Estate, and Energy Services under the umbrella of the Edkom Group of Companies. In addition to his entrepreneurial endeavors, Edmond is the Co-Founder and Director of Research and Finance at the Institute for Energy Security (IES), Ghana, where he advocates for clean energy solutions.

His professional journey includes roles as a Financial Analyst at Bank of America Merrill Lynch in London and Premium Bank in Accra. He has also served the Ministry of Energy as a Business Analyst and Special Assistant to the CEO of the Tema Oil Refinery and Bulk Oil Storage and Transportation (BOST). Edmond has held the position of Head of Risk & Compliance at Convenio Energy Pty in South Africa.



In recognition of his expertise in the energy sector, Edmond was selected by the German government to study the country's Energy Transition Program in Berlin, with a particular focus on its Green Hydrogen Policy.

Representing West and Central Africa, Edmond collaborated with participants from South Africa, Namibia, India, the USA, and several European countries. Edmond holds a Bachelor of Arts (First Class Honors) from the University of Ghana, where he served as President of the Student Representative Council (SRC). During his tenure, he conceived and launched the SRC Yi Bi Boa Scholarship, which has since benefited over 7,000 students.

He also holds an LL.B from the GIMPA Faculty of Law, a BL from the Ghana School of Law, and has completed the Securities Industry Course at the Ghana Stock Exchange.

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A graduate of Harvard University's Kennedy School of Government, Edmond earned a Master in Public Administration (MPA) as an Edward S. Mason Fellow. During his time at Harvard, he served as Co-Chair of the Africa Caucus. Edmond is a licensed stockbroker with the Ghana Stock Exchange and a member of the Ghana Bar Association. He is licensed to practice as a Barrister and Solicitor of the Supreme Court of Ghana. Edmond currently chairs the Africa Society Initiative (ASI) and is a patron for the Universal Christ Mission (UCM), a Christian charity organization.





EBENEZER GHANNEY



“revolutionizing cross-border payments, delivering a sustainable and scalable solution that bridges businesses with their target markets globally.”

Every day, millions of transactions take place in the African business landscape, all facing a common challenge: how to transfer money across borders quickly and efficiently, converting local currency into the recipient's. While the solution seems straightforward—cross-border payments—Ebenezer

Ghanney, the founder of WeWire, discovered that existing platforms were not only difficult to access but also cumbersome to use. This realization marked the beginning of his journey to create WeWire.

When we set out to solve cross-border payment problems for businesses in 2022, one keyword drove us: SIMPLIFICATION. WeWire exists to simplify the process of doing business and transactions across borders, bringing collections, settlement, and disbursement of multiple currencies into a single place.

Today, we enable over 2500 businesses to use their local currencies (LCY) to pay foreign currencies (FCY) to their business partners across 80+ countries worldwide.

Building WeWire

In April 2022, WeWire was formally launched as the solution to cross-border payment challenges faced by businesses. The dream was to create a sustainable and scalable product that sits at the intersection of businesses and the markets they want to reach.

The first WeWire OTC desk was set up to enable business owners in Ghana to trade African currencies and access FX liquidity. Within a short time, we began to see traction on the OTC desk. Customers were coming in with Cedis, Naira, and Kenyan Shillings and requesting international payments to the US, UK, China, and many other countries for their manufacturing, tech, logistics, and import businesses.



At the end of our first year of business, we hit a transaction volume of \$210m, generated primarily from businesses in Ghana! We can truly say the Gold Coast gave us gold; there was more to do.

In 2024, we crossed the \$1billion transaction mark with active payment rails in the US, UK, Netherlands, Australia, China, Germany, Nigeria, Kenya, Cameroon, Ghana and many others.



Ebenezer Ghanney, CEO

Ebenezer has 7+ years of experience in the Fintech & FX space. He is an experienced FX trader who has generated a lot of revenue and cost savings for his clients over the years. He has successfully executed trades of over USD 400 million from 2021 to date. He successfully led the growth of WeWire in Ghana and its expansion into other markets (Nigeria, Kenya, Uganda, UAE, USA and Canada). He obtained a license for WeWire in Canada.

Prior to launching WeWire, he was the Country Operations Manager for Yellow Card in Ghana, where he built the retail business to 150k+ users and over USD 20 million in transaction volume in the first year of operation. Before Yellow Card, he worked with Liquid Financial, where he led business development, User Experience testing, and Customer Acquisition. He also founded 2 now-defunct startups between 2017 and 2021. The learnings from past projects have influenced how WeWire was built from the ground up. Academically, he holds a BSc. Accounting from the University of Professional Studies, Accra (UPSA). He's also a certified securities analyst by the Ghana Stock Exchange.

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DR. BERNARD KOJO ADDO

"a seasoned educational leader
dedicated to shaping the future
through innovation and academic
excellence."



GROWING UP, FAMILY, EDUCATION

My name is Dr. Bernard Kojo Addo. I'm a school principal in New York City, and I've been in education for the past 25 years.

I began my career as a teacher, where I taught for four years. After that, I served as a dean for one year and then spent 13 years as an assistant principal. For the past seven years, I've been working as a principal. That's been my journey in educational leadership.

My family is originally from Abetifi Kwahu, a town in the Eastern Region of Ghana, part of the Anim-Addo family. However, my grandfather settled in Koforidua, which is where I was born. I attended preparatory school in Koforidua, sat for the Common Entrance Exam, and gained admission to St. Peter's Secondary School, Nkwatia. I completed my O-Levels there and was accepted to Presec, Legon for sixth form. However, during my first year of sixth form, I had the opportunity to leave Ghana and go straight to university in America, so I didn't complete sixth form.

I'm probably one of the few people who went from Form 5 directly to university. That's how my journey in America began. I pursued a bachelor's degree in political science because I was initially on my way to law school. I got accepted to law school and I decided to work as a substitute teacher while attending law school; however, I was so effective at teaching that I was offered a full-time teaching position during my first week of substitute teaching. I enjoyed teaching so much that I put law school on hold and continued teaching. Somehow, I got deeply immersed in the education system and did not pursue law.

After teaching for four years, I realized that if I was going to remain in education, I preferred to move into administration—teaching teachers how to teach and managing schools and school systems. I have a natural aptitude for management and administrative work, and that's how I transitioned into educational leadership.

I became an assistant principal in 2004. I've been in educational leadership roles ever since. I currently serve as a principal in New York City.



Education is incredibly critical to what we do as people. Looking back, I had some excellent teachers at St. Peter's and in preparatory school, but when I arrived in America, I noticed a disconnect. I remember that back at St. Peter's, many of my peers would rely on what we called "chew and pour"—memorizing material to pass exams. That method might get you good grades, but by the time you reach sixth form or higher education, it's not enough. You need to develop conceptual understanding.

When I migrated to America, and got acquainted with its educational system, I made sure to equip myself so that, upon my return to Ghana, I will have something valuable to contribute to the system. This mindset is what pushed me to acquire a doctorate in Educational Leadership.

MSM: With your background in education and your past experience, what are your thoughts on Ghanaian education, or let's say African education as a whole?

Dr. Addo: I believe that Ghanaian education, and African education as a whole, is moving in the right direction, although there is still much work to be done.

Regarding how we recruit teachers, I observed during my time in Ghana that some individuals are naturally inclined to become teachers; they have known from the very beginning that they wanted to pursue this profession. Then, there are others who fall into teaching because they could not achieve their initial aspirations. For instance, some individuals intended to go to university for a specific course, and when that doesn't happen, they revert to teacher training. Given that we have these two categories of people, we must ensure that everyone standing in front of children is fully equipped and well-trained to teach, especially in public education, which is my passion. One crucial step is to provide ongoing professional development because education doesn't stop. Once you enter the field, you become a lifelong learner, and if we don't continue to develop those already in the profession, we do a disservice to the students.

