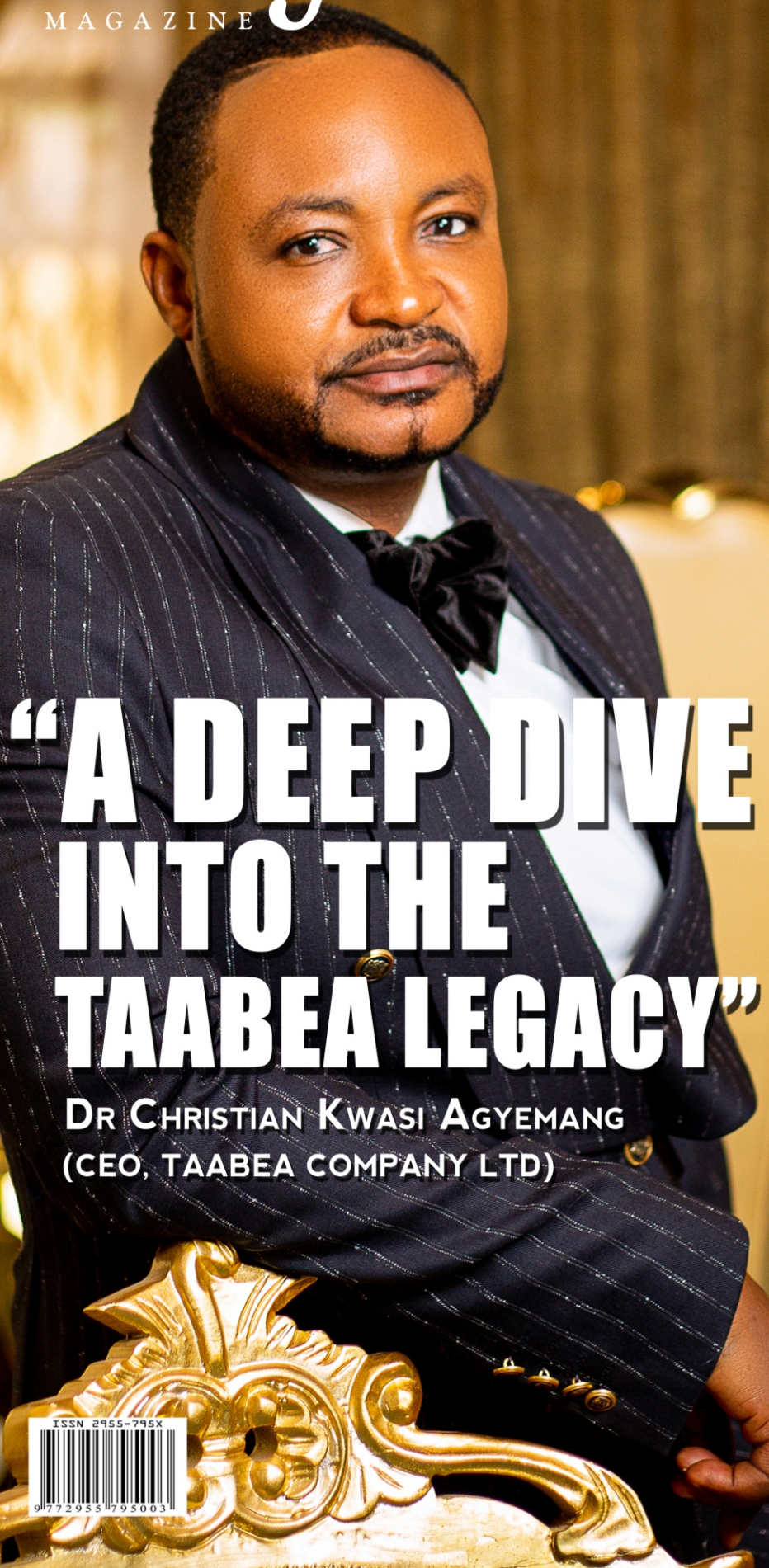




"A DEEP DIVE INTO THE TAABEA LEGACY"

DR CHRISTIAN KWASI AGYEMANG
(CEO, TAABEA COMPANY LTD)



MICHAEL ABBIW
(CEO, MGA CONSULTING GHANA LTD)

"A seasoned expert in enterprise development, strategy and marketing"



THE BRIDGET BONNIE STORY
-Bridging Dreams, Building Futures

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- THE RISE OF VIRTUAL BANKS :
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BLESSING?



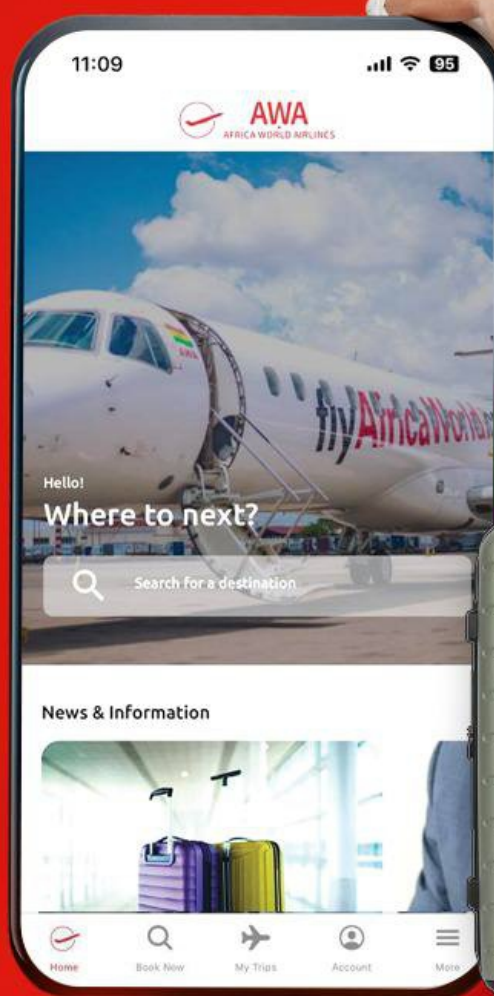
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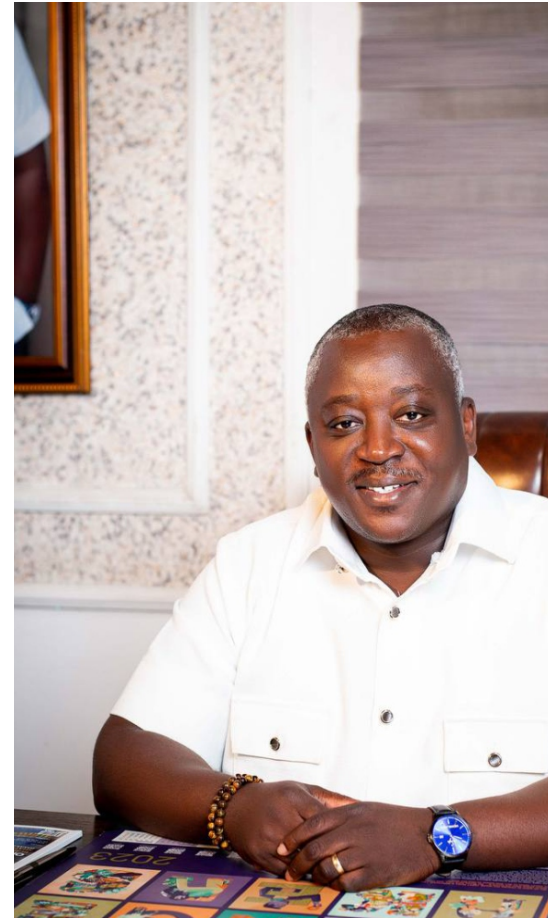
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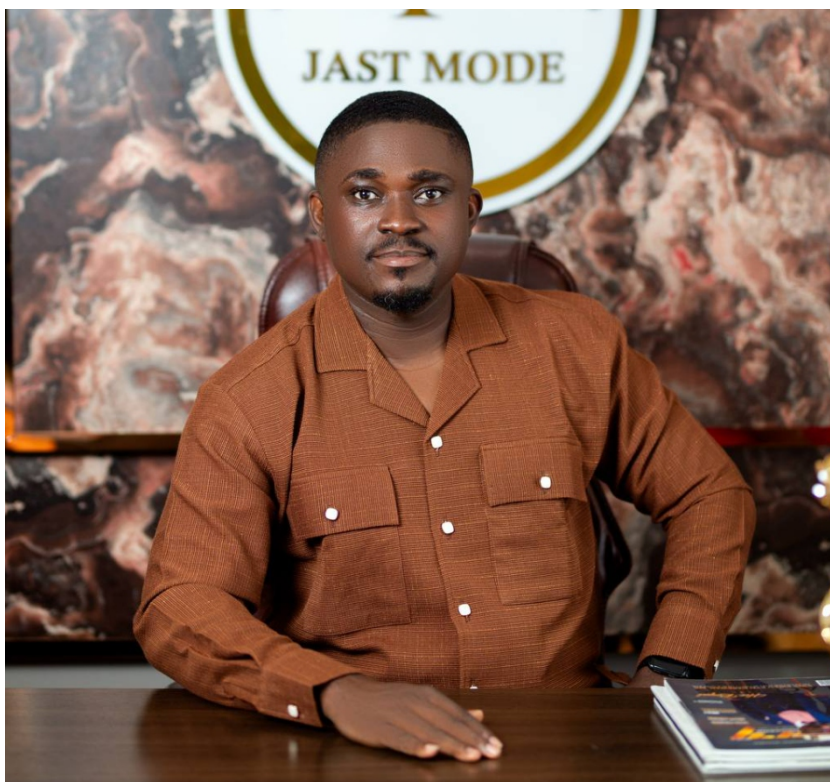
NANA AKWASI BONSU

Entrepreneurship in Africa is not just a concept—it's a necessity. Almost everyone, in one way or another, is engaged in trade or finding solutions to everyday problems, all in the quest to make ends meet. Yet, thriving as a business owner on this continent remains a unique challenge, one that every entrepreneur must navigate.

Over the past seven years of publishing My Story Magazine, I've experienced countless phases—some smooth, others testing. But each challenge, every win, and every lesson learned has deepened my passion for spotlighting stories that inspire. It's this journey that led me to reach out to Dr. Christian Kwasi Agyeman, CEO of Taabea Company Ltd. His story is powerful, deeply relatable, and a true reflection of resilience and results. Behind every successful business lies a trail of battles fought, challenges conquered, and problems solved—and his is no exception.

We also sat down with Mr. Michael Abbiw, President of the Chartered Institute of Marketing Ghana (CIMG), and a respected Sales and Marketing expert. From his roots as a publishing student to becoming a business leader across multiple sectors, his story resonates deeply with me. He's not just knowledgeable—he's a living blueprint of grit and growth.

Another standout feature is Bridget Bonnie—a bold, brilliant young woman



who is truly a bridge for the youth. Despite her age, her influence is undeniable, and she dreams of becoming Ghana's first female president. Her passion, vision, and impact are incredibly inspiring, and as she graces the cover of our 20th edition, she reminds us of the power and potential young entrepreneurs hold in shaping the future of our economies.

This edition is also rich with practical insights. We've included valuable resources on business development, technology, and health. In collaboration with Sustineri Attorneys, we've curated legal articles tailored to support your business needs at every stage.

And we are honored to feature Dr. Hannah Lisa Tetteh, who

emphasizes the critical role of mental health for business owners. Her perspective on holistic health is a timely reminder that our well-being is as important as our work.

Our 20th Edition marks more than just a milestone—it's a legacy. As we celebrate seven years of storytelling and impact, this issue embodies our commitment to inspiring and building Africa, one story at a time.

So, whether you're a seasoned entrepreneur or just starting out, this edition has something special for you.

Enjoy the read!

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Build a Stronger Business by Thriving in Chaos.

DR. MAXWELL AMPONG, DBA, MBA

Every entrepreneur faces unprecedented challenges in today's world of rapid change and uncertainty. The economic landscape is shifting, global events shake the foundations of traditional business models, and the media often highlights turmoil instead of opportunity. However, history shows that some of the greatest enterprises are born during times of crisis. It is precisely when the world seems to be in disarray that the entrepreneurial spirit can light the way toward growth and transformation.

Today, I'll borrow the words from Hassan Phillips. Driving home, I was listening to Drake's new album and suddenly heard him in an interlude saying, "You know what, man, we're all in this. Now, whether we're all in this together. Or you're all in it for yourself. The fact of the matter is that we're in it!"

And mahn is he right! We are all in this together! So here are a few words of encouragement.

Stay Focused Amid Turbulence

When chaos reigns, it's easy to feel overwhelmed. The constant barrage of negative headlines and unpredictable market trends can paralyze even the most seasoned

business owner. However, the most successful entrepreneurs know that these moments are opportunities in disguise.

Embrace a Mindset of Resilience

The first step in navigating turbulent times is to cultivate a mindset focused on resilience. When uncertainty is the norm, it becomes essential to shift your perspective from viewing obstacles as insurmountable problems to seeing them as challenges that refine your strategy and strengthen your resolve.

The ability to focus on solutions rather than dwelling on the negative is what separates successful business leaders from those who succumb to the pressures of the day. Imagine a captain steering a ship through a storm: while the waves may be fierce, the captain's unwavering focus on the horizon ensures the vessel stays on course.

Practical Strategies for Maintaining Focus

- **Establish a Daily Routine:** Begin your day with clear intentions. This could involve a short meditation, a review of your goals, or simply taking a moment to plan your day. A well-structured morning routine sets a positive tone

and reinforces your commitment to your vision.

- **Invest in Continuous Learning:** The market is ever-evolving, and staying informed is crucial. Dedicate time to learning new skills, exploring emerging trends and adapting your strategies. Whether it's through online courses, reading industry publications, or engaging in peer discussions, constant learning is the fuel for innovation.
- **Build a Strong Support Network:** Surround yourself with individuals who inspire and challenge you. This could be mentors, fellow entrepreneurs, or a trusted advisory board. Engaging with people who have a similar drive and vision can provide the motivation needed to push forward even during uncertain times.
- **Set Clear, Achievable Goals:** Break your long-term vision into manageable, short-term objectives. This approach makes your goals more attainable and provides regular opportunities for celebration and progress tracking. Each small victory builds momentum for the next big step.

Draw Inspiration From Successful Enterprises

Across the globe, there are shining examples of business leaders who have not only weathered the storm but have built empires in the process. Their journeys remind us that success often stems from

relentless determination, innovative thinking, and an unwavering commitment to growth.

Learning from Trailblazers

Consider the remarkable journeys of several entrepreneurs who started with modest means and went on to create multi-billion-dollar enterprises. Their stories serve as a beacon for all who aspire to build something meaningful, even in the face of adversity. I'll try not to mention names, but I think you'll know who I'm talking about.

- **The Visionary Industrialist:** One entrepreneur transformed a small trading operation into one of the largest industrial empires in Africa. By capitalising on opportunities in the construction materials and food industries, he generated wealth and created thousands of jobs. His success was driven by a clear vision, strategic reinvestment, and an ability to see potential where others saw risk.
- **The Telecommunications Pioneer:** In an environment riddled with regulatory hurdles and market scepticism, another business leader forged ahead to build a major telecom and technology conglomerate. His journey was marked by years of perseverance, where every setback only fueled a greater drive to succeed. Today, his company is a

testament to the power of innovative thinking and strategic risk-taking.

- **The Tech Innovator:** Across the continent, a tech entrepreneur broke through barriers in an industry often dominated by well-established global players. By focusing on tailored software solutions and deepening her understanding of local market needs, she scaled her business rapidly, positioning herself as a leader in African innovation. Her success underscores the importance of niche expertise and a commitment to addressing real-world challenges.

NAVIGATING DISAPPOINTMENT AND SETBACKS

No entrepreneurial journey is without its share of disappointments. Whether public or private, failures are an inevitable part of the process. What sets successful entrepreneurs apart is not their avoidance of failure but their ability to bounce back stronger after setbacks.

Redefining Failure

Failure is often seen as a negative endpoint, a sign that something went wrong. In reality, it is an essential part of the learning curve. Each misstep offers invaluable lessons that, if harnessed correctly, can lead to future success. Think of every

setback as a stepping stone on your path to greatness.

Strategies for Overcoming Disappointment

1. Accept and Learn: When a project or idea doesn't pan out, take the time to analyse what went wrong without assigning blame. Understand the factors that contributed to the failure and use that knowledge to refine your approach. Remember, every failure carries the seeds of future success.