For example, right now, everyone is focusing on STEM education, artificial intelligence, ChatGPT, and other emerging trends, which are beneficial. Imagine being in front of children who are familiar with these new trends and technology while you, as the teacher, haven't kept up. How can you effectively teach them?

Therefore, I personally believe that we should offer ongoing professional development to teachers and administrators and be very intentional about it. If we leave it up to some teachers, who may feel comfortable with their existing methods, they might not adopt the new practices that could further advance the teaching profession. That should be our focus—to ensure consistent professional development for those already in the teaching field.

MSM: Given your extensive background, what are the differences between our educational system and the U.S. educational system? What methods can Ghanaian schools adopt to improve, especially regarding our curriculum?

Dr. Addo: In my opinion, our methodology for delivering instruction needs improvement. I remember when I was at St. Peter's, we had to memorize the periodic table. I experienced a shock when I arrived in the States and saw that the periodic table was displayed on the wall during examinations. It's not about memorizing the table; it's about knowing how to apply the periodic table. We often waste time trying to memorize things, including formulas that aren't necessary. Conceptual understanding and application is what matters most.





Regarding the U.S. educational system compared to the Ghanaian system, I think there are some similarities, as well as differences. One commendable similarity is the landmark Free SHS in Ghana. Public school is free in The United States until university. With regards to Public Education in America, parents have options to have their children attend Charter Schools which are also public-funded. The school I run resembles a private or charter school, although it is a public school. I strive to create a highly rigorous, comfortable and nurturing environment. I strongly believe that public school leaders have a huge responsibility to provide equity and access to quality education, especially to underprivileged children..

As public school leaders, once the children come to us, we must prioritize matching or even outperforming what private schools offer. My school, for instance, outperforms many charter schools. Just because it's a public school doesn't mean it should be watered down. We need to be very intentional about recruiting teachers who understand the school's mission and vision and ensure that quality teaching and learning remain the focus.

I'll share a personal example: at St. Peter's, there was a teacher who took pride in failing children.. He would give unreasonably difficult questions and walk around the room, while happily observing the students struggling. He would make comments like, "Do you think solving ADDMATHS is like sitting on a marble terrace, sipping a cup of tea?" These psychological tactics are unnecessary. As a teacher, if your students struggle with an examination, it indicates that you haven't done your job well. If you truly taught effectively, the children should be able to apply what they learned.

In the U.S., the emphasis is on conceptual understanding; that's what we aim to impart to students. They need to be able to apply their learning in various contexts. This is a key difference—there's no need to memorize and regurgitate formulas. We must teach our teachers how to foster this conceptual understanding, as future teachers often replicate the teaching styles they experienced.



We need to reevaluate and change how we train our teachers because they will, in turn, teach future educators, thereby perpetuating the cycle. With a commitment to mastering the conceptual understanding, I believe we will be on the right path. The current focus on STEM education in Ghana is a positive development, as is the push for equity and access, which ensures that everyone has access to quality education. While there is still work to be done, we have opened the doors to great possibilities.

I haven't delved deeply into the various curricula used in Ghana but I know that curriculum development must always be intentional. You must have the end result in mind. Depending on what you hope to achieve by the end of the semester, backward mapping is essential. This approach ensures that there is a clear roadmap to achieving the desired results.

MSM: Regarding teachers from Ghana, what opportunities could be introduced to enhance their skills, competencies, or teaching abilities?

Dr. Addo: Teaching is incredibly important. Unfortunately, the profession in Ghana hasn't been very attractive. In the States, teachers can earn a reasonable salary and live comfortably. Teaching certification also comes with rigorous assessments. When the requirements for teaching are rigorous and salaries are attractive, many will be motivated to pursue the the profession and not necessary view it as a secondary option.

I recall that recently an attempt was made to introduce rigorous certification standards or requirements, but it became political and was made unpopular. But why wouldn't you want your children to be taught by someone who has undergone rigorous training and certification to become a teacher? We must ensure that teacher training is rigorous enough to prevent unqualified individuals from standing in front of children and doing a disservice to their education.

From my experience in secondary school, I encountered some exceptional teachers as well as some very poor ones. If we don't find ways to eliminate those who aren't qualified, the perception of public education will continue to suffer.

MSM: After retirement, what will you be looking forward to? Do you have any interest in entering politics in Ghana?

Dr. Addo: I'm getting there. As I mentioned, I have dedicated 25 years to educating American children. While I'm uncertain about what the future holds, education will always be dear to my heart. Even after retirement, I envision myself engaging in some aspect of education—possibly teaching part-time or focusing on developing teachers and school leaders. I see myself possibly establishing and/or leading and supporting schools and school systems to achieve greatness.

One issue I've observed is that sometimes headmasters in Ghana compromise their integrity. For instance, if you are the head of a school and you socialize extensively with the teachers, it can create an overly familiar environment, making it difficult to supervise the teachers effectively. During my time in boarding school, I rarely saw my assistant headmasters observing classroom activities. In America, a school leaders's primary responsibility is supervision of instruction. During my days at Persco, I noticed that, very often, the teachers who were close friends with the assistant headmaster were not the most effective educators. If the assistant headmaster had maintained some distance and monitored classroom performance, he could have either supported those teachers in improving their craft or encouraged them to leave the profession if they were not meeting standards. In short, familiarity between school leaders and their subordinates can limit the ability of the leaders to effectively supervise the quality of teaching and learning.

Overall, my focus after completing my current assignment in America will likely be to help develop the next generation of school leaders and educators in Ghana.

I do have a natural interest in politics. As I mentioned earlier, my first degree was in political science, followed by a master's in international relations, then second master's in school administration, and finally a PhD in educational leadership. Politics has always been a part of my life, influenced by my family background. While I enjoy politics, I haven't seriously considered a career in active politics yet. Education and politics are often intertwined. I have been focused on finishing my current work first; however, if the opportunity arises for me to contribute within the political arena in Ghana, I think I'll serve to the best of my ability. It is my obligation to give back to my community.

MSM: *The current situation in Africa, with Ghana as a case study, clearly shows that many young people do not take education seriously. Some prefer to travel abroad in search of greener pastures, while a few are inclined to venture into entrepreneurship due to its current rise on the continent.*

What advice would you give to those who do not prioritize education?

Dr. Addo: Education is key. As I often say, you can birth an idea as an individual, but to implement that idea, you require the help of others. You need community members. So, even as you might think to yourself that "Cryptocurrency and Bitcoin present new pathways to success so let me get on the bandwagon," the question remains, is your approach sustainable?" I ask this question because every five years or so, something new comes along—are you educated enough to decipher and plan for the long term? Can you sustain whatever it is that you are doing? That is why education is critical; it opens your mind and broadens your knowledge so you create sustainability plans.

In everything you do, sustainability is key. If you start something and cannot carry it through, you will encounter many roadblocks, and that's where a lack of knowledge or education in that area becomes a problem.

Education doesn't always happen in the classroom. It can also be found within groups you are part of. If you're in a cohort of like-minded individuals—let's say you want to go into business—it doesn't have to be in the classroom. Classroom education is valuable, but if you surround yourself with people already doing what you aspire to do and learn from them, that is also a form of education. You must be very intentional about it.





Intentionality is key. You cannot just follow trends. A lot of times, in Ghana, for example, someone starts a business, and before it gains traction, everyone wants to jump on the bandwagon. We have countless examples, like the pure water industry, where suddenly everyone wants to do the same thing. In every business, when the entry level becomes too easy, it's time to move on. That is the difference between those who actively learn and educate themselves and those who do not.

Those who educate themselves can predict and enter new ventures before everyone else catches on. By the time others are catching up, they have already moved on to their next opportunity. Smart people are always educating themselves, and it's not limited to the classroom. It's about associating with people who are aspiring to achieve what you want and learning from them. Therefore, education is extremely important.

Even if you migrate from Ghana to the States and don't pursue some form of education, you might find yourself stuck in menial jobs forever. I remember a friend of mine, a real estate agent, who told me as I was finishing my second degree, "Listen, Mr. B"—he calls me Mr. B—"education doesn't make you rich; certificates make you rich."

If you have the license to enter an industry or the certification to work in a particular field, that is what qualifies you to embark on specific projects. Education doesn't always have to mean going all the way to a PhD; it's about being intentional. If you want to be a real estate agent, have you learned the tricks of the trade? Have you educated yourself enough to understand the ins and outs of real estate? It's not enough to just follow someone blindly into real estate; you need to take the time to educate yourself.

I personally believe in vocational, career and technical education, because the university pathways isn't for everyone. Some people are naturally good with trades; some are skilled craftsmen. Whether it's carpentry or mechanic, you must ensure you educate yourself in that space to aspire to be one of the best in your industry. If you refuse to educate yourself while others are advancing, you will find yourself spinning your wheels, while those who are learning within the industry rise to the top.

If you want to be a TV presenter, affiliate yourself with people who are already excelling in that field. Educate yourself, dive deep into it so that you stand out. Whatever path you choose, it doesn't have to be through university. As I've said before, university isn't for everyone. But if you choose that route, make sure you go all the way.

In everything you do, aspire to be unique, aspire to be different, because we are all born with different talents. Everyone has their own talents, and we all bring something valuable to the table. It's up to you to nourish your talent by educating yourself. Through education, you can enhance your talents, and that's where success comes in.

For me, the key to a successful career is to enjoy what you do. Whatever profession you choose, you have to find joy in it—that's fundamental. If you don't enjoy it, you won't be successful at it. Once you identify what you want to do, I often talk about sustainability.

Remember, "The heights that great men reached and kept were not attained by sudden flight; but they while their companions slept, were toiling upwards in the night." The "toiling upwards in the night" is about researching and educating oneself while everyone else remains mediocre. Education is always valuable.

My grandfather used to tell us, "Listen, whether you're black or white, that should never be a problem for you. Wherever you go, if you have to put pen to paper, it should never be an issue.



Education will be your key to success." He ensured and encouraged everyone to pursue education. I had family members who paved the way for me. They made sure I followed the path to get my education.

FINAL REMARKS

I recommend this to everyone: Whatever you want to do—whether it's becoming a cameraman, which is a beautiful profession—make sure you're doing the research to find the best equipment that will make you stand out in the industry. That is part of educating yourself.

This is something people often overlook. In Ghana, for example, someone starts something and everyone else wants to follow. That person knew their path and did their research. You're just following, unaware of how long they've planned for. Once you identify what you want to do, you need a sustainability plan. How do you see yourself in 20 or 30 years?

I use the cameraman example. Years ago, cameramen were printing on paper. Now everything is digital. In 10 years, technology will have advanced even further. Do you plan to keep up with advancement in technology to ensure your career remains sustainable? You don't want to reach 50 yrs of age and feel unfulfilled, or 60 and look back with regret.

So whatever you choose to do, make sure it's something you enjoy doing. That way, when you wake up to go to work, it doesn't feel like a burden because you love what you do.

For 25 years, I've worked with all kinds of people: administrators, teachers, kitchen staff, custodial staff, students, parents, etc. I also have bosses—I'm not the top boss. I report to a superintendent who reports to a chancellor. How do you relate to these people while staying innovative within the system's regulations? How do you fulfill your purpose while following the guidelines? When you reach a point of feeling achieved and successful, that's what keeps you motivated so you remain relevant.

People are often surprised and marveled at my age, considering my youthful appearance. I think part of it can be attributed to the fact that I live with a clear conscience, with no ill feelings toward others.

I live life to the fullest, while always remembering that I'm part of a community. Every action I take, I ask myself how it impacts others. Once you adopt this mindset, you develop a natural tendency not to offend or harm others, but to contribute positively to society.

Because of this, people look up to you and aspire to be like you. You just have to keep living, remembering that you are part of a community. No man is an island. You might birth an idea alone, but to bring it to life, you will need others. That's why it's so important to remember you're part of something bigger. Every action should reflect that. Will this action negatively impact others, or will it build up the community? How will it prepare the next generation?

When you're gone, how will you be remembered? That's what keeps me going. Thank you!





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Why Good Managers Matter In Building **A BETTER WORKPLACE**

By [Dr Maxwell Ampong](#)



I imagine a persistent drip, drip, drip in the quiet of your night. Annoyance builds, sleep eludes you, and eventually, you get up to turn off the tap. A bad boss or manager can feel much the same, slowly draining your energy, morale, and productivity with every condescending remark, lack of support, or unclear direction. Just as you would eventually stop that leaky tap, the impact of a toxic manager on an employee's well-being and job performance cannot be ignored.

Every employee steps into a job with expectations of fair treatment, respect, and support from their manager.

When these expectations aren't met, they shatter the psychological contract between employee and employer, leading to a significant drop in morale and productivity. Negative perceptions of management, whether due to incompetence or overbearing behaviour, erode the quality of work and stifle productivity. Research shows that toxic managers can push even the most dedicated employees towards absenteeism or into the arms of competitors.

On the other hand, great managers do more than oversee – they inspire, support, and invest in their employees' growth. Strong manager-

employee relationships lead to higher motivation and engagement, which translates into better performance. Employees who feel valued are not just more productive—they're also more likely to go the extra mile.

Google's Project Aristotle uncovered a key element in team success: psychological safety. This concept, where team members feel safe to take risks, share ideas, and admit mistakes, creates an environment where innovation thrives. In such teams, diverse perspectives are embraced, leading to better decision-making and lower turnover rates.



THE POWER OF BAD BOSSES ON MOTIVATION, STRESS, AND ENGAGEMENT

The impact of a bad boss goes beyond just poor management. It profoundly affects employee motivation, stress levels, and overall engagement. Here's how:

Impact on Motivation: Motivation is key to a productive workforce, yet a significant barrier to employee engagement is the need for recognition. In the UK, over a quarter of disengaged workers report feeling unappreciated, highlighting appreciation's critical role in fostering a motivated team. Personalised recognition, like a sincere "thank you" from a manager after a job well done, can be far more effective than generic rewards. A culture that values and recognises contributions boosts morale and drives employees to excel. Moreover, while competitive salaries and benefits are essential, fulfilling higher-level needs such as recognition and rewards significantly enhances employee motivation.

The best team is not just a collection of stars but a network of empowered minds working in an atmosphere of trust and collective growth.

A positive workplace environment and strong managerial support are crucial for employee satisfaction and retention. As a leading psychologist, Dr. Michael Leiter points out, "The quality of the supervisor-employee relationship is the single most important factor influencing employee well-being and engagement at work." Great managers retain talent by understanding their employees' passions and aligning their roles to match, ensuring the workplace remains both fulfilling and engaging.

Increased Stress and Anxiety: Job-related stress is a major issue that can lead to both physical and emotional exhaustion. Factors contributing to stress include toxic work environments, heavy workloads, lack of autonomy, and poor relationships with managers. These pressures can result in decreased productivity, increased absenteeism, and even severe health issues. However, adopting a proactive approach, such as fostering open communication, setting clear expectations, and providing manageable workloads, can mitigate stress and promote a healthier, more productive work environment. By addressing stress at its roots, companies enhance employee well-being and reduce costs associated with stress-related absenteeism.