2. Adapt and Innovate: Flexibility is key in a rapidly changing market. If one strategy fails, be prepared to pivot. Innovation often emerges from the necessity to overcome obstacles. Reassess your business model, explore alternative avenues, and be open to new ideas that may propel you forward.

3. Seek Guidance:

No one achieves greatness alone. Contact mentors, peers, and industry experts who can offer insights and provide a fresh perspective on your challenges. Their experiences and advice can be instrumental in helping you navigate through difficult times.

4. Maintain a Balanced

Perspective: It's important to celebrate successes, no matter how small, and not let a single setback define your entire journey. Keep your long-term vision in focus, and remind yourself that resilience is built over time through repeated efforts and small victories.

THE POWER OF UNITY IN BUILDING LEGACIES

In times of uncertainty, individual success is powerful, but collective progress can be transformative. By uniting as a community, entrepreneurs can amplify their impact and create a network of support that benefits everyone involved.

The Strength of a Collective Vision

When entrepreneurs come together, they create an environment where resources, knowledge, and opportunities are shared freely. This collaborative spirit not only fosters individual growth but also contributes to the development of a more robust and dynamic business ecosystem.

Building Together for a Brighter Future

1. Support Local Businesses: Every purchase from a local enterprise helps fuel the economy and create job opportunities. By investing in businesses within your community, you contribute to a cycle of growth and prosperity that benefits everyone.

2. Mentorship and Knowledge Sharing: Sharing experiences and insights can be incredibly empowering. Whether through formal mentorship programs or casual networking events, passing on what you've learned helps elevate the entire community. Knowledge, after all, is one of the most valuable assets an entrepreneur can possess.

3. Collaborative Ventures: Sometimes, the greatest opportunities arise when like-

minded individuals collaborate on new projects. By forming partnerships and alliances, entrepreneurs can pool their resources and expertise to tackle challenges that might be too big to face alone.

4. Investing in Future Generations:

A lasting legacy is not built overnight; it is cultivated over time. By investing in education and training, you help prepare the next generation of entrepreneurs to take the helm and drive further innovation. This forward-thinking approach ensures that your impact extends well beyond your own lifetime.

WORK AS PART OF THE AFRICAN BUSINESS COMMUNITY

Unity has undeniable strength. By working together, sharing resources, and supporting one another, entrepreneurs can create an environment where each community member has the opportunity to succeed. This is not just about individual gain but about building a foundation for a more inclusive and resilient future.

Turn your Vision into Reality by Execution

- Ideas and motivation are the first steps to success, but they must be paired with decisive action. Every entrepreneurial endeavour starts with a vision, but it is the follow-through that transforms that vision into a reality.

• The Importance of Strategic Action

Action is the bridge between dreams and achievement. A well-defined plan, executed with precision and passion, can turn obstacles into opportunities. It is

essential to break down your goals into actionable steps, track your progress, and remain adaptable to change.

• Implementing Your Strategy

• Set Specific Milestones:

Define clear, measurable milestones that keep you on track. Whether it's launching a new product, securing a key partnership, or expanding your team, every milestone is a checkpoint that brings you closer to your overarching goal.

• Measure and Adapt:

Regularly review your progress and be honest about what is working and what isn't. Use these insights to refine your strategies. A data-driven approach can help you make informed decisions and pivot when necessary.

• Celebrate Progress:

Recognize and celebrate your achievements, no matter how small. Each success builds momentum and reinforces the belief that you are moving in the right direction.

• Stay Grounded in Your Values:

In the quest for growth, it is easy to lose sight of the values that drive your passion. Stay true to your principles, and let them guide your decisions. Integrity, innovation, and resilience should be at the heart of every business decision.

FINALLY, THRIVE AMID ADVERSITY!

Today's environment demands courage, resilience, and a willingness to embrace change. The world may be in turmoil, but this is the very moment when the seeds of greatness are sown. For entrepreneurs willing to push through the noise, stay focused on their vision, and take decisive action, the possibilities are endless. By learning from successful examples, adapting to setbacks, and working together as a community, you can not only survive but thrive in these turbulent times. Your journey is a testament to the power of determination, strategic thinking, and the relentless pursuit of excellence.

Every step you take, every challenge you overcome, and every milestone you achieve contributes to a legacy of

innovation and progress. So, let this be a call to action. It's not just to dream, but to act. Not just to aspire, but to build. The time is now to rise, to focus, and to create something extraordinary amid chaos.

Remember, the entrepreneurial journey is never a straight line. It is filled with twists, turns, setbacks, and triumphs. Embrace every part of the process, learn from each experience, and keep your eyes firmly on the horizon. With passion, persistence, and a clear vision, you can transform challenges into stepping stones and build a business that not only endures but flourishes.

Ultimately, success is not defined by the absence of difficulties but by the ability to overcome them. It's time to turn turmoil into triumph, uncertainty into opportunity, and dreams into reality. Let today be the day you recommit to your vision, harness your inner strength, and build a future that stands as a beacon of resilience and success.

Now, and together, we go forward confidently, knowing that every challenge you and I overcome makes us stronger, more resourceful entrepreneurs. Your future is yours to create. Embrace the journey, and let your success shine as a beacon for others to follow.

Don't forget, we're all in this together.

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BRIDGET BONNIE

Bridging Dreams, Building Futures

Bridget Bonnie has always been a passionate champion for change. From her early days as the first female president of the Student Representative Council at Wisconsin International University College, Ghana, she has blazed a trail of visionary leadership and impact. Her tenure was a watershed, bringing student leaders together through initiatives like the Greater Accra Presidential Caucus to implement humanitarian projects. This groundbreaking work earned her national recognition as Best SRC President at the 2019 UMB Ghana Tertiary Awards.

Leadership for Bridget has never been about position alone, but rather about solving real problems facing communities. As a dynamic social entrepreneur and youth activist, she has been a strong advocate for empowering Ghana's youth through education and social projects. Her drive led to appointments on the National Youth Wing Committee of Ghana's National Democratic Congress, amplifying her influential voice in the country's political space. Even today, through her work in media, business development and rural initiatives, Bridget continues redefining opportunities for young people across Ghana and beyond.

Her story is a inspiring reminder that leadership emerges from impact, not titles. Through resilience, vision and an unwavering commitment to change, Bridget Bonnie stands as a beacon of hope, lighting the way for future generations to bridge their dreams and build a brighter future.

**Entrepreneurial Excellence:
Pardia Multimedia to Brandlink
Communications**

Bridget has shown great leadership as well as strategic thinking through founding her own companies. In 2014, she started Pardia Multimedia, a media and communications firm that evolved into Brandlink Communications, providing branding, PR, and digital marketing expertise. Beyond business, she's committed to empowering youth. This passion created two initiatives focusing on education, mentorship and community support through challenging and engaging young people.

**Driving Social Change: The PEC
Institute & Bridget Bonnie and
Friends**

The PEC Institute

As the founder of The PEC Institute, Bridget is dedicated to maximizing Ghanaian youth potential, especially rurally. The institute mentors, guides and trains students to thrive in today's fast-changing landscape. It equips them with skills through technical and vocational programs integrating hands-on learning to become self-sufficient contributors to Ghana's economy.

Bridget Bonnie and Friends: A Movement of Hope

What started as a birthday giving project has grown into a full-scale humanitarian effort. Bridget Bonnie and Friends is a social enterprise providing funding for underprivileged high-achieving students, organizing blood drives, and aiding disaster relief. Its community efforts instill hope through supporting education, health and those in need.

Recently, the foundation provided emergency supplies to victims of the disastrous Akosombo Dam flooding, clearly demonstrating its commitment to swift humanitarian aid. Bridget firmly believes that positive change occurs when individuals unite around important causes,



INSPIRING AND BUILDING AFRICA ONE STORY AT A TIME!

and through establishing this initiative, she has cultivated an alliance of like-minded leaders who are equally zealous about giving back.

Beyond simply her business ventures and social advocacy work, Bridget has set her sights on an even loftier calling—political office.

She established 18Plus4NDC, a network of social democrats upholding the principles of Ghana's National Democratic Congress party. Her outlook is unambiguous: to become a pioneering voice in Ghana's governmental transformation.

She advocates for pragmatic economic policies, like instituting a round-the-clock business operations scheme to ensure constant job

creation. She has also highlighted the need to improve infrastructure in rural areas, especially in agriculture, where storage facilities and upgraded roadways could stimulate economic growth.

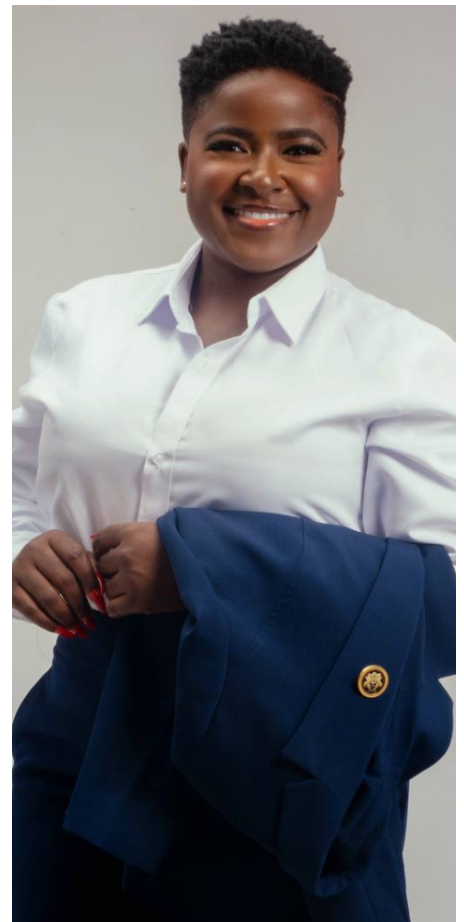
Bridget's political journey faces challenges. Juggling politics, entrepreneurship, and social welfare requires immense dedication, and securing support for her initiatives remains an ongoing struggle. However, she refuses to surrender, believing that leadership demands perseverance, strategy, and service above self.

Bridget Bonnie Agbenyor is not simply envisioning a brighter future—she is proactively

constructing it. Whether through her commercial ventures, social causes, or political aspirations, she is a force that cannot be disregarded.

Her life stands as a testament to the power of resilience, vision, and action. For young people across Ghana and Africa, she is an inspiration—proof that with the proper mindset and relentless determination, all things are possible.

As she frequently remarks, "United we can accomplish great things." And indeed, with Bridget Bonnie leading the charge, tomorrow appears bright.



HUMAN CAPITAL

a gold for entrepreneurs;

MARY ANANE AWUKU

A few years ago, I worked with a startup where the Head of Customer Service was incredibly insensitive to the staff. There was one incident that really stuck with me. An employee came in late one day, apparently unwell. As a punishment, that employee was sent to the filing room and made to file documents for hours. The employee had to stand the entire time, and it got to the point where the employee was visibly shaking. The Customer Service head was harsh, constantly screaming and shouting at everyone for not completing tasks. This experience taught me some important lessons about dealing with staff. From that day, I promised myself that if someday I become the head of any institution, I would do all I could to treat my staff well. When you join an organisation and treat your employees well, building a bond with them, they feel comfortable giving you feedback. They come to you with suggestions: “Madam, I think this is happening. Can we do it this way?” You learn a lot from them.

Conversely, if you promote panic and anxiety, staff members will not report problems to you. They might even privately wish you fail, either because they are terrified to speak up or because they don't care about the performance of the company, given the horrible treatment they endure. The company's workers are stakeholders, hence they should be appreciated and handled as such.

Let me share with you how I have managed to mine the gold in human capital in my organisations for the past years.

Importance of human resources

I see human resources as a critical part of every organisation. HR can make or break an organisation depending on its organisational culture—the way people live and behave at work. If the organisational culture is friendly and

makes employees feel at home, they will stay longer than in most places.

Employee retention and organizational culture

Many organisations complain about training their human resources only to see them leave soon after. We've all learned from these mistakes. Over the years, I've realised that employees will leave or stay based on how you make them feel. Do they feel like they're coming home, or do they feel like they're just being used for work? I've created a very warm environment for my staff where they feel appreciated.

Incentives and appreciation

At the school that I run, for example, we offer incentives like free education for staff wards. Staff members who have been with us for over five years don't pay school fees at all. New staff pay only a portion of the fees. We also organise various events for staff, like retreat programs, get-togethers, end-of-year parties, and other motivational activities. There are many ways to show staff appreciation. You need to connect with them, talk to them, and make them feel like part of the organisation.

Building relationships with staff

I interact with my staff and let them know that if I'm seen as a successful entrepreneur, it's because of their hard work and support. Regular motivation and showing concern for their personal lives are also crucial. I do one-on-one meetings with them because I understand that issues at home can affect their productivity at work. It's essential to bring them closer and address their concerns.

Reducing employee turnover

This approach can help reduce high employee turnover. It's not always about the salary. I've had staff tell me they received better offers but chose to stay because they feel at home here.

This makes me incredibly happy and reassured that something good is happening. Knowing they might get a better offer but are hesitant to leave because of the unknown culture and environment of the new place is gratifying.

Advice to employers

My advice to other employers is to not see your employees as just workers who come to do their job and leave but create a warm environment for them where they feel at home. Of course, when you need to reprimand, do it. My staff knows that while I am nice, I am strict about work integrity and performance. They understand the balance between work and play.

Ultimately, employees shouldn't leave their homes to come to a stressful, hostile environment. Treat them as human beings, not just labor. Smile with them, laugh with them, and work with them. When they are relaxed and happy, they are more productive. Above all, just treat people well and watch your business grow.

The writer is a serial entrepreneur, an industrial and organizational psychologist, a business and personal development coach, a researcher in the field of entrepreneurial psychology, and the author of the book - Entrepreneurial Success. This book is enriched with research findings in competencies, motivations, challenges, and opportunities for small and medium enterprises in Ghana.

She is the Founder and CEO of a multi-national facility management company and the managing director of the fastest-growing international school in Ghana. She holds several certificates, having participated in a series of international business-related programmes from prestigious universities around the globe. Her extensive expertise equips her to provide valuable insights, strategies, and support for individuals and businesses seeking success and development. To explore more about Mary, visit <http://www.maryananeawuku> or find her book on Amazon

YAKUBU ABDUL KARIM

(Founder, Baron Healing Hearts Foundation)
A Vision of Compassion and Transformation.



In the heart of Ghana, where societal challenges often seem insurmountable, one organization is breaking barriers and restoring hope—Baron Healing Hearts Foundation (BHHF). More than just a charitable initiative, BHHF is a movement, dedicated to empowering communities

through child welfare, education, healthcare, and social development. Established as the humanitarian arm of Baron Autos, the foundation operates with the core belief that sustainable change starts with compassion, inclusivity, and strategic partnerships.

A Mission Rooted in Impact

BHHF is driven by a clear mission:

To implement sustainable programs addressing education, health, and social welfare, especially for children and marginalized communities.

To align with global standards, contributing to the achievement of the United Nations Sustainable Development Goals (SDGs) in poverty eradication, quality education, gender equality, and healthcare.

To collaborate with governments, international bodies, and local communities to create holistic solutions for societal challenges.

Since its inception, Baron Healing Hearts Foundation has made a tangible impact:

- ✓ Sponsorship of over 70 children in education, ensuring they receive the tools needed to succeed.
- ✓ Health screenings and treatment for 3,000 people in rural communities such as Sagnarigu.
- ✓ Vocational training programs for women and youth, equipping them with essential skills for self-reliance.
- ✓ Provision of shelter and seed capital for a homeless person, helping him rebuild his life.
- ✓ Support for orphanages with food and essential items.

From Car Wash to Community Change-Maker: The Founder's Story

The driving force behind BHHF is Yakubu Abdul Karim, an entrepreneur whose journey is nothing short of inspiring. Born in Sagnarigu, Northern Ghana, Yakubu was raised in a family of 11 siblings. His early life was filled with challenges, but perseverance and faith fueled his entrepreneurial journey.

From washing cars as a teenager to learning carpentry, he gradually built

his business acumen. With support from his late father, he ventured into tire sales and spare parts trading before moving to Accra in 2020 to establish his own car dealership, Baron Autos. His business empire has since expanded into agriculture (Wunimi Royal Farms) and real estate (Aqeela Real Estate).

Despite his financial success, Yakubu never forgot his roots. He founded Baron Healing Hearts Foundation as a means to give back to his community, a testament to his belief in faith, resilience, and community service.