Reduced Engagement: Employee disengagement is a growing concern that threatens both productivity and workplace morale. Poor leadership, lack of trust, and the absence of a meaningful connection to work are key contributors to disengagement.

When employees feel disconnected, their motivation drops, reducing productivity and declining overall organisational performance. Cultivating a work culture that prioritises strong leadership and meaningful employee relationships is essential for maintaining engagement and driving success.

Higher Employee Turnover: Toxic workplaces and strained employer-employee relationships are major drivers of high employee turnover rates, which are costly in terms of both time and resources. Moreover, employee turnover can be contagious; if one employee leaves, others are likely to follow. This 'turnover contagion' can lead to significant disruptions within the organisation. To combat this, fostering a positive work environment where employees feel valued and supported is crucial.

BUILDING A POSITIVE WORK CULTURE

Creating a positive work culture centred on trust, respect, and open communication is essential for cultivating a motivated, engaged, and productive workforce. Critical elements of effective employee management include:

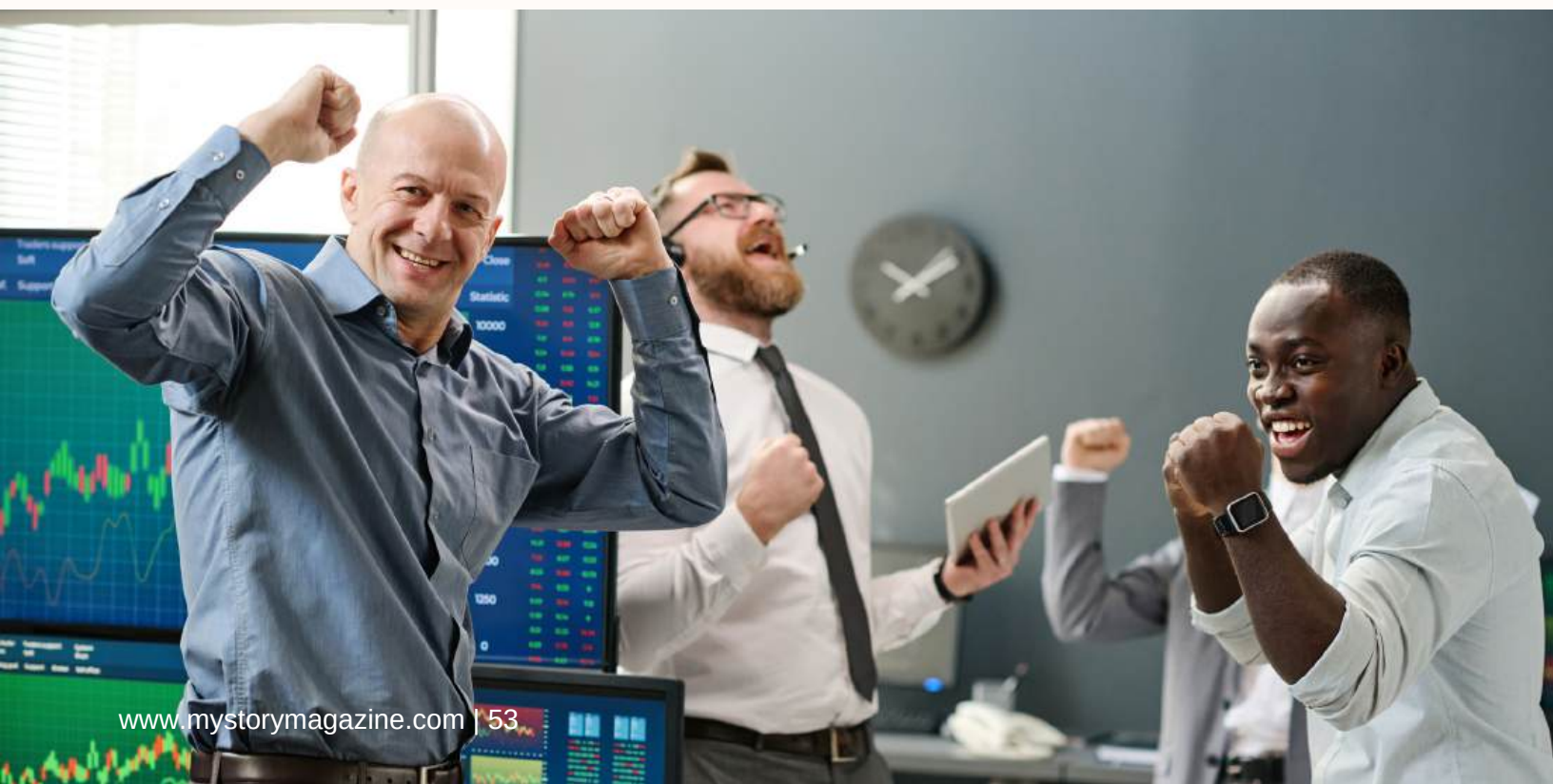
- **Supportive Management:** Managers who provide clear direction, regular feedback, and recognise achievements play a crucial role in boosting morale and engagement. Supportive management is the foundation of a positive work culture.
- **Opportunities for Growth:** Employees are likelier to stay with a company that offers clear professional development and career advancement opportunities. Investing in employee growth not only retains talent but also enhances overall company performance.
- **Work-Life Balance:** Respecting employees' personal time and offering flexible work arrangements are vital for reducing burnout and promoting a healthier work environment. Work-life balance is increasingly important in today's workplace.
- **Open Communication:** Encouraging a culture of open communication where employees feel comfortable voicing concerns and suggestions builds trust and enhances engagement. Transparent communication is key to a strong, collaborative work culture.
- **Teamwork:** Emphasising collaboration, teamwork, and shared values fosters a sense of belonging and purpose among employees. A culture of teamwork leads to higher productivity and job satisfaction.

To ensure employees feel safe, valued, and productive, organisations must implement strategies that foster a positive work atmosphere:

- **Team Health Checks:** Prioritising the physical, mental, and social well-being of employees is crucial for sustainable performance. Regular health checks and wellness programmes can help address issues before they impact productivity.
- **Continuous Performance Discussions:** Regular performance discussions between employees and supervisors keep both parties aligned on goals and expectations. This continuous feedback loop supports employee development and ensures high performance.
- **Learning and Development (L&D) Metrics:** Setting clear L&D metrics, including skill development and task completion rates, drives continuous growth for both employees and managers.
- **Focusing on learning and development** is essential for adapting to changing business needs.
- **Retention and Engagement Schemes:** Implementing skills training, bonuses, and personalised projects can significantly enhance job satisfaction and reduce turnover. These schemes demonstrate that the company values its employees and their contributions.
- **Periodic Performance Appraisals:** Regular surveys and performance appraisals provide employees with a platform to voice concerns and give feedback. This process helps identify unproductive behaviours and refine management practices for continuous improvement.

WHAT TO DO NEXT

In today's competitive landscape, the value of a positive work culture cannot be overstated. Managers should foster an environment of trust, respect, and open communication so their organisations can unlock the full potential of their workforce. Supportive management, opportunities for growth, and a commitment to employee well-being are the pillars upon which high-performing teams are built. Ultimately, when employees feel valued and engaged, they are more productive and more likely to stay and contribute to the organisation's long-term success. Investing in a positive workplace is not just a strategy: it's the foundation for sustained growth and innovation. I hope you found this article insightful and enjoyable. Your feedback is highly valued and appreciated. I wish you a highly productive and successful week ahead!



UNLOCKING THE POTENTIAL OF AI FOR BUSINESSES

SUSTINERI GUIDANCE - APRIL 2024

Before recently, the realm of AI adoption was dominated by large corporations with extensive resources to invest in cutting-edge technologies.

However, the landscape has shifted, and businesses of all sizes are now recognizing the transformative potential of AI.

With its ability to accelerate workflows, simplify operations, and unlock valuable insights from vast datasets, AI offers opportunities for optimization across diverse domains along the following use cases:

1. Sales and Marketing Optimization: Sales and marketing optimization have witnessed

significant advancements through AI-driven solutions. Employing deep learning and machine learning algorithms, businesses effectively analyze vast datasets to predict customer preferences, streamline inventory management, and tailor marketing strategies for optimal results.

AI facilitates targeted advertising and personalized recommendations, empowering retailers to boost customer engagement and drive sales growth. Notably, Estée Lauder, a cosmetic company, introduced a voice-enabled makeup assistant to aid visually impaired individuals in makeup applications, exemplifying AI's inclusive potential.

2. Content Generation: Content creators are increasingly turning to generative AI tools like ChatGPT, Google Gemini (formerly Bard), and Jasper to enhance their content creation processes, aiming for efficiency and productivity gains.

These platforms enable users to input text prompts, generating various content types such as outlines, emails, and blog posts. Similarly, solutions DALL-E, Midjourney, and Stable Diffusion, produce images based on textual cues. Findings from a survey conducted by Descript and Ipsos indicate a significant uptake,

with approximately two-thirds of content creators already leveraging generative AI, and more than three-quarters considering future adoption. The advantages of AI-powered content creation include heightened productivity, scalability, creative stimulation, and data-driven insights for content optimization. However, it's imperative to recognize that AI-generated content serves as a starting point and requires human review, editing, and alignment with brand standards before publication.



3. Streamlining HR Processes: AI is revolutionizing HR operations by automating recruitment processes and meticulously analyzing extensive job applications. Through AI-driven algorithms, businesses can impartially evaluate candidate suitability, optimizing resource allocation while mitigating subjective biases. Moreover, AI-powered solutions are streamlining workforce management and fostering talent development, empowering organizations to cultivate high-performing teams and nurture employee growth.

For instance, industry leaders like Unilever, in handling a vast influx of job applications annually, collaborate with innovative platforms such as Pymetrics to implement sophisticated evaluation tools using video software. Leveraging advanced technologies including natural language processing and body language analysis, these platforms are enhancing the selection process by objectively assessing candidates' responses.

4. Enhancing Security Measures in Finance: In an increasingly digitized world, AI emerges as a crucial guardian of business operations, particularly within the Finance sector where data security is paramount.

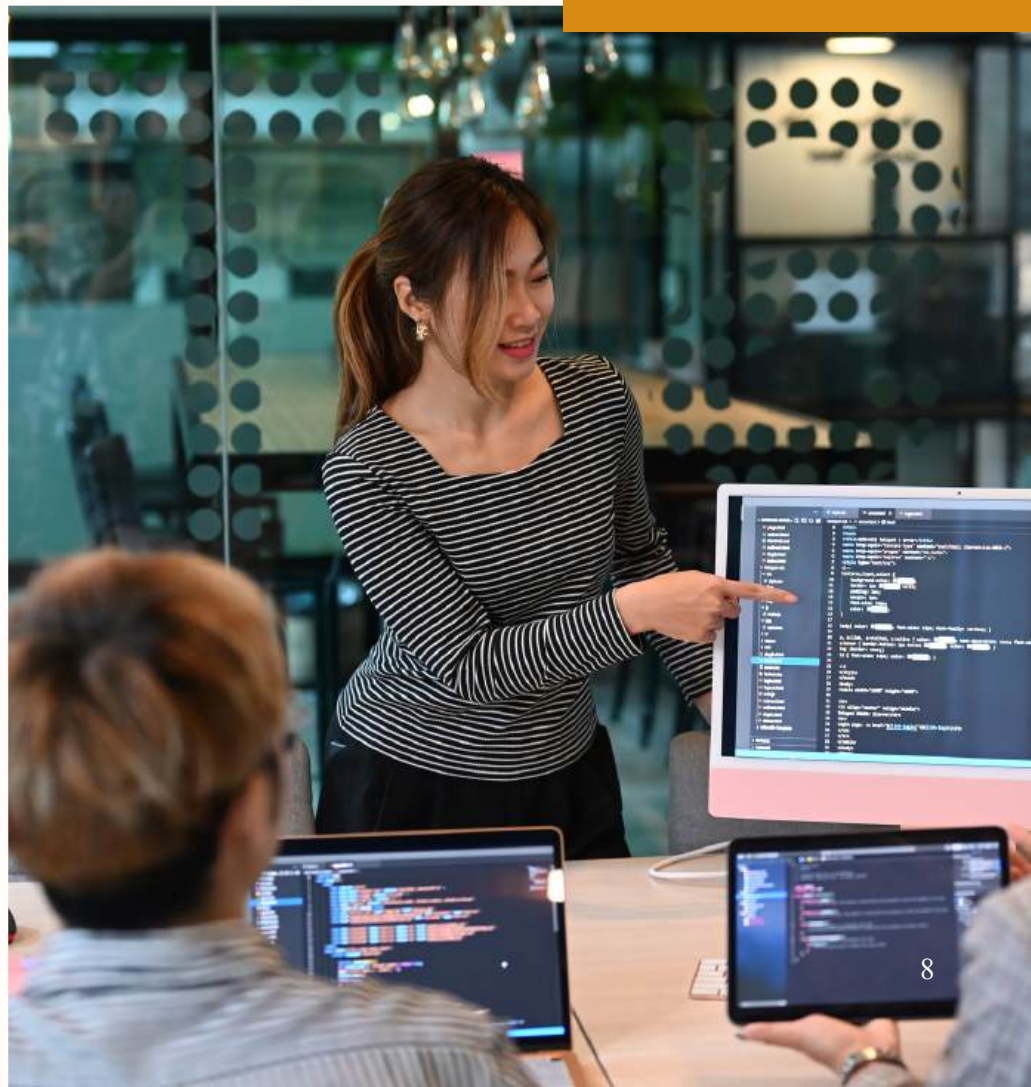
Harnessing the power of deep learning techniques, AI fortifies security measures across diverse applications, swiftly identifying and neutralizing threats like hackers and fraudulent activities. Through continuous data analysis and pattern recognition, AI-driven systems are empowering businesses to react promptly and decisively, minimizing potential risks and safeguarding valuable assets.

Also, in dealing with repetitive tasks such as billing and invoicing, AI is being leveraged to make the process error-free and automated saving considerable time.

5. Operational Efficiency: AI-driven solutions optimize processes and streamline workflows across diverse business functions, from supply chain management to customer service. Chatbots powered by AI technology are providing instantaneous customer support, reducing response times, and improving service quality. By harnessing AI technologies, businesses can achieve unprecedented levels of efficiency and competitiveness in today's dynamic marketplace in areas such as customer service, IT support, sales and marketing, and financial services, among others.



The advantages of AI-powered content creation include heightened productivity, scalability, creative stimulation, and data-driven insights for content optimization.





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SOME RISKS ASSOCIATED WITH

AI ADOPTION IN BUSINESS OPERATIONS

SUSTINERI GUIDANCE - APRIL 2024



1. Ethical Concerns: AI systems can perpetuate biases and discrimination if trained on biased data, leading to unfair practices. Lack of transparency and accountability in AI decision-making processes raises ethical concerns.