Transforming Lives: A Story of Compassion in Action

The heart of BHHF's mission lies in its personal, transformative impact. One defining moment came when Yakubu encountered a homeless man on the streets. Instead of walking away, he chose to restore dignity and hope.

He provided the man with new clothes, shelter, a bed, fan, cooking stove, and seed capital to start afresh.

This act of kindness became a symbol of the foundation's mission—to create lasting, life-changing solutions for the less fortunate.

The foundation's outreach programs continue to make waves:

✓ **Educational Support:** BHHF recently donated stationery and school uniforms worth GHC 20,000 to Kpawumo Children's Home, ensuring that children have the tools needed to pursue education.

✓ **Feeding the Needy:** During the festive season, the foundation provided food and toiletries to New Life Nungua Children's Home International, bringing joy to orphaned children.

✓ **Ramadan Initiative:** In a recent humanitarian effort, over 5,000 people in Tamale and Accra—including inmates at Tamale Prisons—received nutritious meals during the holy month of Ramadan.

2025: A Year of Expansion and Greater Impact

BHHF has set ambitious goals for 2025, focusing on three major projects:

☑ **Provision of 30 Boreholes:** Clean drinking water is a basic necessity, yet many communities lack access. BHHF aims to construct 30 boreholes to serve thousands in water-scarce regions.

☑ **Sponsorship of 50 Children:** The foundation will expand its education sponsorship program, ensuring 50 additional children complete their junior level education.

☑ **Health Screenings for 10,000 People:** With healthcare being a major concern, BHHF plans to provide free medical checkups for over 10,000 individuals across 20 rural communities.

A Call to Action: Join the Movement

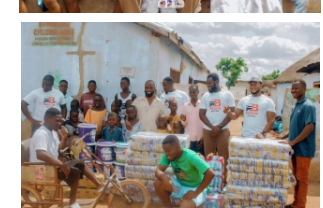
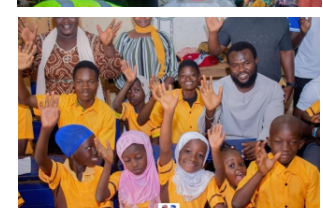
BHHF's impact is driven by generosity, partnerships, and community support. However, the need is great, and every contribution matters. Individuals, corporations, and international organizations are invited to:

- ➡ Partner with BHHF to support community-based projects.
- ➡ Donate to fund education, health, and social programs.
- ➡ Volunteer to be part of life-changing initiatives.

Healing Hearts, Transforming Lives

The work of Baron Healing Hearts Foundation is a testament to the power of compassion and action. Through education, healthcare, and community empowerment, BHHF is breaking cycles of poverty and creating opportunities for a better future.

Join BHHF today—together, we can heal hearts and transform lives.



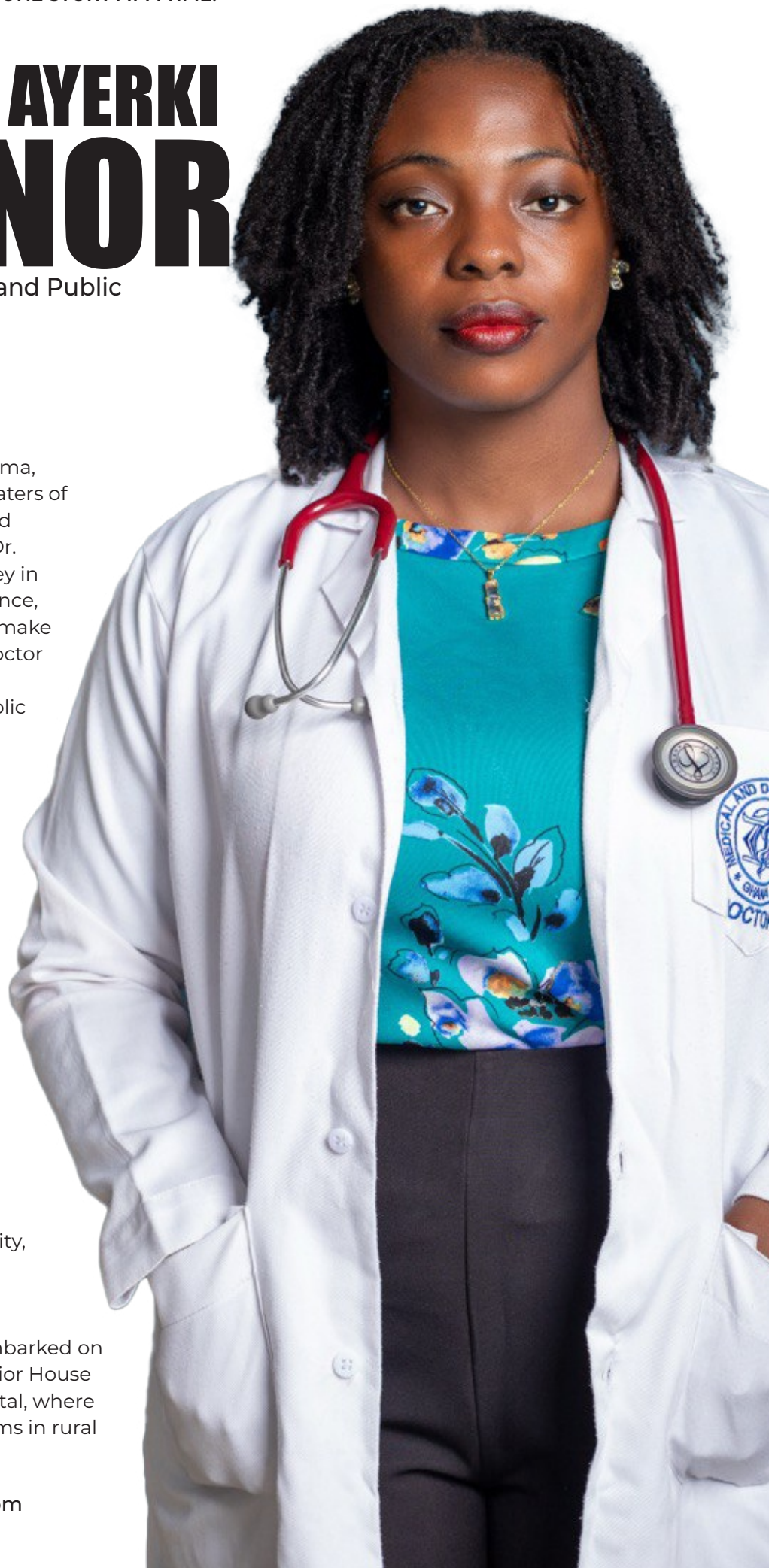
STEPHANIE AYERKI AYERNOR

MBBS: A Passionate Healer and Public Health Advocate

From the bustling city of Tema, Ghana, to the surgical theaters of China and the underserved communities of Eastern Ghana, Dr. Stephanie Ayerki Ayernor's journey in medicine is a testament to resilience, passion, and a relentless drive to make a difference. A trained medical doctor with a deep-seated commitment to public health, she has dedicated her career to bridging the gap in healthcare accessibility, particularly for marginalized populations.

Stephanie's pursuit of medicine was fueled by an innate desire to serve. Earning her Bachelor of Medicine and Bachelor of Surgery (MBBS) from Shenyang Medical College in China, she immersed herself in rigorous clinical training across various specialties, including Internal Medicine, Surgery, Obstetrics & Gynecology, and Pediatrics. Her time in China not only sharpened her clinical acumen but also broadened her cultural adaptability, allowing her to thrive in diverse healthcare environments.

Upon returning to Ghana, she embarked on an impactful career, first as a Junior House Officer at Eastern Regional Hospital, where she led medical outreach programs in rural



communities. There, she witnessed firsthand the stark disparities in healthcare accessibility. Determined to be part of the solution, she championed initiatives focused on disease prevention and maternal health, reinforcing the belief that healthcare is not just about treating illness but also about empowering communities with knowledge. Currently serving as a Senior House Officer at Greater Accra Regional Hospital, Stephanie remains at the frontline of emergency medicine and trauma care. Beyond the hospital walls, she is deeply involved in public health advocacy, leading campaigns on non-communicable disease prevention and maternal health education. Her research on maternal and child health outcomes in rural Ghana has further solidified her commitment to policy reform, pushing for interventions that prioritize vulnerable populations.

Stephanie's passion for service extends beyond the medical field. As a volunteer with the Korean Foundation for International Healthcare (KOFIH) and Alliance for Smile, she has contributed to life-changing cleft lip and palate surgeries, restoring not just physical function but also hope to countless children. Additionally, through her involvement with the Genius Girls Empowering Movement (GGEM), she mentors young girls and boys in underprivileged communities, inspiring them to pursue their dreams with the same tenacity that has defined her own journey.

For Stephanie, medicine is more than a profession—it is a calling. The profound joy of seeing a sick child recover, of counseling a distressed family, of surgically correcting a defect and witnessing the unfiltered gratitude in a patient's eyes—these moments are the fuel that drives her unwavering commitment to healthcare excellence.

Looking ahead, she envisions herself as a leading public health advocate and pediatrician, working to shape policies that will transform healthcare delivery in Ghana and beyond. Her message to aspiring young minds is clear: Dreams may take time to manifest, and the path may not always be straight, but with focus, resilience, and an unyielding belief in oneself, success is inevitable.

Dr. Stephanie Ayerki Ayernor is not just treating patients she is shaping the future of global health, one life at a time



DICKSON OBENG NSIAH BARWUAH

CEO, SKATE MULTIMEDIA



I am Dickson Obeng Nsiah Barwuah and my true story began on December 7, 1988, in the busy city of Greater Accra, Ghana. Although I was born in the capital, Accra, my real roots are in Paakoso, a town in the Ashanti Region. My father, Maxwell Obeng Nsiah, is a proud son of Paakoso; my mother, Florence Pobee, comes from Manfi Akropong. They built a firm foundation, a supportive home, from which my values and dreams sprang. Fortunately, both of my parents are alive today, still providing wisdom and support to my life.

Education was, and is, a major part of

my journey. I've completed my tertiary education, but it's always been where I've learnt the most outside the classroom walls — Life, passion and practical work experiences have provided me with knowledge that no degree can really replace.

A Creative Childhood

I grew up as a child in Suhum in the Eastern Region and spent some of my time in Greater Accra, which taught me a lot about how different the culture and the minds that exist out

there can be. This diversity indeed had a big hand in shaping my world view. As a child I was fascinated with the visual arts. Whether drawing, observing nature, or absorbing the artistic energy of my environment, I was passionate about creative expression.

Even though my parents instilled a constant sense of discipline and education in me, art and technology always intrigued me. I loved learning, how images, motion and storytelling merged to inspire emotion and convey strong messages. When I look back, I realize how these early tendencies set me on a path to become a cinematographer.

Cinematography—Discovering My Path

My path to cinematography didn't begin in one fell swoop — it was a slow unrolling of enthusiasm, determination and adventure. At first, I began with small art forms: sketches, Photography, Video Editing, and taught myself the basics and then refined my skills as I go.

Following my studies, I started as a freelancer, working on small projects for event videography and photography. My projects became milestones, challenging me to familiarize myself with new concepts, hone my craft and understand visual storytelling. I quickly realized that cinematography was not merely a means to capture images; it was indeed a craft designed to create fully immersive experiences; experiences that could provoke emotions and cause lasting impressions.

Eager to work on my career, I also put my time in learning software like Adobe Photoshop, Adobe Premiere, as well as reaching out to work with established filmmakers and directors. I learned as much as I could, watching, learning, adjusting my techniques.

Now my job is to realize clients' dreams through the lens of cinema. From documentaries to commercials to film projects, I aim to introduce a palette of artistry and creativity in every frame. The aspiration is always the same: to make something that does more than tell a story, that has a lasting resonance with its audience.

What Drives Me?

The only thing that truly drives me at the core of everything I do, is passion—the passion to create, to tell stories we connect with, to breathe life into a vision through motion and light.

I am also driven by growth in a big way. Every project presents a chance to learn more, master a craft, and expand creative boundaries. The creative arts are building steadily in Ghana, and I am glad to be one of the thousands riding this wave of creativity.

Overcoming Setbacks and Fears

Like any journey it has not been without challenges, fears and setbacks. My worst fear has been failure and stagnation—becoming a relic in an industry that keeps changing. Chasing dreams is a complex, winding road, and I have discovered, yet again, that failure is not a terminal state: it is a fertile land for innovation, improvement, and reinvention.

When a project fails as planned, I take a step back, look at what went wrong, and learn from it. I then iterate on a possible design or concept if it's rejected. I made professional development or taking classes a priority to fill any skills gap I see. It is only with the kind support of my family and peers that I have been able to maintain my belief that mistakes are the stepping stones to progress and success.

Reflections on What We Could Have Done Differently

I wish I'd invested my money earlier into Photography and videography training as opposed to going to fashion school. Having climbed the corporate ladder myself and as a young entrepreneur I never regret that journey, but I am realizing that having a headstart into the right paths and developing strong industry links earlier in my career journey would have made a difference for me.

Nonetheless, I have no regrets —every detour has contributed to my resilience, perspective and growth.



Proud Accomplishments

Despite the challenges, I have achieved milestones I value dearly:

- How to make a fulfilling career in cinematography;

- The most common issue with creatives: balancing my personal life with my professional aspirations.

- My work appearing on billboards, TV and packaging, helping to create visibility for Ghanaian brands.

Guiding Principles and Values

Over the years, I have held firmly

onto some principles or philosophies that continue to shape my journey:

Authenticity - Maintaining my Ashanti heritage while crafting my unique artistic voice.

Hard Work —My father's words ring in my ears: "If you won't do it well, don't do it." This phrase has been my ACL, and it has molded my drive and dedication to my craft.

Community — I believe in giving back. When I can, I pass on my

knowledge to young photographers and creatives to help them through their own journeys.

Looking Ahead

You are learning everything from data upto October 2023. Inspiring Storytelling, Innovation, and Global Recognition: Reflecting the Potential of Ghana's Creative Industry [Continue Reading] I'm excited to see how film can continue to push the boundaries of what a narrative can be, and how I can play a small part in that evolution.

To shoot stills that would immortalize the best days of the human experience.

Skate Multimedia Studio: Redefining Creativity in Accra

In the bustling heart of Accra, where imagination and innovation collide, Skate Multimedia Studio has established itself as a beacon for those seeking to express themselves through multimedia. With a dedication to excellence and pushing creative boundaries, Skate offers a dynamic environment where visual and auditory storytelling can blossom unrestrained.

A Vision Realized

Skate Multimedia Studio originated from a simple yet potent vision—to craft a space encouraging visual and auditory narratives to thrive. Founded as a modest studio with lofty aspirations, it has since evolved into a prosperous multimedia hub serving a varied clientele ranging from fledgling artists to established enterprises.

Over the years, the studio has adapted to shifts in the creative

landscape, embracing emerging technologies and refining its approach to content generation. Whether producing stunning imagery, immersive podcasts, or cinematic videos, Skate Multimedia Studio remains committed to expanding the limits of creative expression.

A Hub for Creativity and Progress

At Skate Multimedia Studio, the goal remains unambiguous: to provide a world-class creative environment fostering collaboration and advancement. The studio provides a comprehensive array of services, including:

Photography: From portraits and product shoots to events and fashion editorials, the studio's professional photography team delivers visually striking work that engages audiences.

Videography: Whether corporate branding, music videos, or promotional content, Skate Multimedia Studio's videography services ensure every story is told with cinematic flair.

Podcast Production: With a fully outfitted podcast studio, creators can record, edit, and produce engaging content in a professional setting.

Studio Rentals: The studio offers state-of-the-art facilities for photographers, videographers, and content creators seeking a well-equipped space to bring concepts to fruition.

The Talented Minds Behind Skate Multimedia Studio

Skate Multimedia Studio thrives thanks to its ingenious team who deliver each undertaking with skill, progressiveness and dedication. Ranging from photographers and filmmakers to sound engineers and writers, each colleague plays a pivotal part in ensuring clients receive first-class offerings. Their cooperative spirit allows them to craft novel and compelling substance tailored precisely to each client's vision.

Client Journeys and What They Say

With a burgeoning roster of fulfilled clients, Skate Multimedia Studio has built a status for professionalism and excellence. Here is what a few clients had to share:

"The team at Skate Multimedia Studio took our project above and beyond our hopes. Their professionalism and creativity made the entire process seamless!" – Aisha K.

"I scheduled a podcast recording, and the atmosphere was incredibly stimulating. The production quality was outstanding!" – Michael T.