2. Job Displacement and Workforce Challenges: The automation of tasks by AI may lead to job losses in certain industries, necessitating workforce reskilling and adaptation to new job roles. The changing job landscape

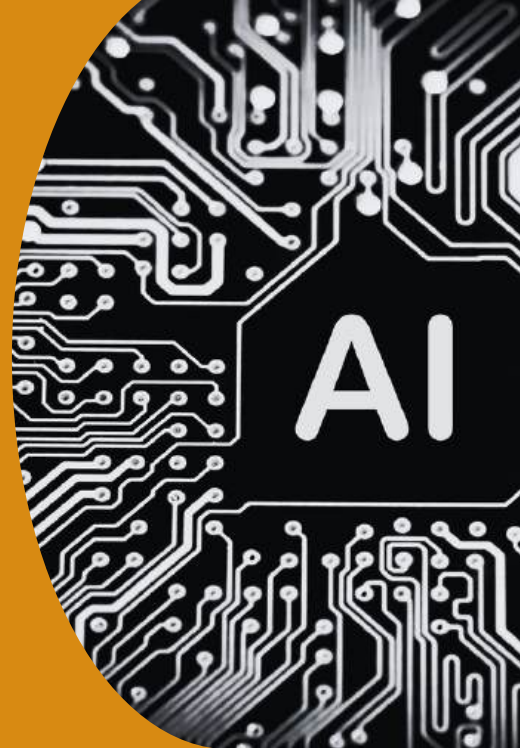
3. Privacy and Security Risks: AI systems raise concerns about data privacy and security, particularly regarding the collection and use of personal data. Adversarial attacks and vulnerabilities in AI algorithms pose risks to data integrity and confidentiality.

4. Dependency on AI Systems: Businesses risk becoming overly dependent on AI technologies, leaving them vulnerable to system failures, disruptions, or cyberattacks. Robust backup plans and contingency measures are essential to mitigate these risks and ensure business continuity.



GUIDANCE ON HOW TO INTEGRATE AI IN BUSINESS OPERATIONS

SUSTINERI GUIDANCE - APRIL 2024



Integrating AI into business operations entails several crucial stages to ensure seamless adoption. Here's a comprehensive roadmap to navigate this process effectively:

- 1. Assess Business Needs:** Begin by pinpointing specific areas within your business operations where AI implementation can offer tangible benefits. These may encompass customer service enhancement, data analysis optimization, process automation, and decision-making augmentation.
- 2. Define Clear Objectives:** Clearly outline the precise goals you aim to achieve through AI integration. Whether your focus is on boosting operational efficiency, trimming costs, or elevating customer satisfaction, establishing well-defined objectives will serve as a guiding framework for your AI strategy.
- 3. Collect and Prepare Data:** Acquiring and preparing high-quality data is fundamental for training AI systems effectively. Ensure that your data is not only accurate and relevant but also appropriately structured and labeled. The meticulous preparation of data sets is pivotal for the success of your AI initiatives.
- 4. Select Appropriate AI Technologies:** Choose AI technologies that align closely with your business requirements and objectives. This may entail leveraging machine learning, natural language processing, computer vision, or a combination thereof. Consider both off-the-shelf solutions and bespoke development to meet your specific needs.

5. Integrate with Existing Systems: Seamlessly integrating AI solutions with your current systems and workflows is essential for smooth operations. Collaborate closely with your IT department to establish robust connections and ensure compatibility across platforms.

6. Monitor and Evaluate Performance: Implement robust monitoring mechanisms to track the performance of your AI systems continuously. Regularly assess outcomes against predefined benchmarks and make necessary adjustments to optimize performance and meet your objectives effectively.

7. Prioritize Security and Compliance: Safeguarding data integrity and ensuring compliance with relevant regulations are paramount when deploying AI technologies. Given the sensitive nature of data handled by AI systems, adherence to stringent security protocols and privacy regulations is imperative.

8. Repeat and Improve: Recognize that AI is a dynamic technology that is evolving rapidly. Continuously evaluate the performance of your AI implementations, solicit feedback from users, and remain agile in refining and enhancing your strategies to drive ongoing improvement and leverage new innovations.

Gregory Rockson's Billion-Dollar Mission:

HOW MPHARMA IS REVOLUTIONIZING HEALTHCARE IN AFRICA

By Founder Raise

When Gregory Rockson co-founded mPharma in 2013, many thought he was taking on an impossible challenge. The African healthcare

system was fragmented, medication prices were out of reach for millions, and supply chains were inefficient at best. But Rockson saw an opportunity to disrupt the industry and improve access to affordable medicines. Today, mPharma is doing exactly that—transforming healthcare delivery across Africa and serving millions of patients.

Rockson's journey to build mPharma began with a bold vision: to simplify Africa's pharmaceutical supply chain and make essential medications affordable for everyone. Starting in Ghana, the company quickly expanded to multiple countries, including Nigeria, Kenya, Zambia, and Malawi. mPharma has since raised over \$65 million in funding from global investors, including the likes of Goldman Sachs, and it now manages a network of more than 1,200 pharmacies and hospitals across the continent.

But Rockson's impact goes beyond the numbers. At its core, mPharma is designed to solve one of Africa's most pressing problems: access to quality, affordable healthcare. Through its innovative model, mPharma partners directly with pharmaceutical companies, negotiating lower prices and using a tech-driven inventory system to manage the supply of medications. This not only reduces costs for patients but also ensures that pharmacies can keep essential drugs in stock—something that was previously a major issue.





What many people don't know is how close mPharma came to failing in its early days. Rockson faced numerous challenges, from raising initial capital to convincing skeptical investors that Africa's healthcare industry was ripe for disruption. In 2015, during the company's early expansion efforts, regulatory hurdles and operational difficulties nearly derailed mPharma's mission. But Rockson's resilience and belief in his vision kept the company on track. He often recalls those tough early years as a time of constant learning and adaptation.

The turning point came in 2020 when mPharma raised \$17 million in Series C funding, bringing the total raised to over \$65 million. This allowed the company to scale its operations significantly, providing medication access to more than 2 million patients annually. With this growth, mPharma is now valued at over \$500 million, making it one of Africa's most promising healthtech companies.

In addition to its core business, mPharma has introduced initiatives like Mutti, a subscription-based service that allows patients to pay for medications in installments. This program has been a game-changer for millions of low-income Africans who previously couldn't afford essential drugs. Under Rockson's leadership, mPharma has also been at the forefront of deploying digital health solutions, further expanding its reach and impact.

One of the defining characteristics of Gregory Rockson's leadership is his commitment to solving Africa's healthcare challenges from within the continent. "Africa doesn't need external solutions," he once said. "We need African solutions to African problems." His philosophy has shaped mPharma into a company that not only delivers critical services but also empowers local pharmacies and hospitals to better serve their communities.

Today, mPharma operates in eight African countries, with plans to expand even further. The company's partnerships with major pharmaceutical companies and governments have allowed it to lower drug prices by as much as 30% in some regions, making healthcare more affordable for millions. Rockson's vision for mPharma extends far beyond just fixing supply chains—he wants to build a healthcare ecosystem that is sustainable and scalable across the entire continent.

As mPharma continues to grow, Rockson remains focused on the future. He sees a world where no African has to choose between paying for food or medicine. "Healthcare is a fundamental human right," he often says, and through mPharma, he is working tirelessly to ensure that this right is upheld for millions of Africans. With more funding rounds on the horizon and new innovations in the pipeline, it's clear that Rockson's mission is far from over.

With mPharma now valued at half a billion dollars, Gregory Rockson is not only building a business—he's reshaping the future of healthcare in Africa. And as more investors and partners recognize the potential of this transformative company, Rockson's impact on the continent is set to grow even larger.