"Their photographic abilities are second to none! I was thrilled with the final result and can't wait to work with them again." – Sarah L.

Milestones and Achievements Achieved

Since its founding, Skate Multimedia Studio has reached various pivotal milestones, including:

Successfully producing over 500 initiatives for corporate clients, freelance artists, and entrepreneurs.

Hosting educational workshops and events that empower local creators with industry insights.

Partnering with reputable brands in Ghana to enhance visibility of both the studio and its clients.

The Evolving Future of Skate Multimedia Studio

As Skate Multimedia Studio continues to evolve, the focus remains on broadening its offerings, upgrading its facilities, and nurturing the next generation of ingenious minds. With a deeply rooted passion for storytelling and a



commitment to excellence, the studio is primed to become Accra's premier multimedia production space.

Join the Creative Movement

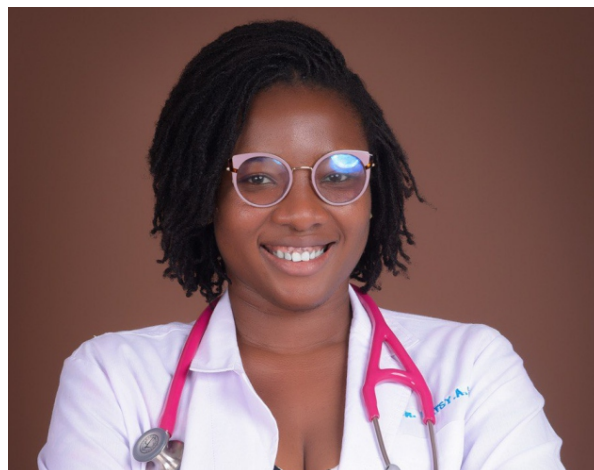
Are you prepared to deliver your imaginative vision to fruition? Whether you require top-notch photography to seize your ideas, specialist video production to capture moments in time, a podcast recording studio to share your voice, or an inventive workroom to let concepts flourish, Skate Multimedia Studio is the place for innovation to incubate. Schedule your appointment presently and let's conjure works that push creative boundaries.

For questions or scheduling, go to Skate Multimedia Studio and encounter an environment where talent and technology intersect to generate extraordinary manifestations of human ingenuity.



Life of Miracles, Medicine and Mentorship:

DR. PATSY AYELEY OTOO



“Train up a child in the way he should go and when he is old, he will not depart from it.”

And sometimes, that road takes you directly to the hospital — never knew.

The path Dr. Patsy Ayeley Otoo took to medicine was nothing less than miraculous. Born at just 28 weeks in 1996, she was a tiny fighter in the NICU at Korle-Bu Teaching Hospital. Even her deceased grandmother, jokingly, exclaimed over how small she was, and didn’t want to hold her out of fear of breaking her. But that frail baby beat the odds to become a heartwarming, driven young woman powered by a powerful desire to heal.

PATSY. From the time she was a little girl, Patsy knew she was going to be a doctor. When I was only eight years old,*a nasty bout of food poisoning at Holy Trinity Hospital in a London, resulted in an unexpected source of inspiration. After a painful injection, she flatly told the nurse: ‘When I grow up, I’ m going to be a doctor, and then I’ ll give you injections too!’ What she didn’t realize was that those words would come true.

Currently, Dr Otoo has a Bachelor’s Degree in Medicine and Surgery (MBBS) from Shenyang Medical College, Liaoning, China. She went

on to successfully complete her two years housemanship at Tema General Hospital of Ghana Health Service and commenced her lifelong dream of practicing medicine.

Born into a Christian family that offered a strong sense of philanthropy from her mother and military discipline instilled by her father, Patsy was raised to be an industrious woman. These had provided her with a unique skills set that brought strong work ethic and discipline along with a relentless pursuit of perfection.

Her story was just as inspiring in academia. Mr Emmanuel Ocquaye, her JHS Snr. Science teacher also taught and mentored her in the course of attending God’s Grace Int. School and encouraged her to harness her more unique abilities instead of comparisons. He encouraged her, and that helped her stay focused on her dreams even when self-doubt crept in.

Patsy navigated the challenges that many teenagers do — insecurities, questions about her identity—but she talked about the power of faith and determination that overcame them. Now she is a strong, professional woman, a testament to the fact that struggle and faith can turn stumbling

blocks into building blocks.

Beyond the Stethoscope

Medicine is her calling, but Dr. Otoo’s passions go well beyond the hospital. She enjoys photography, is a language enthusiast who speaks conversational French, Chinese and Spanish, and loves to travel. Her pastimes include reading, cooking exotic dishes, cycling, swimming, sewing and painting—making her a genuine Renaissance woman.

Possessing a strong desire to give back, she also became a member of the Genius Girls Empowering Movement (GGEM), a program dedicated to enriching the lives of young girls and boys in these underserved communities. In providing mentorship and health education, she nurtures the next generation of dreamers, ensuring they know they can reach success.

A Story of Hope and Purpose

Dr. Otoo’s story is a testament to the power of faith, determination and mentorship. Her journey from a fragile newborn struggling for life to a determined health worker helping others is proof that no dream is too large and no challenge is too daunting for all of us.

“If I can do it, so can you.”

GERTRUDE MENSAH

Customer Service Expert ,Marketing Professional and a Beauty Queen.

Gertrude Mensah is a seasoned customer service expert and marketing professional with a passion for brand visibility and customer relationship management. With a strong background in both fields, she has built a reputation for helping businesses create long-term connections with their customers, driving brand loyalty and sustainable sales growth with many evidence and confirmed testimonials from brands and clients she has worked with.

She is the founder of GCSAH (Gem Customer Service and Advertisement Hub), an organization dedicated to guiding brands in enhancing customer experiences, ensuring repeat business, and fostering strong brand-consumer relationships.

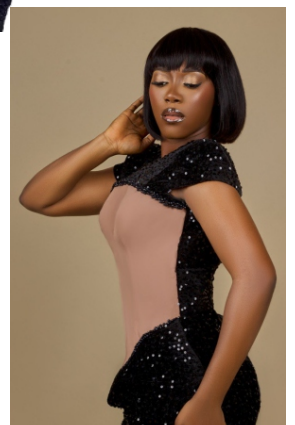
In addition to her work in customer service, Gertrude leads Promotion Table, a strategic marketing initiative focused on increasing visibility for in-store businesses and stationed brands. Through targeted promotions, she helps brands maximize sales by reaching the right audience effectively.

Beyond her professional endeavors, Gertrude has made a mark in the pageantry world. She was crowned Miss Central Region 2021 and secured the position of 2nd runner-up in Face of Hair Senta 2024, showcasing her confidence, leadership, and influence in both fashion and brand representation.

From winning an award as an advocate for mental health in 2022 to growing and judging other ladies for beauty pageants and been invited to big events and award shows like the EMY Africa ,Women' s Choice Awards ,Youth Excellence Awards just to mention a few.



Her dynamic expertise in customer engagement, business promotion (where she creates promotional campaigns and contents for brands, joins them on activations and represents them) and brand strategy makes her a valuable asset to businesses looking to thrive in competitive markets.



AWURABENA BOATENG



From an early age, curiosity was Awuraabena Boateng's constant companion. A relentless seeker of answers, she wanted to understand the “why” behind everything. But in a world that often mistook curiosity for defiance, her confidence was crushed before it had the chance to fully blossom. Forced to silence her many questions, she withdrew into herself—until she found solace in the voices of guest speakers who visited her school. Their words, their wisdom, their ability to stir minds and ignite purpose left an indelible mark on her young soul. “One day,” she would whisper to herself, “I will do this.”

That dream, however, almost never saw the light of day. In 2018, life as she knew it came to a standstill. Having completed school in 2017, she faced an agonizing struggle to secure a spot in a tertiary institution. Hope faded. Uncertainty loomed. Her mother, convinced the roadblocks were spiritual, took her from one church to another, desperate for divine intervention.

A man of God pointed straight at her and spoke of an all-women's movement she would build—one that would make a great impact. But at that moment, she could hardly listen. Purpose was the last thing on her mind. All she wanted was an admission letter.

Destiny has a way of revealing itself in its own time. Two years later, the vision she once overlooked ignited a passion within her, giving birth to the GENIUS GIRLS' EMPOWERING MOVEMENT. What was once a simple prophecy had now become an undeniable calling. And when she finally took that bold first step, it ceased to be just about her—it became a movement. Not merely an organization, but a powerful mission.

Since its inception, the NGO has carried out 11 humanitarian projects, including prison outreaches, health education and screenings in markets, and school tours in underserved communities. The women who joined weren't just participants; they became co-creators of a greater purpose. Together, they formed a dynamic force—transforming lives, rewriting narratives, and proving that purpose always finds those ready to embrace it.

Even her admission into university carried the markings of destiny. One night, she had a dream—an elderly woman, a room filled with rubbish, and the simple act of cleaning up. When they were done, the woman looked at her and said, “You will enter the university this year and nothing will stop you when you get there.” And just like that, it happened. She barely remembered when she bought the form, yet the admission letter was real.

UPSA had opened its doors, though not in the way she expected. It was a diploma program in Public Relations, not a degree. Disappointment crept in, but God had a plan she could not yet see.

When her father lost his job, the diploma she had earned suddenly became a lifeline. It secured her a role as a service personnel at the airport—one that paid more than the average stipend, just enough to cover her school fees and keep her education on track. Somehow—still a mystery to her—she transitioned seamlessly from diploma to degree, and then into a master's program, all without taking a break.

It all traces back to one seemingly ordinary night at the airport. Awuraabena was on a night shift that was anything but calm—Kenya Airways had delayed, Turkish Airlines was arriving, and Air Maroc was due at dawn. The terminal buzzed with activities, and sleep was a luxury no one could afford. Amidst the chaos, she was to help a friend's mother who was traveling the following morning. It turned out to be her first time traveling on transit, and she was flying with ASKY Airlines. Despite being exhausted and at the end of her shift, Awuraabena took the time to assist her. The woman, visibly touched, tried to offer a tip in gratitude, but Awuraabena politely declined. Not only was it against the ethics of the job, but the woman happened to be the mother of someone who had previously supported some of GGEM's humanitarian projects.

Three days later, Awuraabena received a call. The woman had arrived safely in the U.S., and her son—Awuraabena's friend—told her how his mother couldn't stop praising the kindness she'd shown. He asked, "What can I do to thank you?" At first, she hesitated. Her mind raced for an answer. Finally, she suggested the possibility of a job retention at the airport. But when it didn't work out due to party card requirements, she opened up

about her real need: help with school fees, especially since she was in her final year. Without hesitation, he offered to cover her fees.

Out of the blue, after her graduation, he called again—this time asking if she had considered pursuing her master's. That's how, through an unexpected act of kindness, God used him as a vessel to carry her through her entire university journey.

And in that moment, she realized—this was the fulfillment of the second part of a dream she had back in 2018 about her education. Maybe this is what people mean when they say the good you do always finds a way to come back to you—often in the most unexpected ways.

But Awuraabena Boateng's journey has not been without storms. She has known what it means to stand at the edge of giving up, to feel as though the weight of the world is pressing down with no relief in sight. There were moments of deep loneliness, moments where she questioned everything. Yet, when people ask her, "Do you ever get sad?" her response is simple but profound: "If I allowed my problems to outweigh me, I wouldn't be alive today."

Through it all, she has learned that happiness is not the absence of struggle but the decision to rise above it. That every battle, every heartbreak, every challenge is part of a much bigger story. And that no matter how hard the journey gets, it is always leading somewhere greater.

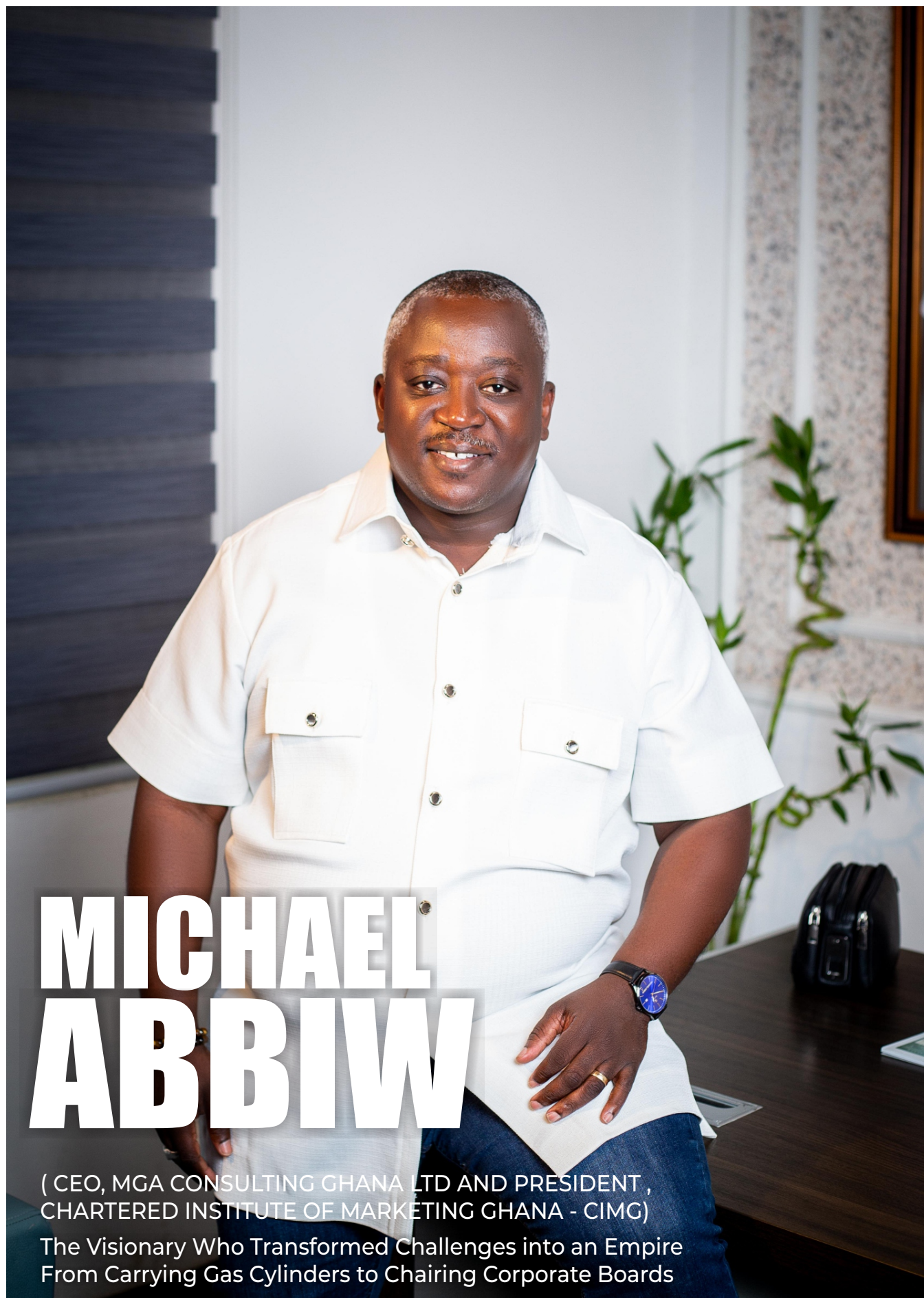
Today, Awuraabena Boateng stands as an ambassador for MyStoryMagazine, honored to be part of a platform that believes in the power of storytelling. Being entrusted with the responsibility of inspiring lives—one story at a time—is more than just a role; it is a fulfillment of the very dream she once whispered to herself as a child.

Beyond her work with MyStoryMagazine and her NGO, Genius Girls' Empowering Movement,

she wears many hats. She is a journalist at Channel 247, a voiceover artist, an event host, a PR consultant, and an event manager. Whether she is crafting compelling narratives, amplifying voices, or bringing people together through well-orchestrated events, she does it all with passion and purpose.

Her message to the world remains the same: "Happy yourself always. The pain, the trials, the failures—they won't last forever. One day, it will all be worth it."