HOW HAM SERUNJOGI IS LEADING AFRICA'S FINTECH REVOLUTION WITH CHIPPER CASH

By Founder Raise

Ham Serunjogi grew up in Uganda, surrounded by a culture that valued hard work, community, and resilience. From a young age, Serunjogi was keenly aware of the challenges his family and community faced when it came to accessing financial services. His parents, both professionals, instilled in him the importance of education and a desire to make a difference. However, it wasn't until Serunjogi left Uganda to pursue his education in the United States that he realized just how wide the financial divide was between Africa and the rest of the world. These early experiences planted the seeds for what would later become Chipper Cash, a \$2 billion fintech unicorn that is revolutionizing cross-border payments across Africa.

After completing his early education in Uganda, Serunjogi moved to the U.S. to attend Grinnell College, where he studied economics and competed as a top swimmer for the university's team.

While at Grinnell, Serunjogi developed a keen interest in technology and entrepreneurship, often thinking back to the financial challenges his family and friends faced back home in Uganda. During his time in the U.S., he saw firsthand how easy it was for people to send money across borders and access digital financial services—something that remained a distant dream for millions of Africans. This realization sparked the idea that would eventually lead to the creation of Chipper Cash.

In 2018, Serunjogi co-founded Chipper Cash with his Ghanaian partner, Maijid Moujaled. Their mission was simple yet bold: to make sending money across African borders as easy as sending a text message. In a continent where exorbitant fees and limited financial infrastructure have long stood in the way of economic inclusion, Chipper Cash quickly emerged as a solution that resonated with millions.





The platform's core offering—free peer-to-peer transfers—gave everyday Africans a reliable way to send and receive money without the crippling costs associated with traditional remittance services.

What many don't know is that Serunjogi's journey was anything but easy. Coming from Uganda, a country with little exposure to venture capital, he faced numerous challenges raising funds for his startup. Despite being educated in the U.S., he had to work twice as hard to convince Silicon Valley investors that an African fintech company could scale and succeed on the global stage. But Serunjogi's perseverance paid off. In 2019, Chipper Cash raised its first seed funding, and that was just the beginning.

By 2020, Chipper Cash had raised \$30 million in Series B funding, marking a pivotal moment for the company's growth. The real breakthrough came in 2021, when the company secured a \$100 million Series C round, led by top-tier investors like SVB Capital and reaching a valuation of \$2 billion, officially making it a unicorn. This milestone cemented Chipper Cash's position as one of Africa's leading fintech startups, providing financial services to over 5 million customers across seven African countries, including Uganda, Ghana, Nigeria, and Kenya.

Through Chipper Cash, Ham Serunjogi is not only changing how money moves across Africa but also addressing the issue of financial inclusion in a way that few others have. Chipper Cash's services now go beyond peer-to-peer transfers to include cryptocurrency trading, virtual cards, and investments. Serunjogi's commitment to innovation is evident in Chipper Cash's ability to introduce new features that meet the evolving needs of its users.

One of the defining moments in Chipper Cash's journey was the introduction of Chipper Crypto, which allowed Africans to trade and invest in cryptocurrencies seamlessly. As more young Africans look for alternative ways to save and grow their wealth, Serunjogi has positioned Chipper Cash as a leading platform that provides access to the global digital economy. This is no small feat in a continent where traditional financial services have often failed to serve the underbanked.

Despite all the success, Serunjogi remains deeply connected to his roots. He frequently speaks about how his upbringing in Uganda shaped his vision for Chipper Cash. Growing up, he saw how difficult it was for families to send money across borders, especially when dealing with high fees and unreliable services. His personal experiences have given him a deep sense of responsibility to create solutions that directly address the challenges faced by Africans.

In addition to building a successful company, Serunjogi is passionate about inspiring the next generation of African entrepreneurs. He often talks about the importance of African founders telling their own stories and creating homegrown solutions for the continent. "If we don't build for Africa, no one will," he often says. His journey from Uganda to becoming the CEO of a \$2 billion company has shown that it's possible to break barriers and build world-class companies from Africa.

Looking to the future, Ham Serunjogi has even bigger plans for Chipper Cash. The company is now expanding its services beyond Africa, with operations already in the U.S. and the U.K. Serunjogi envisions a world where Chipper Cash connects Africans not only with each other but with the rest of the world, making global financial access a reality for millions.

As Ham Serunjogi continues to drive Chipper Cash to new heights, one thing is certain: his journey is a testament to the power of vision, resilience, and a deep desire to make a lasting impact on the world. And for Serunjogi, the mission is far from complete—he's just getting started.



PHILLIPPA NANA OWUSUAH PREMPEH

ENTREPRENEUR | BUSINESS
DEVELOPMENT COACH

My name is Phillippa Nana Owusuah Prempeh, an entrepreneur with close to a decade experience in trade projects, business and personal development coaching. I am the founder of She Community Ghana, a developmental organization focused on creating opportunities for local businesses in Ghana and across Africa through trade development, networking and investment, as well as training programs.

I hold a master of business administration degree from the Accra business school and a Bachelor of Arts in development communication which I gained from the African University College of Communication.

Unfortunately, I dropped out of senior secondary school in the term two of the very first year due to the loss of my mother. This situation compelled me to self-educate my way into the university. I had my basic education at Peter's Educational Center in Kumasi, Ashanti region.

I am an Ashanti by tribe and I hail from Amanfrom, a suburb of Kumasi. I am the last of six children. I am passionate about developing the potentials of others and have over the years trained individuals, corporate organizations, students and businesses, counting into thousands.

I have had the opportunity of collaborating with high value companies and individuals with the shared goal of improving the Africa entrepreneurship space and exploring the creativity of young Africans. I have both collaboratively and single handedly developed hundreds of startup businesses, out of which some are thriving and well satisfying the needs of the Ghanaian consumer.

I am a believer in Christ Jesus by faith and a mother of an intelligent twenty year old lady whom I had as a teenager. Currently, I serve the role of a chief executive officer at She Community Ghana and events director for Afro Community Trade Exhibitions, the flagship trade project of She Community Ghana.

She community Ghana is a developmental organization registered under the registrar general's authority with focus on exploring strategic operations that drive the advancement and growth of entrepreneurship in Ghana and Africa as a whole. The organization is founded by a young passionate and relentless woman known as Phillippa Nana Owusuah Prempeh (MBA).

The organization which for close to a decade has impacted, empowered and created numerous opportunities for many started as a radio talk show, addressing issues of women's rights, business, health, women in political and leadership roles et cetera sometime in 2013. As the show grew, drawing the interests of institutional leaders and the masses, there grew along it the need for physical engagements with measurable results. This interesting development is what compelled the transformation of a radio talk show into a sole proprietor business with its operations centered on business, personal and leadership development projects.

The organization's major operations over the years have been trade programs which are held monthly across the country, creating viable ready business markets for local businesses to explore new market opportunities, grow their customer base, sell, and access investment opportunities amongst others. Entrepreneurship development trainings have been another of our major focus points, helping local entrepreneurs develop creative ideas, transforming these ideas into profitable products and services which serve the needs of the Ghanaian consumer market. Our business community hosts about seventy five percent women owned businesses, an intentional agenda to play a significant role in the realization of SDG Goals 5 and 8.

Our Vision

We envision an Africa where local entrepreneurs deliver excellent products and services, directly serving the needs of Africa as well as international consumer markets; having easy access to opportunities for trade and profitability.

Our Mission

To build a robust community of entrepreneurs from across Africa who develop excellent and creative innovations that reflects who we are, for us and the world at large.

To empower a generation of business owners who think and create products and services with the future in mind.