MICHAEL ABBIW

(CEO, MGA CONSULTING GHANA LTD AND PRESIDENT ,
CHARTERED INSTITUTE OF MARKETING GHANA - CIMG)

The Visionary Who Transformed Challenges into an Empire
From Carrying Gas Cylinders to Chairing Corporate Boards

Michael Abbiw is an accomplished enterprise development, marketing, and strategy expert. He is a seasoned trainer and management consultant with over 20 years of professional experience in key areas of Sales and Marketing, Business Development, Leadership Development, Customer Service Excellence, Organizational Development, Strategy Development and Execution, and Market Research and Data-Driven Decision-making. He is a Chartered Marketer with strong academic and professional credentials. He is a Fellow of the National Institute of Marketing Nigeria (FNIMN) and the Chartered Institute of Leadership and Governance (FCILG).

He holds an MPhil in Entrepreneurship and Corporate Strategy from Methodist University Ghana (MUG) and an MBA in Business Administration from Kwame Nkrumah University of Science and Technology (KNUST). He has a Postgraduate Diploma from the Chartered Institute of Marketing – UK. He is a Certified Mentor and a Certified Governance Expert from London Business Training & Consulting.

He is an entrepreneur with four (4) organizations, and currently, he is the Chief Executive Officer and Lead Consultant of MGA Consulting Ghana Limited, a

Leading Management Consultancy and Capacity-Building firm. He is also the National President of the Chartered Institute of Marketing Ghana (CIMG) and a Lecturer in Marketing at Methodist University, Ghana. He was the Head of Marketing for Ghana Union Assurance Company Limited and KEK Insurance Brokers Limited.

In addition, Michael serves on various boards, including the Council of the Chartered Institute of Marketing, Ghana as a Chairman, the Board of Directors of Telecel Ghana as a Board Director, an Independent Board Member of the Ghana Association of Savings and Loans Companies (GHASALC), and the Board Chairman of Securisk Insurance Brokers Limited (Ghana).

He is deeply passionate about developing future leaders, imparting knowledge, and fostering professional excellence. Michael enjoys researching, writing, mentoring, and conducting leadership training sessions. He has authored various training manuals and business strategy articles. Beyond his professional pursuits, he is highly social and charismatic and values relationships and meaningful connections.

Michael is known for his vibrant energy and ability to unite people, creating memorable experiences with friends, family, and colleagues. He strongly believes in and values family, collaboration, inclusion, and excellence. As a strong advocate for family values and community, he is married with two biological children and has embraced many others into his extended family, reinforcing his

belief in inclusivity and shared success.

"Business Development and Marketing is at the heart of every organization, it is an investment not an expense, invest now and realize the benefits in good time." Michael Abbiw

Roots of Resilience: The Making of a Maverick

Born into a family of twelve in Mamobi, Michael Abbiw's childhood was a masterclass in resourcefulness. The family's move to Awoshie marked the beginning of his entrepreneurial journey at just 16 years old. "I learned early that survival wasn't about what you had, but what you could create," Michael recalls, and by 17, he left home to carve his own path. "I paid my own fees, funded my needs, while survival taught me resilience," he reflects.

His first entrepreneurial venture emerged during secondary school at Legon Presec. Recognizing his family's struggles, he proposed relocating their corn mill to Accra, and this showcased his innovative thinking, even as it drew criticism from siblings who disliked the noise. When the operator fell ill, Michael took over, defying societal expectations.

The gas station job that followed became an unlikely launchpad. "Carrying cylinders for tips taught me the power of perception," he explains. His articulate English caught the attention of station owners, leading to his first formal role in financial management at Tropic Oil. This experience would fund his KNUST education, where he turned academic excellence into enterprise, typing assignments for wealthier classmates at premium rates.



Academic Prowess and Strategic Hustles

Despite being offered Visual Arts at Presec against his father's wishes (who envisioned him as a doctor), Michael excelled academically. Michael's university journey reads like a playbook for ambitious students. At KNUST, he graduated with First-Class Honors in Publishing Studies, through disciplined study habits, and leveraging his intellect to monetize opportunities. He formed study groups with affluent peers, typing assignments for profit, and even secured free housing through strategic relationships.

His leadership journey began in student politics, where he served as Electoral Commissioner and later faced a defining challenge:

leading a student revolt against fee hikes. Though it drew institutional backlash, it cemented his reputation as a fearless advocate.

Beyond academics, Michael ran tutoring services and leveraged his skills into paid opportunities. His refusal to accept rejection from the PhD program, showing up uninvited to interviews, demonstrated the tenacity that would define his career. "When they said my name wasn't on the list, I knew it was an error. Leaders don't accept 'no' as final," he states.

The Graduate's Gambit: From Job Search to Academic Recognition

Fresh from KNUST with first-

class honors, Michael faced the harsh realities of Ghana's job market. His unconventional seven-page CV became both a liability and a talking point when he boldly presented it at Buck Press. "They laughed at its length," he recalls, "but my confidence turned skepticism into opportunity." This audacity secured his first post-graduation role, where his exceptional performance during national service revealed his true potential.

A transformative moment came when he hosted industrial tour students from his alma mater. As Michael demonstrated printing machinery with uncommon expertise, a visiting lecturer recognized both his technical mastery and academic pedigree. "Why aren't you teaching our students?" the professor challenged, uncovering the injustice of Michael's earlier rejected TA application. This encounter sparked his appointment as Resource Person to KNUST's Publishing Department - a two-year role that saw him co-author book chapters while shaping future industry professionals.

The university that initially overlooked him would later honor Michael with certificates presented by the Vice-Chancellor himself, and two decades on, invite him back as keynote speaker for their anniversary celebration. This full-circle moment epitomizes his career philosophy: "Setbacks are just setups for greater comebacks when you persist with excellence." From carrying gas cylinders to becoming the academic resource he once needed, Michael's post-graduation journey proves that authentic competence eventually receives its due recognition.

Corporate Climb: Revolutionizing the Insurance Sector

A chance meeting at the University Chancellor's event with an insurance executive marked a turning point. Michael's insurance career began unconventionally, through helping a company executive secure a university contract. His rapid rise at KEK Insurance broke industry norms. As a Branch Turnaround Specialist, he revitalized three failing branches within two years, earning rapid promotions from Business Development Manager to Executive Manager in record time.

His most significant contribution was pioneering free training programs for client's staff, a radical concept that became his competitive edge. "The insurance industry was rigid. I saw that adding value beyond policies could differentiate us," Michael explains. This philosophy would later form the foundation of MGA Consulting's service model.

Building MGA: From Near-Collapse to Continental Impact

The MGA Consulting story is a rollercoaster of resilience. Launched in 2013 with hire-purchase services that initially failed, the company faced its darkest hour in 2015 when the contract deals with hire-purchase distributors went sour because claims from clients became difficult, leaving heavy debts. By 2017, Michael committed fully to consultancy despite financial ruin, leading to a 2020 breakthrough with major contracts from GIZ and World Bank.

"The darkest moment came when even friends wouldn't answer our calls," Michael admits. "But December 17, 2022 when four payments hit within 30 minutes was divine validation." Today, MGA stands as a research powerhouse conducting studies for National Insurance Commission and UNDP, a training titan developing programs for



Ghana's financial sectors, and a digital leader organizing Ghana Digital Innovation Week for 3,000+ participants, with subsidiaries in insurance brokerage and logistics.

The Boardroom Strategist: Shaping Multiple Industries

Michael's governance expertise spans multiple sectors. As Board Director for Telecel Ghana and Independent Member of Ghana Association of Savings and Loans, he brings strategic vision to telecommunications and financial services. His academic leadership as

Chairman of the Chartered Institute of Marketing Ghana and insurance expertise as Board Chairman of Securisk Insurance Brokers demonstrate his multidimensional impact.

"Each board seat is an opportunity to institutionalize best practices," he notes. His research work, such as developing Ghana's Insurance Practice Reference Manual, showcases his commitment to systemic industry improvement

beyond individual corporate success.

Philosophy of Leadership: The Abbiw Doctrine

Michael's leadership philosophy blends faith, mentorship, and African solutions. Anchored by Christian beliefs, he has personally trained over 500 professionals and created an "executive family" by extending his home to mentees. His advocacy for context-specific business models and commitment to lifelong learning, recently completing LinkedIn's High Performers course demonstrate his growth mindset.

Future Frontiers: The Next Decade of Impact

Looking ahead, Michael envisions scaling MGA's consulting model across ECOWAS, building tech-enabled solutions for SMEs, establishing the MGA Foundation for youth entrepreneurship, and authoring "The African Enterprise Playbook" to share his accumulated wisdom.

Lessons for Aspiring Leaders

Michael's journey offers invaluable lessons: converting every job into a classroom, viewing rejection as redirection, understanding that debt isn't failure, valuing divine connections, and personal branding. "True success," Michael concludes, "isn't in the titles or accounts, but in how many lives you elevate along your climb."

***My story proves that with audacity, even a boy from Mamobi can reshape industries."*—Michael Abbiw**





ABOUT MGA CONSULTING GHANA LIMITED

MGA Consulting Ghana Limited (MGA Consulting) is a Management Consultancy and Capacity Building firm that provides services to organizations from SMEs to Multinationals using a team of experienced consultants focused on delivering value to our clients. MGA Consulting has expertise in Sales and Marketing, Business Development, Entrepreneurial Support, Digital Transformation, Customer Service, Finance, and Human Resource Management.

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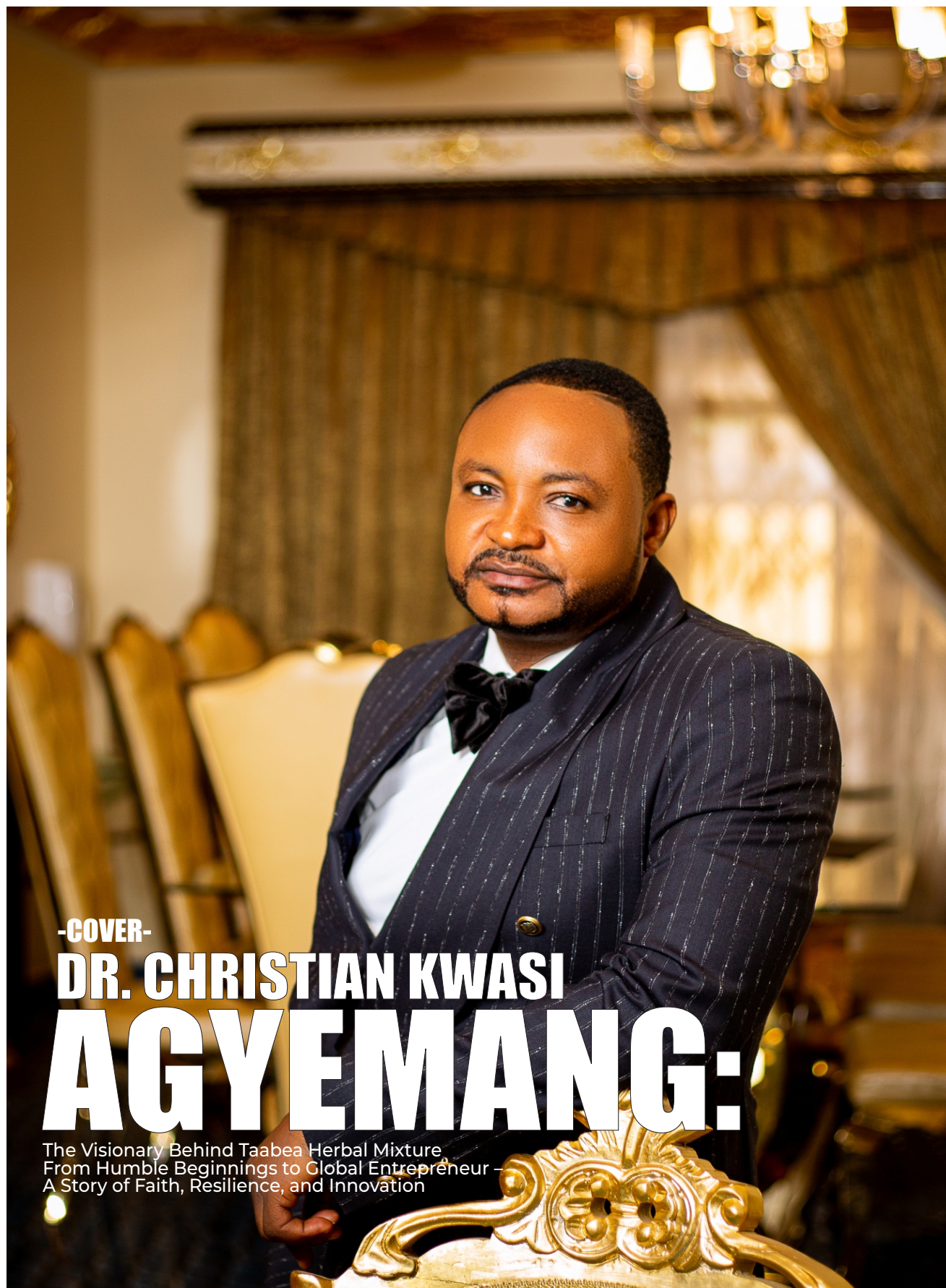
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-COVER-

DR. CHRISTIAN KWASI AGYEMANG:

The Visionary Behind Taabea Herbal Mixture
From Humble Beginnings to Global Entrepreneur –
A Story of Faith, Resilience, and Innovation

Dr Christian Kwasi Agyeman: The Herbal Pioneer Who Started With Just GHS100

If you've ever doubted whether a small idea can grow into something extraordinary, meet Dr. Christian Kwasi Agyeman —a man who turned GHS 100 and a deep belief in Ghana's herbal heritage into the thriving Taabea Group.

Born and raised in the Brong Ahafo Region, Dr. Agyeman isn't just a businessman; he's a researcher, innovator, and storyteller who has spent over a decade proving that traditional medicine can stand tall on the global stage. His journey? It's as organic as the herbal remedies he creates.

In 2008, Christian and his younger brother, Gideon Agyeman, started Taabea Company Limited with a simple mission to provide effective, affordable herbal malaria treatment for Ghanaians. With just GHS 100, they produced 9 cartons of their herbal mixture. Fast forward to today, Taabea produces over 10,000 cartons monthly, employs 150+ workers, and has become a household name in West African herbal medicine.

What kept them going was a mix of persistence, research, and an unshakable belief in their roots.

Dr. Agyeman didn't stop at healthcare. The Taabea Group now stretches across multiple sectors, including: Taabea Television (media), Nyame Ne Hene Cold Store (distribution), Chris Rice Company Limited (agriculture), Taabea Television Sets (consumer electronics), Kiss Me Hair Food

Pomade (personal care), Chris a gye Global (construction)

In 2018, his groundbreaking malaria treatment earned him the title of Best Malaria Herbal Mixture Producer in Ghana and Africa. His work also caught the attention of Ternopil Medical University in Ukraine, which awarded him an honorary doctorate, a nod to his impact on traditional medicine.

But for Dr. Agyeman, success isn't just about awards. It's about real impact: more jobs, better healthcare, and proving that Ghanaian innovation can change the world.

Why His Story Matters?

Dr. Agyeman's journey is a reminder that great things grow from small beginnings. Whether it's his humble start, his passion for research, or his drive to keep expanding, he embodies the spirit of Ghanaian resilience and creativity.

Early Life & Struggles

Christian Kwasi Agyemang's story begins in Dormaa Ahenkro, a small town in Ghana's Bono Region, where he was born into a modest family. With six siblings and limited resources, his father, Joseph Kwaku Duah Agyemang, a long-distance truck driver navigating the treacherous routes between Ghana and Côte d'Ivoire, while his mother, Mary Akua Taabea, was a resilient trader dealing in

second-hand clothing.

At six, the family relocated to Kumasi in search of better opportunities. Christian attended several schools; Perpetual International School, Central International, Golden Jubilee College, and finally Tecsec, but financial constraints soon forced him to abandon formal education. His mother's sudden illness plunged the family deeper into hardship, leaving young Christian with no choice but to seek survival through trade and apprenticeship.

The Mechanic Who Dreamed of Music

Following a common Ghanaian path for those unable to continue schooling, Christian trained as a mechanic, specializing in brake systems. But his heart was never in it. "I only did it because society expected me to learn a trade," he recalls. His true passion was music. He taught himself to play the bass guitar and piano, becoming a church organist and performing at social events to earn extra income. Determined to build a career in music, he sought training in sound engineering but was met with financial barriers. Unable to afford formal lessons, he learned by observing friends, eventually mastering music programming and producing tracks for others.

Risking It All: The Dangerous Cross-Border Trade

To fund his dream of owning a music studio, Christian ventured into the perilous world of cross-border trade, smuggling second-hand clothes into Côte d'Ivoire,



where such goods were banned. The journey was fraught with danger trekking through dense forests at night, evading immigration officers, and selling goods in remote villages to avoid detection.

"I walked for miles, slept in bushes, and faced arrest threats daily," he recounts. But the profits were worth the risk, after four grueling years, he saved enough to purchase studio equipment.

A Divine Detour: From Music to Medicine

A pivotal moment came when a divine warning stopped him from embarking on a potentially fatal trip. A visiting pastor prophesied that he would work in a pharmacy, a message he initially dismissed. Later, another pastor invited him to play the organ in his church, marking the beginning of a spiritual and entrepreneurial journey.

Just as his music career was taking shape, destiny intervened. A series of prophetic dreams, where a mysterious figure repeatedly instructed him to "produce the medicine", haunted him. Initially dismissive, Christian eventually yielded after a nightmare where he was flogged for ignoring the call.

With no medical background, he turned to his mother, who taught him a traditional herbal formula. After suffering from malaria and finding pharmacies closed, he tested the concoction on himself and within minutes, he began sweating profusely, a sign of its potency.

The Birth of a Herbal Empire

Armed with his newfound remedy, Christian adopted an unconventional marketing strategy, he stationed himself outside hospitals, offering the drink to sick patients before they saw doctors. The

results were miraculous, many recovered instantly, creating word-of-mouth demand.

With guidance from the late Prof. Kofi Annan of KNUST, he formalized the product, registering it with Ghana's Food and Drugs Authority (FDA). Starting with just four cartons, he sold them at Kejetia Market using a megaphone. The response was overwhelming, and by the end of the day, all four cartons were sold. Demand skyrocketed, and soon, Taabea Bitters was producing over 100 cartons weekly.

Scaling Up: From Local Markets to Global Recognition
As demand surged, Christian expanded production, leveraging radio adverts on Ash FM to boost sales. By 2017, Taabea Bitters had gained international acclaim, representing Africa at the prestigious Select USA Investment Summit in Washington, D.C. Today, the brand is sold in pharmacies nationwide and exported globally, even earning endorsements from African presidents and international bodies like the WHO. Today, Taabea Herbal Mixture is a household name in Ghana and has won multiple awards both locally and international.

During the COVID-19 pandemic, Taabea company pivoted to produce sanitizers to support the World Health Organization and the country, showcasing its adaptability and commitment to global health.

Giving Back: A Legacy of Social Impact

Beyond business, Christian is deeply committed to corporate social responsibility. He aims to expand into pharmaceuticals, produce tablet versions of his bitters, and grow his media and construction ventures. His

Corporate Social initiatives include:

- Building schools and libraries to improve education access.
- Supporting underprivileged students with scholarships and learning materials.
- Community development projects, including road construction and healthcare support.

Honoring His Roots

The brand "Taabea" pays tribute to his mother, whose sacrifices and unwavering support shaped his journey. "She stood by me even when I pursued music," he recalls. "Naming the product after her was my way of honoring her legacy."

Advice to Aspiring Entrepreneurs

Christian's story isn't just another "rags to riches" tale—it's a raw, honest look at what it really takes to build something meaningful. These aren't just business tips; they're life lessons learned the hard way. If you're serious about your journey, take these to heart.

Put God First – Success Without Purpose Is Empty

Let's keep it real: money and fame mean nothing if you lose yourself along the way. Starting a business will test you—your patience, your character, even your faith. When you anchor yourself in something bigger than profits, you'll find wisdom when you're unsure, strength when you're tired, and real fulfillment when you "make it." Don't just chase success; chase significance.

Your Name Is Your Brand – Protect It at All Costs

In a world full of empty promises, be the person who does what they say. Show up when you commit. Pay people on time. Admit when you're wrong. That guy who cuts corners? He might win short-term, but he'll always be looking over his shoulder. The entrepreneur who keeps their word? They build teams that would walk through fire for them, customers who become lifelong supporters, and a reputation that opens doors money can't buy.

Dream Big, But Plan Like a Skeptic

That brilliant idea keeping you up at night? It's just the starting point. The difference between "what if" and "what is" comes down to gritty, unsexy planning. Map out your moves like a chess player—know your numbers, study your competition, and always have a Plan B (and C). Surprises will come; the prepared survive them.

Live Like a Student Now So You Can Thrive Later

That fancy office can wait. The luxury car? Not yet. Early on, every dollar you don't waste is fuel for your growth. Reinvest in what matters—better tools, sharper talent, smarter systems. The discipline to delay gratification separates those who flash bright and burn out from those who build to last.

Debt Is Quicksand – Tread Carefully

Sure, some debt might be necessary, but treat it like fire—useful when controlled, destructive when unchecked. I've seen too many dreams drown under monthly payments. Get creative: bootstrap, barter, start small and scale smart. Real freedom isn't about appearing rich; it's about being in control.

The Shiny Object Syndrome Will Kill Your Focus

New trends will tempt you. "Quick money" schemes will whisper in your ear. But lasting success comes from mastering one thing, then expanding—not chasing every opportunity. Say no often. Protect your time like it's gold (because it is). The world rewards those who stay in their lane long enough to become exceptional.

Christian's journey teaches us that real entrepreneurship isn't about being your own boss—it's about becoming the kind of person worthy of leading others. It's messy, exhausting, and absolutely worth it. Build with integrity, work with purpose, and leave a legacy that outlasts you. That's how you don't just make a living—you make a life.

Conclusion

Dr. Christian Kwasi Agyemang's story is one of relentless faith, resilience, and innovation. From a risky trading in Côte d'Ivoire to leading a global herbal medicine brand, his journey proves that with vision, determination, and divine favor, even the humblest beginnings can lead to extraordinary success.

Taabea Herbal Mixture —A Ghanaian Legacy, A Global Phenomenon.

The Wife Who Held the Dream Together

Clara Agyemang, an Ashanti by tribe, was born in Cape Coast in the Central Region of Ghana. She began her education at the University Primary School in Cape Coast, where she completed both her primary and Junior High education. She then attended Ghana National College for her Senior High School education before furthering her studies at Our Lady of Apostles (OLA) Training College, also in the Central Region.

After teaching for two years, Clara pursued her first degree at the University of Winneba. It was during this time that she met her husband, Dr. Christian Agyemang. This year, 2025, marks their 15th wedding anniversary, and together, they are blessed with four children (three boys and a girl).

Clara spent a total of 12 years in the teaching profession, following in the footsteps of her parents, who were also educators. Alongside teaching, she engaged in business ventures. With her







husband's encouragement, she transitioned fully into business, managing the **media side of the Taabea Group** in its early stages.

Driven by her passion for hairstyling, Clara later established Beauty 360, a premium salon offering SPA services, haircuts, pedicures, manicures, and more.

A formidable and dedicated woman, Clara skillfully balances her roles as a wife, mother, and entrepreneur. She prioritizes her family while excelling in business.

Clara's Advice to Young Women

- Believe in yourself and stay focused on your goals.
- Acquire a skill—it's a valuable

asset.

- For married women: Foster peace in your home, care for your children, and **actively be part of their journey**.



HERBAL PRODUCTS



ANITA NHYIRA BONDZIE

Multifaceted individual excelling as a Youth and Women in leadership Advocate, Founder, and Startup Strategist.

She holds a Bachelor of Technology in Supply Chain Management and a Higher National Diploma in Purchasing and Supply Chain from Accra Technical University. Anita is currently pursuing a Masters Degree in Supply Chain Management at the Hungarian University of Agriculture and Life Sciences.

She has over the years contributed to global youth and women advocacy as she participated in the 29th Session of the AFS Youth Assembly and emerged winner of the SDGs Stories of Change delivered by DHL in New York, USA. Anita currently serves as the AFS Youth Assembly's Impact Coordinator for the African Region.

As the former Ashesi Venture Incubator's Engagement Manager, her role was focused on developing, managing, and tracking interactions with fellows on key program activity areas such as needs assessments, business simulations, summer research, pre-incubator activities, and other program activities of the Ashesi Entrepreneurship Center. She oversaw interactions with program stakeholders, both internal and external, for the Ashesi Venture Incubator. Aside from leadership, politics, entrepreneurship, and business development, Anita is also interested in the participation of women and young people in decision-making. Close on a decade of experience in student leadership and activism, youth development, and women empowerment, she founded SHE DARES 2 LEAD, an NGO aimed to inspire, train, and mentor more young women to become the visionaries they

aspire to be.

Miss Bondzie served as the first Speaker of the Greater Accra Region Youth Parliament, an initiative of the National Youth Authority which envisions inculcating into the youth, values of democratic practices; instilling and reinforcing positive attitudes that will model them to be agents of positive change with a vision to rebuild a new Ghana full of grace, prosperity, and integrity.

In 2019, she represented Ghana as a Delegate at the Regional Youth Conference of the Westminster Foundation for Democracy in Uganda. Her unique and remarkable service as a student leader earned her the privilege of serving as a member of the Fourth Youth Parliament of the Commonwealth Parliamentary Association (Africa Region) in 2018. Miss Bondzie was the first female Speaker of the Students' Parliament at Accra Technical University in the 2017/2018 academic year.

The words of Kofi Annan, "You are not too young to lead and you should never doubt your capacity to prevail where others have not," have tremendously influenced her in all of her undertakings.

SHE DARES TO LEAD NGO

Incorporated in 2023, She Dares To Lead is an NGO that seeks to empower young women in the world to become the visionaries they aspire to be against societal obstacles.

SDTL's programs cover a wide range of topical thematic areas including mentorship for female students in the fields of leadership, governance and advocacy, entrepreneurship, tech, diplomacy, and International relations, and grooming young female students for leadership. SDTL will create tactical platforms for women in politics and civil society to convene, connect, debate, and build consensus around policy decisions that affect their advancement in political leadership, electoral governance, and civil society leadership among others.

Our focus will be on equipping young female leaders with the requisite skills and abilities to effectively lead and influence change for enhanced performance and more sustainable social benefits. She Dares To Lead NGO envisions a future where young women are well-represented and

influential in leadership positions within universities, communities, and countries, driving positive change, and shaping the world around them. We strive to create a society that values gender equality, empowers female voices, and recognizes the immense potential of young women as catalysts for progress and innovation while promoting SDG Goals 5, 10, 16, and 17 by 2030.

DARE TO LEAD CONFERENCE 2025

On March 1, 2025, She Dares 2 Lead NGO, founded and presided over by Ms. Anita Nhyira Bondzie, hosted the Dare to Lead Conference 2025 at the ISSER (Annex) Main Auditorium, University of Ghana, Legon. The event attracted approximately 700 attendees, including young female leaders, students, graduates, and professionals eager to engage in insightful discussions on leadership, governance, advocacy, communication, media, marketing,

technology, entrepreneurship, and finance.

The conference featured three engaging panel sessions. The Leadership, Governance, and Advocacy Panel included Ewura Adams Karim, Executive Director of the Maltiti Foundation, Kezia Asiedu Sanie, Founder of For the Future Organization, Priscilla Esenam Kortsu (Lady Ajo), Development Consultant and Mindset Transformational Coach, and Dorinda Bruce-Acquah, Category and Channel Strategy Lead at Unilever Ghana. The Communication, Media, and Marketing Panel had Mrs. Victoria Lebene Osafo-Nkansah, Humanitarian and Serial Entrepreneur, Edward Asare, Communication and Digital Marketing Expert, Vanessa Otuo-Acheampong, Former Beauty Queen and Youth Advocate, and Sarfoa Boahene, Broadcast



Journalist at Media General. The Tech, Entrepreneurship, and Finance Panel featured Esinam Afi Seade, Pastor and International Trade and Events Consultant, Kwame A.A. Opoku, Futurist and Global Speaker, and Sarah Odei-Amoani, Director of STEM Inclusion Ghana.

The conference also welcomed distinguished guest speakers who shared valuable insights. Mrs. Joyce Bawa Mogtari, Esq., Presidential Adviser and Special Aide to H.E John D. Mahama, emphasized the importance of resilience and determination in leadership. She reminded attendees that “everything that we have, we owe it to other people beyond God” and encouraged women to redefine feminism on their terms, stating, “Our sense of feminism is not like that of our mothers' feminism. Our sense of feminism is the freedom to become who we want to be; we dare

to be leaders.” She further challenged participants to embrace interdisciplinary thinking, adding, “It is very possible to marry two very distinct things and get very great results.”

Ms. Angela Kyerematen-Jimoh, Founder and CEO of BrainWave AfricaTech, inspired attendees with a message on self-belief and overcoming internal doubts. “Master what you tell yourself, silence every small voice that tells you—you can't,” she urged, reinforcing the power of mindset in personal and professional success.

Dr. Caryn Agyeman Prempeh, Medical Doctor and Founder of Cerviva Ghana Foundation, spoke on resilience and problem-solving. “When you fail, fight, but don't fight on the street,” she advised, highlighting the need for strategic and thoughtful responses to

challenges. She encouraged innovation in addressing problems, saying, “When you find a problem, find the source of it and turn it around.”

Mrs. Akosua Koranteng Adayi, Vice President - Administration at JACCD Design Institute Africa, emphasized the power of creativity in leadership and national development. “Creativity is a powerful tool for storytelling and nation-building,” she stated, underscoring the role of creative industries in shaping societal narratives. She further urged women to challenge systemic barriers, saying, “We should challenge barriers; we were not brought into this world to maintain the status quo. We should highlight the achievements of women leaders through storytelling and recognition.”

Speaking to the media, Ms. Anita Nhyira Bondzie outlined plans to maintain engagement with attendees through newsletters, job opportunities, and upcoming webinars throughout the year. She also announced the rollout of the Second Cohort of the Mentorship Program, aiming to provide continuous support and development for aspiring young female leaders in Ghana and Africa.

The event was supported by a diverse group of sponsors and partners, including Bernard Elbernard Ministries, Spiritlife Revival Ministries, Unilever Ghana, Hammond Brands Africa, KJM Foundation, SEO Africa, JIBU, Model Commonwealth Summit, and Radio Entertainment Limited. Media partners included: MX24 TV, Metro TV, Joy Prime, Channel 247, SHE MEDIA, PanAfrican TV, Radio Univers, and Yfm. The Dare to Lead Conference 2025 served as a pivotal platform for knowledge sharing, networking, and empowerment, reinforcing the commitment to nurturing the next generation of leaders in Ghana and beyond.



SAMUEL KUMI

Success Story of Grit, Creativity and Success.

From the busy streets of Accra to the glitzy world of celebrity photography and even to the halls of power in Parliament, Samuel Kumi's story is one of resilience of transformation and of vision. A jack-of-all(trades)—award-winning photographer, entrepreneur, farmer, road manager, donor coordinator—his story is a shining example of what passion, hard work, and a dream don't let die can accomplish.

Humble Beginnings

Just as Samuel's path was anything but easy—he was born and raised in Ghana. Like many budding dreamers, he began at the bottom, picking up whatever work he could to support himself. He was a receptionist, a bakery maintenance technician, and even worked as a salesperson for Herbalife and Al Bread. These jobs were not glamorous, but they instilled in him the discipline, customer service grit, and persistence that would later define his entrepreneurial success.

Images In Focus: A Photographer In The Making

It was through the daily struggle that Samuel found his passion for photography. What began as a curiosity turned into an obsession. He threw himself into learning the craft, earning diplomas and certificates from the Africa Institute of Media Studies and Alison. His talent for capturing powerful moments would soon get him noticed and in 2018 he took a leap of faith and started Ace Photography.

It was his eye for detail and storytelling ability that made him stand out." In a few short years, he graduated from covering smaller events to working



with some of Ghana's biggest stars. His talent did not go unrecognized — he was one of the most awarded photographers in the country and the recipient of many major awards, including:

Celebrity Photographer of the Year (2022, 2020) – Showbiz Excellence Awards

Best Event Photographer (2021) – Accra Fashion Week Awards

Event Photographer of the Year (2021) — Global Movies and Influential Awards

Photo Achievement (2021) – Global Movies and Influential Awards

【2019】 Student of the Year – Cbaze Awards

Youth Photographer of the Year (2018, 2019) – Youth Excellence Awards | [View project](#)

From Celeb Byline To Parliament Hill

Samuel's contributions extended beyond the entertainment industry. He would go on to work with many influential figures in government, with his storytelling ability that could capture visuals and images. His sensationalistic storytelling style and documentation of national significance events earned him trust of some of the highest popular figures in the nation, including the Coordinating Director of Public Affairs for the Parliament of Ghana and Members of Parliament themselves. His work wasn't just about photographing people and places — it was about crafting narratives and protecting history.