Our Socials

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How Much Equity Should You Give to

YOUR FIRST INVESTOR?

By Founder Raise



One of the most critical decisions for a startup founder is determining how much equity to offer to your first investor.

Striking the right balance between raising enough capital and retaining control of your company can be challenging, especially in the early stages when your business is still evolving. So, how much equity should you give away, and what factors should you consider before making this crucial decision? Let's explore the key considerations in equity distribution for first-time investors.

What Is Equity, and Why Is It Important?

Equity represents ownership in your company. When you give equity to investors, you are offering them a share of your business in exchange for funding. This ownership entitles them to a portion of the profits (if any) and a say in certain business decisions. For first-time investors, the amount of equity they receive often correlates with the level of risk they're taking on and the capital they're providing.

The amount of equity you offer to your first investor can significantly impact your control over the company's direction, your ability to raise future funding, and your potential returns in the long run. That's why it's essential to carefully consider how much to give away at the outset.

Key Factors to Consider When Offering Equity

1. Valuation of Your Startup

Before deciding on how much equity to offer, you need to determine the valuation of your startup.

This involves estimating the current worth of your business based on factors such as revenue, market potential, intellectual property, and growth prospects. While early-stage startups may not have substantial revenues, investors often look at the potential for growth.

For example, if your startup is valued at \$1 million and an investor is willing to put in \$100,000, they may expect 10% equity in return (based on the post-money valuation). Knowing your startup's valuation helps guide the equity negotiation process.

2. Investor Contribution

The amount of equity an investor receives should reflect their contribution to the company, both in terms of capital and non-monetary value. Early-stage investors often provide more than just money. They may offer strategic advice, mentorship, industry connections, and operational support that can accelerate your startup's growth. If an investor is offering valuable expertise in addition to funding, you might consider offering slightly more equity than you would for purely financial backing. The value they bring to the table should influence the equity percentage.

3. Stage of Your Startup

The stage of your startup plays a big role in determining how much equity to offer. At the seed or pre-seed stage, your company's valuation may be lower, and you may need to offer more equity to attract early investors who are taking on higher risk. Early investors typically expect a higher return for their risk, so equity stakes tend to be larger at this stage. As your business grows and gains traction, you may raise capital at a higher valuation, which allows you to give away less equity for the same amount of capital. Later-stage funding rounds usually result in smaller equity stakes for investors as your company becomes more stable and less risky.

4. Future Funding Rounds

It's important to keep future funding rounds in mind when deciding how much equity to offer your first investor. If you give away too much equity early on, you may find it challenging to raise additional funds without diluting your ownership to an unsustainable level. For example, if you give 20% equity to your first investor and then raise more funds later, you'll likely have to give away more equity to subsequent investors. You want to ensure you retain enough equity to incentivize yourself and your team while also leaving room for future funding rounds.

5. Control and Decision-Making Power

Equity is more than just a financial stake—it also represents control over the company's direction. If you give away a significant portion of your company's equity, you may lose decision-making control, especially if investors demand a say in business operations. Be mindful of this when negotiating equity percentages.

It's common for founders to retain at least 50–60% ownership after the first round of funding, ensuring they still have control over key decisions. However, each case is unique, and some founders may be comfortable with more or less control depending on the partnership with the investor.

6. Dilution

When you offer equity to investors, you are effectively diluting your ownership in the company. Over time, as more investors come on board, your ownership stake will decrease. While some dilution is inevitable, giving away too much equity early on can reduce your long-term stake in the company's success.

For instance, if you own 100% of the company before investment and give 20% to your first investor, you're left with 80%. If you then raise additional capital, your ownership could be diluted further. Careful planning can help you balance the need for investment with maintaining a meaningful stake in your business.

Typical Equity Ranges for First-Time Investors

There is no hard-and-fast rule for how much equity to give your first investor, but there are industry norms depending on the type of investor and the stage of your startup. Here are some general guidelines:

- **Angel Investors:** Typically receive between 10–25% equity in seed or pre-seed stages. They take on high risk in exchange for higher potential rewards.
- **Venture Capitalists:** For Series A rounds, VCs may expect between 15–30% equity, depending on your company's valuation and growth potential.
- **Friends and Family:** Often receive smaller equity stakes, usually below 10%, as they may invest smaller amounts of money or invest based on personal connections rather than strict valuation metrics.

Conclusion: Finding the Right Balance



How Olugbenga Agboola's Flutterwave Took Africa by Storm

THE BILLION-DOLLAR BET NO ONE SAW COMING

By Founder Raise

Olugbenga Agboola wasn't supposed to succeed—at least, not according to those who said Africa wasn't ready for a homegrown fintech giant. Yet, here he stands, the man behind Flutterwave, the billion-dollar company revolutionizing how money moves across the continent. His journey from corporate tech roles to founding one of the most valued startups in Africa is one of grit, genius, and a deep-rooted passion for solving the continent's toughest challenges.

In 2016, when Flutterwave first launched, the odds were stacked against it. Africa's payment landscape was fragmented, with each country using its own systems, riddled with regulations, and beset by inefficiencies. Moving money across borders wasn't just difficult—it was expensive and unreliable. Agboola had a vision to change that. But how do you convince an entire continent to adopt a unified payment system, let alone trust a startup with their transactions?

What many don't know is that Agboola's mission wasn't born out of a desire to build a flashy tech company. It was personal. He had witnessed firsthand the stifling effect poor financial infrastructure had on African businesses. Entrepreneurs with world-changing ideas were being held back because they couldn't easily receive payments or scale beyond their local markets. Agboola's ambition was simple: to tear down these barriers and empower African businesses to compete on a global scale.

The early days weren't glamorous. Flutterwave's journey was a constant struggle against the tide. Major financial institutions were skeptical. The company had to navigate a minefield of regulations across different countries, and competition from global fintech giants was fierce. Yet, Agboola never wavered. "You have to see the potential before anyone else does," he once said. And that's exactly what he did—pushed forward relentlessly when others would have given up.



One of the most critical moments in Flutterwave's rise came when Agboola brokered partnerships with global companies like PayPal and Visa. These alliances were more than strategic; they were a statement that an African company could play on the same field as the world's biggest financial players. The skeptics began to take notice.

But it wasn't all smooth sailing. Agboola faced heavy criticism at various stages of Flutterwave's growth. His aggressive expansion strategies and relentless push for market dominance ruffled feathers, and some insiders questioned whether Flutterwave could truly deliver on its promises. The pressure mounted, especially as the company expanded into new regions, facing regulatory scrutiny and stiff competition. Yet, through it all, Agboola remained calm. "You don't grow by playing it safe," he remarked in an interview, a philosophy that would come to define Flutterwave's meteoric rise.

By the time Flutterwave hit unicorn status—valued at over \$1 billion—it wasn't just another fintech company. It had become a symbol of what was possible when innovation met resilience.

Flutterwave had processed billions in transactions, connected thousands of businesses across Africa to the world, and empowered entrepreneurs to dream bigger.

While the headlines often focus on Flutterwave's impressive numbers, the real story is Agboola's vision. He didn't just want to build a payment company; he wanted to reshape how Africa interacts with the global economy. And in doing so, he's become a beacon of possibility for African tech. His leadership has shown that African businesses can innovate and compete on a global scale, not as underdogs, but as leaders.

Agboola's journey is far from over. Today, he's focused on taking Flutterwave to even greater heights, exploring new territories, and creating more groundbreaking solutions for African businesses. And while many are still catching up to what he's already achieved, Agboola is already looking years ahead, plotting the next big move.

In his own words: "Africa is the future, and we're just getting started." Whatever that future holds, one thing is certain—Olujobola Agboola will be right at the center of it.



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