Road Manager to One of Ghana's Top Female Artists

Samuel's connections in the entertainment industry also made him gravitate toward artist management — he's currently the road manager for Wendy Shay,

one of Ghana's most successful female musicians. He is responsible for coordinating logistics, facilitating smooth performances, and managing schedules—an indication of his versatility and experience within the creative industry.

An Entrepreneur with a Vision

Although his heart was always with photography, Samuel wanted to make an entrepreneurial impact in different areas. He is the co-founder of Ace Décor and Event Services, Dedahlia Florals and Gracel Farms — businesses offering services in event planning, floral design and agriculture.

Realizing the potential of digital transformation, he also served as the Executive Director of Youth in Digital Entrepreneurship, which empowers youth to use technology to grow their businesses. He consults on popular media marketing, Facebook, as well as Instagram and Google Ads, making him an in-demand consultant in the digital field.

Venturing Into Agriculture: Going Back to the Basics

Samuel was successful in photography and business, but he wanted to make an impact beyond the city. He fell back on agriculture, one of Ghana's most critical industries. He's a co-founder of Gracel Farms, a pig farm aiming to be divorced from the ideals of environmental degradation and food insecurity while creating jobs. He wants to change the perception of farming among young entrepreneurs, so that instead of being an industry of last

resort, it is viewed as a profitable, innovative industry.

Making an Impact — Coordination & Philanthropy by Donors

Outside of the world of business, Samuel also works extensively as a donor coordinator for humanitarian initiatives. He coordinates donations, support initiatives and delivery of resources to those who are most in need. And his connection to diverse groups of people has made him indispensable in both business and philanthropy.

A Legacy in the Making

Samuel Kumi's story is one of reinvention and resilience, from a young man working odd jobs to a celebrated photographer, entrepreneur, farmer, road manager and donor coordinator. He's not just building businesses—he's building a legacy. Through his photography, his leading role in digital entrepreneurship, or even his agricultural aspirations, Samuel is showing that no goal is too big and no starting point is too small.

His journey is far from over. Each step he takes inspires future generations of entrepreneurial talent in Ghana, and reminds us that success is relative to the distance you are willing to go.

Africa's Wealth Paradox: Are Natural Resources a Curse or a Blessing?

Africa is home to some of the richest natural resources in the world—gold, oil, diamonds, cocoa, bauxite, and more. Yet, the continent continues to struggle with economic instability, poverty, and underdevelopment. On the other hand, countries like Singapore and Malaysia, which were once on similar economic footing as Ghana in the 1960s, have transformed into global economic powerhouses despite having few natural resources.

Ghana, under Kwame Nkrumah, played a role in supporting Singapore and Malaysia's early development by providing financial aid, technical expertise, and raw materials. However, while Singapore and Malaysia capitalized on this support to develop strong economies, Ghana's economic trajectory declined due to mismanagement, political instability, and over-reliance on raw exports. This raises an important question: Are Africa's natural resources a blessing or a curse?

Resource Curse vs. Resource Blessing:
The African Dilemma

The Resource Curse Theory

Many economists argue that Africa suffers from the "resource curse," a phenomenon where nations with abundant resources fail to achieve sustainable economic growth. Key issues include:

- **Overdependence on raw materials:** Africa exports its raw materials without adding value, resulting in lower economic gains.

- **Corruption and mismanagement:**

Resource wealth often leads to elite capture and misuse of funds.

- **Political instability:** Many African resource-rich nations experience frequent political turmoil.

- **Dutch Disease:** A strong resource

sector can weaken other economic sectors by inflating local currency and making other industries less competitive. Nigeria, for example, has seen its agricultural and manufacturing sectors decline due to over-reliance on oil revenues.

The Resource Blessing Argument

Not all resource-rich nations suffer from the curse. Countries like Botswana and Norway have successfully leveraged their resources through good governance, transparency, and economic diversification. Africa can also turn its resources into a blessing by adopting similar strategies.

Comparative Analysis: Ghana vs. Singapore and Malaysia

1. Leadership & Vision

Leadership played a critical role in shaping Singapore's success. Under Lee Kuan Yew, Singapore focused on economic policies that emphasized industrialization, technology, and education. Malaysia, under Mahathir Mohamad, also pursued policies that transformed the country into an industrial hub. In contrast, Ghana's frequent leadership changes led to inconsistent policies, corruption, and economic setbacks.

To change this, African leaders must adopt long-term strategic planning rather than short-term political gains.

2. Industrialization & Economic Diversification

Singapore and Malaysia quickly moved from agrarian economies to industrial and financial centres. They invested heavily in technology and human capital. Ghana, despite its rich resources, failed to industrialize due to

poor planning, political interference, and over-reliance on commodity exports like cocoa and gold. To foster growth, Ghana and other African nations must prioritize industrial policies that encourage value addition to raw materials.

3. Corruption & Governance

Singapore and Malaysia established strict anti-corruption measures that ensured accountability. In contrast, Ghana and other African nations have struggled with corruption scandals, misuse of state funds, and a lack of transparency in resource management. Implementing digital tracking systems for public funds and ensuring judicial independence are crucial steps to curb corruption.

4. Education & Human Capital Development

Singapore prioritized education and skill development, creating a highly skilled workforce that attracted global investment. Ghana, despite having strong educational institutions, suffers from brain drain, where its best talents leave for opportunities abroad. To retain talent, African governments should create policies that support entrepreneurship, innovation hubs, and competitive salaries for professionals.

Case Study: Nigeria and Other African Resource-Rich Countries

- **Nigeria:**

Despite being one of Africa's largest oil producers, Nigeria

suffers from corruption, poor infrastructure, and economic inequality. Its reliance on oil revenues has weakened its manufacturing and agricultural sectors, making the economy vulnerable to global oil price fluctuations.

- **Democratic Republic of Congo (DRC):**

Rich in minerals but plagued by conflict and instability due to weak governance and foreign exploitation.

- **Botswana:**

A success story—properly managed diamond wealth has led to strong economic growth and stability, demonstrating that good governance and economic planning can transform resource wealth into prosperity.

Growth Solutions & Strategies

To break free from the resource curse, African nations must adopt a structured approach toward growth by focusing on:

1. Economic Diversification & Industrialization

- **Solution:**

Shift from raw material exports to manufacturing and value addition industries.

- **Strategy:**

Establish industrial zones, invest in local processing plants, and encourage private sector-led industrial growth. African countries should follow Malaysia's model of attracting foreign investment through export-oriented industrialization.

2. Strengthening Institutions & Governance

- **Solution:**

Implement strict anti-corruption measures and transparent resource management policies.

- **Strategy:**

Enforce accountability laws, strengthen judicial independence, and introduce digital tracking systems for revenue management. Botswana's Public Accounts Committee can serve as a model for other African nations.

3. Investing in Infrastructure & Technology

- **Solution:**

Improve transportation networks, energy supply, and digital infrastructure to support industrialization.

- **Strategy:**

Partner with private investors and development banks to fund large-scale infrastructure projects, ensuring long-term economic sustainability.

4. Education & Human Capital Development

- **Solution:**

Prioritize STEM education, vocational training, and entrepreneurship.

- **Strategy:**

Establish innovation hubs, support research and development, and provide incentives for businesses to invest in workforce training. Rwanda's investment in ICT training is an example of how strategic education policies can boost economic growth.

5. Strategic Leadership & Policy Consistency

- **Solution:**

Foster visionary leadership and long-term policy planning.

- **Strategy:**

Develop national economic blueprints that go beyond political cycles, ensuring consistency in growth strategies. African leaders must focus on national interests rather than short-term electoral gains.

Conclusion

Africa's natural resources are neither a curse nor a blessing—they are an opportunity. The difference lies in how they are managed. Singapore and Malaysia, once behind Ghana, have overtaken it due to strategic leadership, economic planning, and corruption-free governance. If African nations adopt similar policies, they can transform their vast resources into engines of economic growth, prosperity, and global influence. The future of Africa depends on how well it leverages its natural wealth to create sustainable development.

Article By: Ing. Peter Debrah

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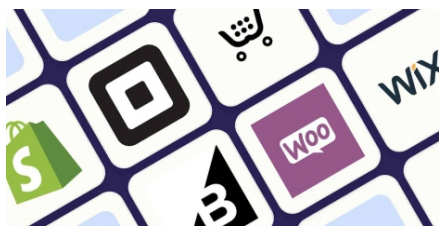
SUSTINERI ATTORNEYS

A vendor, in the context of e-commerce, refers to an individual or business that sells goods or services to consumers over the internet. Selling on the internet has become an essential avenue for businesses to reach a broader audience and increase their revenue. As a vendor, it's crucial to establish a solid foundation to ensure your online store operates smoothly and effectively. This checklist serves as a comprehensive guide for vendors, detailing the essential steps and considerations required to successfully sell products or services online.



1. Business Setup

- **Register Your Business:** Ensure your business is legally registered and obtain any necessary licenses or permits.
- **Open a Business Bank Account:** Open a dedicated business bank account and set up accounts with reliable payment processors like PayPal, Stripe, or Square.



2. Website and E-Commerce Platform

- **Register a Domain Name:** Register a memorable and relevant domain name that reflects your brand.
- **Choose an E-Commerce Platform:** Select a platform (e.g., Shopify, WooCommerce, Magento) that fits your business needs and design a user-friendly, mobile-responsive website.
- **Secure Hosting and SSL Certificate:** Select a reliable hosting provider and install an SSL

certificate to secure transactions and protect your customers' data



3. Product Management

- **Create Product Listings:** Develop detailed product descriptions with high-quality images and videos to showcase your products effectively.
- **Implement Inventory Management:** Set up an inventory management system to track stock levels and prevent overselling.



4. Legal and Compliance

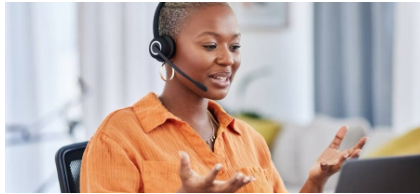
- **Draft a Privacy Policy:** Create a comprehensive privacy policy to inform customers about how their data will be used and protected.
- **Develop Terms and Conditions:** Outline the rules and regulations governing the use of your site.
- **Create a Return Policy:** Establish a straightforward return and refund policy and ensure compliance with data protection regulations such as GDPR or CCPA.



5. Marketing and Sales

- **Optimize for SEO:** Enhance your website for search engines to increase visibility and attract organic traffic.
- **Engage on Social Media:** Create social media profiles on platforms like Facebook, Instagram, Twitter, and LinkedIn, and develop a content strategy to engage with your audience.
- **Set Up Email Marketing:** Implement an email marketing system to build and maintain a sub-

subscriber list for promotions and updates, and plan online advertising campaigns using platforms like Google Ads and Facebook Ads.



6. Customer Service

- **Create Product Listings:** Develop detailed product descriptions with high-quality images and videos to showcase your products effectively.
- **Implement Inventory Management:** Set up an inventory management system to track stock levels and prevent overselling.



7. Shipping

- **Choose Shipping Partners:** Select reliable shipping and logistics partners to ensure timely and accurate delivery of products.
- **Determine Shipping Rates:** Set up shipping rates based on factors like destination, weight, and delivery speed, and source appropriate packaging materials.
- **Streamline Order Fulfillment:** Develop an efficient order fulfillment process to ensure orders are processed and shipped promptly.



8. Financial Management

- **Set Up Accounting System:** Implement an accounting and book keeping system to track income, expenses, and financial performance.
- **Ensure Tax Compliance:** Stay updated on sales tax regulations and ensure compliance in all the regions you operate.



9. Security and Backup

- **Install Security Software:** Use firewalls, anti-virus software, and secure passwords to protect your site from cyber attacks.

- **Regularly Backup Data:** Backup your website and data frequently to prevent data loss in case of technical issues or cyber incidents.



10. Continuous Improvement

- **Use Web Analytics:** Utilize tools like Google Analytics to monitor site performance and gain insights into customer behavior.
- **Review Customer Feedback:** Regularly review and act on customer feedback to improve products and service.

Additional Considerations

• Optimize for Mobile:

Ensure your website is mobile-friendly, as a significant portion of online shopping occurs on mobile devices.

• Enhance User Experience:

Continuously improve user experience and site navigation to make shopping easy and enjoyable for customers.

• Implement Loyalty Programs:

Create customer loyalty programs to reward repeat customers and encourage long-term engagement.

Conclusion

This vendor checklist provides a comprehensive framework for setting up and running a successful online store. By systematically addressing each aspect of the checklist, vendors can ensure that their business operations are efficient, compliant, and customer-centric. This approach not only helps in building a reputable brand but also in achieving sustainable growth and profitability in the competitive e-commerce landscape.



PROPTech IN GHANA: WHAT IT IS, ITS IMPORTANCE, AND HOW IT CAN BE IMPLEMENTED

In recent years, the intersection of property technology (PropTech) and sustainability has gained significant attention globally. Gone are the days when homebuyers and investors relied solely on traditional methods like, long drives to view listings, cumbersome paperwork, and a lack of transparency. Today, as urbanization accelerates and the real estate market evolves, the integration of technology in property management and development offers innovative solutions to address sustainability challenges.

The fantasies of sky-high buildings complemented with smart equipped technologies is becoming a reality, thanks to the rise of PropTech. From virtual property tours to data-driven

market insights, technology is reshaping how we interact with real estate, making it more accessible and environmentally conscious. This article delves into how PropTech is and can help with revolutionizing the real estate sector in Ghana

WHAT IS PROPTech?

PropTech (property technology) refers to the use of technology to innovate and improve various aspects of the real estate industry. This includes tools and platforms that make buying, selling, managing, and developing properties easier and more efficient. From user-friendly apps that help people find homes to advanced data

analytics that guide investment decisions, PropTech is changing the way we interact with real estate.

PropTech consists of a variety of technologies aimed at improving the efficiency, transparency, and accessibility of real estate transactions and management. With more people looking for homes and investment opportunities, PropTech solutions are simplifying the processes. The rise in smartphone adoption has also opened doors for innovative apps and services that cater to both urban and rural communities. As new tech startups continue to emerge, they are introducing fresh ideas that use data analytics, artificial intelligence, and mobile technology to streamline operations and enhance

user experiences.

In recent years, PropTech has gained momentum in Africa, driven by factors such as urbanization, a growing middle class, and increasing investment in technology infrastructure.

In Ghana, PropTech is gradually developing and becoming increasingly important as the real estate industry grows and evolves. With an expanding urban population and demand for sustainable practices, PropTech offers innovative solutions for developers, realtors, and consumers alike.

KEY PLAYERS AND INNOVATIONS

Several startups and companies in Ghana are pioneering PropTech solutions. Additionally, companies are exploring the use of big data and artificial intelligence to predict market trends and enhance decision-making. Here are some notable examples:

1. MEQASIA: is a well-known online real estate platform merged with another known as Jumia House, that allows users to browse property listings across Ghana. It provides detailed information on residential and commercial properties, making it easier for potential buyers and renters to find suitable options. The platform also offers services like virtual tours, helping users explore properties

from the comfort of their homes.

2. PROPERTY FINDER GHANA: This is another significant player in the real estate tech space. The platform facilitates property searches by connecting buyers and renters with real estate agents and developers. It aims to simplify the process of finding homes and commercial spaces, and its user-friendly interface makes it accessible to a wide audience.

3. BROLL GHANA: This focuses on property management and advisory services. They utilize advanced technology to enhance property management efficiency, helping landlords and tenants communicate effectively. Their services include market analysis, property valuation, and facility management, which contribute to sustainable property practices.

IMPORTANCE OF PROPTech IN GHANA

PropTech automates many manual processes, such as property searches and tenant management. Digital platforms allow realtors and developers to save time and reduce operational costs, improving overall efficiency.

Also, real estate investments are more informed with access to data analytics. PropTech platforms provide insights into market trends, consumer behavior, and property values,

enabling stakeholders to make strategic decisions.

Additionally, there is an improvement in customer experience. Virtual property tours, online payment platforms, and accessible data enhance the overall experience for buyers, sellers, and tenants. These innovations cater to a tech-savvy middle class that values convenience.

Lastly, PropTech promotes sustainability within the real estate sector. Green building technologies and energy-efficient systems integrated into properties reduce carbon footprints and promote eco-friendly living. These technologies not only reduce operational costs but also contribute to environmental conservation.

EFFORTS BY GHANA REAL ESTATE PROFESSIONALS ASSOCIATION (GREPA) TO EDUCATE REALTORS ON PROPTech

The Ghana Real Estate Professionals Association (GREPA) is actively contributing to the education and adoption of PropTech among realtors through initiatives like the Annual Real Estate Conference and Expo (ARCE). During this conference, discussions center on the potential of the African real estate market, PropTech innovations in the building industry, and opportunities for networking and collaboration. By focusing on knowledge-sharing and capacity

building, GREPA is ensuring that real estate professionals are equipped to embrace PropTech. Key insights include the integration of artificial intelligence to enhance real estate platforms and the development of green buildings and smart cities, contributing to sustainability and aligning with global Sustainable Development Goals (SDGs).

According to GREPA President Odette Nyame-Kumi, PropTech is driving the construction and design of sustainable, energy-efficient buildings. She emphasizes that artificial intelligence (AI) assists in connecting buyers and sellers through smart platforms, while also enabling companies to track their sustainability efforts. GREPA's efforts through the ARCE conference reflect the organization's dedication to fostering a competitive and sustainable real estate industry in Ghana.

PROPTech AND SUSTAINABILITY

The intersection of PropTech and sustainability is crucial for the future of real estate development in Ghana. As the country grows, the demand for housing and commercial spaces rises, along with the need to reduce environmental degradation.

1. Energy-Efficient Buildings: Through PropTech, developers can build and retrofit properties with smart systems that optimize energy consumption, such as solar panels, smart HVAC (heating, ventilation, and air conditioning) systems, and rainwater harvesting tools. These features reduce operational costs for tenants and minimize the environmental footprint of buildings.

2. Sustainable Urban Planning: PropTech solutions can aid in urban planning by using data to predict future needs and avoid overbuilding. With accurate data on population

growth, land use, and environmental factors, planners can create more sustainable cities that balance development with green spaces and resource management.

Urban planners can use PropTech solutions to design cities that optimize space, manage resources effectively, and minimize environmental impact. Sustainable urban development is becoming a priority as Ghana's cities expand, and PropTech provides the tools necessary to balance growth with environmental stewardship.

3. Green Investment Platforms: PropTech platforms can enable green investment opportunities, where developers and investors are incentivized to fund sustainable construction projects. These platforms could create awareness and make it easier for investors to support eco-friendly projects, contributing to Ghana's sustainability goals.



IMPLEMENTING PROPTech IN GHANA

A notable platform like Meqasa is already digitizing real estate listings, enabling potential buyers to explore properties from anywhere. This digitization not only expands market reach but also streamlines the buying and renting process.

Also, adopting property management tools can

greatly improve operations for landlords. By automating tasks such as rent collection, tenant communication, and maintenance tracking, these tools enable efficient management of multiple properties with minimal manual effort.

Another way of implementation is through smart building technologies: Internet of Things (IoT) devices are revolutionizing property management by enabling remote control of energy systems, security, and utilities. Smart buildings reduce energy consumption and improve the overall living experience for tenants. offers a powerful way to enhance transparency in real estate transactions.

Blockchain technology can help improve transparency in real estate transactions, ensuring that all parties have clear, tamper-proof records. This reduces the likelihood of fraud and disputes over ownership, a common issue in real estate.

Finally, integrating fintech

solutions such as online mortgage applications, digital payment systems, and investment platforms complement PropTech, making real estate transactions more seamless for both buyers and developers.

CHALLENGES TO PROPTech ADOPTION IN GHANA

Despite the promising advancements in PropTech, its adoption faces some challenges like:

1. Infrastructure Limitations: Rural areas in Ghana often lack reliable internet and technology infrastructure, while even urban areas experience intermittent connectivity issues. These challenges can hinder the widespread adoption of PropTech solutions across the country.

2. Awareness and Education: While organizations like GREPA are making strides in educating real estate professionals, broader awareness is

needed to ensure wide spread adoption of PropTech.

3. Regulatory Environment: Clear policies and regulations that support digital transactions and data security are essential for the continued growth of PropTech in Ghana.

CONCLUSION

PropTech is revolutionizing the real estate industry in Ghana by enhancing efficiency, improving customer experiences, and driving sustainable development. Efforts by GREPA through the ARCE conference are helping to educate and prepare realtors to embrace this technological shift. As PropTech continues to evolve, it will play an increasingly important role in shaping Ghana's real estate, making the sector more resilient, transparent, and eco-friendly. With the right infrastructure, regulatory support, and industry collaboration, PropTech could significantly impact how real estate is bought, sold, and managed in the country.

EMERGING BUSINESS MODELS AND PRODUCTS



DIGITALISATION OF PROFESSIONAL SERVICES



BUILT ACCOUNTING IS LEVERAGING TECHNOLOGY TO TRANSFORM THE ACCOUNTING LANDSCAPE

In today's fast-paced business environment, small and medium-sized enterprises (SMEs) face numerous challenges, not least of which is effective financial management. For many SMEs, keeping accurate financial records, managing cash flows, and ensuring compliance with tax regulations can be daunting tasks, often due to limited resources and expertise.

Enter Built Accounting, an innovative accounting

startup that is leveraging cutting-edge technology to simplify and enhance the financial operations of small businesses.

Built Accounting, a pioneering Ghanaian company, is dedicated to training African youth and equipping them with the digital tools necessary to provide affordable bookkeeping services to small businesses.

Utilizing advanced digital infrastructure, Built Accounting delivers services that enable small businesses to operate more efficiently and effectively. The Built Accounting

Software allows small enterprises to manage their cash flow, process customer payments, and handle payroll seamlessly.

Since its inception, Built Accounting has made a significant impact on over 5,000 small businesses in Ghana through its comprehensive business training programs and development services. These direct beneficiaries have collectively mobilized more than \$480,000 in credit, generated \$2.5 million in additional revenue, and created over 500 new jobs for young people.

Recent research by the African Development Bank

highlights a critical issue: only 20% of African SMEs have access to credit, posing a substantial challenge within Africa's entrepreneurial landscape. Built Accounting addresses this problem on two fronts. First, it provides young people with the skills and experience needed to secure employment and earn an income. Second, it ensures that SMEs maintain accurate financial records, which in turn facilitates easier access to financial services.

With the Built Accounting software, businesses can create personalized invoices, track and organize expenses, manage payroll, control inventory, and generate clear, detailed financial reports. This comprehensive suite of tools supports small businesses in maintaining robust financial health and achieving sustainable growth.

Built is enhancing the creditworthiness of businesses by streamlining the traditionally complex process of financial management through automation. This innovation is particularly beneficial in Africa, where \$205 billion was raised in 2022 to boost investor confidence and support.

As the role of banks evolves, fintech solutions like Built are providing businesses with seamless access to capital while maintaining financial control.

Built simplifies profitability for businesses by offering comprehensive finance management services. Businesses can easily create and track invoices, receive global payments, pay suppliers, manage payroll, and monitor cash flow accurately. The platform also enables the generation of detailed financial reports and facilitates bank reconciliation, all accessible via phone or desktop.

Built provides businesses with a comprehensive, lifetime free package that includes unlimited invoicing, payment processing, expense tracking, and financial reporting. This service consolidates all financial activities in one platform, eliminating the need for cumbersome Excel sheets or complex formulas.

To get started, businesses simply need to sign up with an email address and begin creating invoices. The platform handles the rest, requiring no specialized skills from the user.

This service offers significant benefits, such as reducing revenue leaks, enhancing tax compliance, and improving the business's creditworthiness. Additionally, it helps businesses present a strong financial position to investors, stakeholders, and partners.

Built Accounting is setting a new standard in the accounting industry by leveraging technology to provide SMEs with accessible, efficient, and powerful financial tools. Their commitment to understanding and addressing the unique challenges faced by small businesses has made them a valuable partner for SMEs aiming to achieve sustainable growth and financial health. As they continue to innovate and expand their services, Built Accounting exemplifies how technology can be harnessed to empower small businesses, driving them towards greater success in an increasingly competitive market.

In the words of Peter Drucker, The best way to predict the future is to create it. Built Accounting is certainly creating a brighter future for SMEs, one where financial management is no longer a hurdle but a pathway to success.



EMBRACING MOTHERHOOD WITH DEARX MOM: A NEW ERA IN PREGNANCY CARE

Imagine having a friendly, knowledgeable companion by your side throughout your pregnancy journey—someone who can answer your questions, provide personalized nutrition advice, and support you every step of the way. This is the vision behind DeaRx Mom, an innovative Ghanaian fem-stem platform designed to revolutionize the way women experience pregnancy.

DeaRx Mom is a soon-to-be-launched platform dedicated to providing comprehensive information and unwavering support for women during pregnancy. Understanding the unique challenges and joys of this transformative period, DeaRx Mom aims to be a reliable, empathetic companion for expectant mothers.

At the heart of DeaRx Mom is Melyna AI, a cutting-edge personal assistant designed to cater to

the specific needs of pregnant women. Melyna AI is designed to be more than just a digital assistant—she is a confidante and guide, offering personalized advice and answers to any pregnancy-related queries. Whether it is understanding the nuances of prenatal care, managing morning sickness, or preparing for labor, Melyna AI is equipped with the knowledge and empathy to provide valuable support.

Further, DeaRx Mom features a comprehensive nutrition planner that helps expectant mothers make informed dietary choices. By offering customized meal plans and nutritional tips, the platform ensures that both mother and baby receive the essential nutrients they need. The nutrition planner takes into account individual dietary preferences, allergies, and specific nutritional requirements, making healthy eating both simple and enjoyable.

DeaRx Mom aims to be a treasure trove of pregnan-

cy information, offering articles, videos, and expert advice on a wide range of topics. From the early signs of pregnancy to postpartum care, the platform covers every stage of the journey. The content is curated by healthcare professionals, ensuring that users receive accurate and reliable information. This extensive resource library helps demystify pregnancy and empowers women to make informed decisions about their health.

Pregnancy can sometimes feel isolating, but with DeaRx Mom, it doesn't have to be. The platform fosters a sense of community by connecting expectant mothers with others who are going through similar experiences. Users can share their stories, ask questions, and offer support, creating a network of solidarity and encouragement. This community aspect adds an extra layer of emotional support, which can be incredibly reassuring during pregnancy.

Beyond pregnancy, DeaRx Mom also provides valu-

able resources to help women prepare for the arrival of their baby. From tips on setting up a nursery to advice on newborn care, the platform ensures that mothers-to-be feel confident and prepared for the next chapter of their lives. This holistic approach makes DeaRx

Mom an invaluable tool for both expecting and new mothers.

As DeaRx gears up for its official launch, the anticipation is palpable. The platform promises to be a game-changer in the realm of pregnancy care,

offering a blend of technology, empathy, and expert guidance. By addressing the physical, emotional, and informational needs of pregnant women, DeaRx is set to become an indispensable companion on the journey to motherhood.

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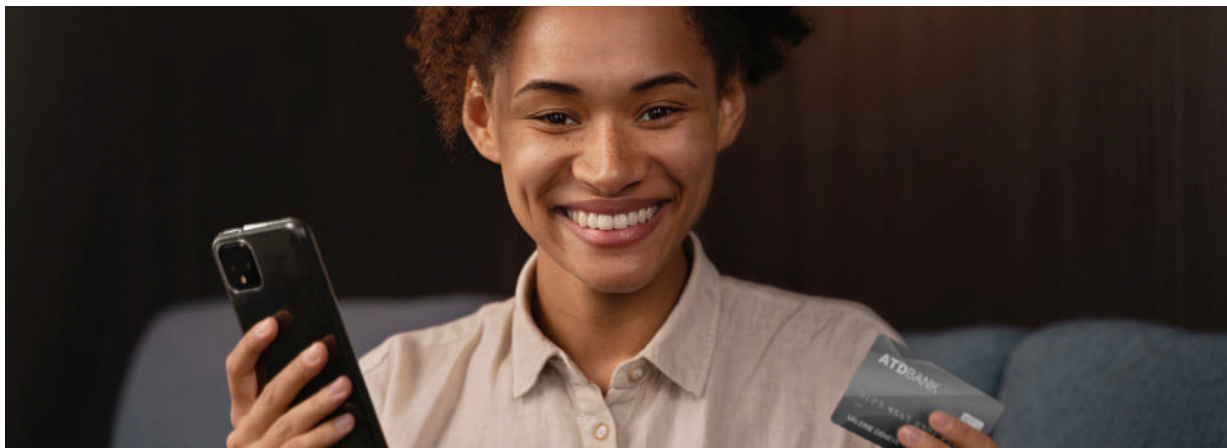
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THE RISE OF VIRTUAL BANKS: REVOLUTIONIZING THE FUTURE OF BANKING

In the not-so-distant past, banking often meant enduring long queues, paperwork, and rigid operating hours just to perform basic transactions like transferring money or checking balances.

Today, however, the digital revolution has fundamentally reshaped our relationship with banking. Armed with nothing more than a connected smartphone or computer, individuals can effortlessly navigate their financial affairs from virtually anywhere.

Whether it is paying bills, transferring funds between accounts, or monitoring investments, the barriers of physical branches and fixed schedules have been shattered. This newfound freedom and ease of access have

redefined how we interact with our money, empowering us to take control of our finances on our own terms.

At the heart of this digital revolution is the emergence of financial institutions known as virtual banks. These banks operate entirely online, offering a range of financial services through digital platforms. As more people become comfortable with online transactions, virtual banking is continuing to take the banking world by storm.

Therefore, this article intends to discuss what exactly a virtual bank is, its distinction from other related innovative banking solutions, and its associated benefits and challenges.

WHAT ARE VIRTUAL BANKS?

A virtual bank, also known as a direct bank, neobank, branchless bank, digital bank, or online bank, operates exclusively through digital platforms such as the web, email, mobile apps for check deposits, and ATM machines without physically setting foot in a physical banking hall. Unlike traditional banks that maintain physical branches, virtual banks leverage technology to deliver banking services efficiently and conveniently to customers.

The concept of virtual banking dates back to 1989 in the UK when First Direct introduced telephone banking, marking the inception of banking without physical branches.

However, the proliferation of the internet and mobile technology in the mid-2000s accelerated the growth of virtual banks worldwide. These banks have gained popularity for their accessibility, ease of use, and ability to provide a wide range of financial services online, from basic transactions like transferring money to complex activities such as investment management and loan applications.

Rather ironically, traditional banks have also entered the virtual banking space by establishing virtual banking subsidiaries or separate entities focused solely on online banking services. This hybrid approach allows traditional banks to leverage their brand reputation and

existing customer base while capitalizing on the operational efficiencies and customer-centric innovations inherent in virtual banking models.

THE DIFFERENCE - BETWEEN MOBILE BANKING, DIGITAL BANKING AND VIRTUAL BANKING

Virtual banking by its model inherently differs from traditional banking and digital banking services typically offered by traditional banks.

The following elucidates the distinctions between the respective traditional banking, digital banking, and virtual banking models.

a. Traditional Bank

ing: Traditional banks operate through physical branches and have a long-established presence in the banking sector. They offer face-to-face customer service and a wide range of financial products, but often come with higher fees and slower service delivery compared to virtual banks.

b. Digital banking:

Digital banking refers to the online services offered by traditional banks, accessible through their websites or mobile apps. While digital banking shares similarities with virtual banking in terms of online accessibility, digital banks are still tied to traditional banking infrastructure and may not offer the same level of agility and cost-effectiveness as virtual banks.

c. Virtual Banking

Virtual banks are stand-alone entities that exist entirely in the digital space. They provide banking services exclusively through online platforms, offering advantages such as lower fees, faster transaction processing, and enhanced user experience. Virtual banks are often at the forefront of innovation, leveraging technology to streamline operations and cater to the digital-first preferences of modern consumers.



DIFFERENT TYPES OF NEOBANKS

a. Front-end virtual bank: A front-end-focused virtual bank does not have an operating banking license. It usually relies on the backing of a traditional financial institution and functions in partnership with them to provide services to its customers. Such a neobank often piggybacks on the traditional banks balance sheets for operating.

b. Digital banks: Standalone or independent digital banks are the digital arms of an established bank. Marcus by Goldman Sachs is a popular example. Digital banks act as an extension or online-only arm of traditional banks. They do not just back traditional banks but also offer adequate digital services such as savings accounts, loans, payments, and investments entirely online.

c. Full-stack digital banks: Full-stack digital banks have the required bank regulatory approvals and provide a broad selection of services. They issue deposits and loans and maintain their independent brand and balance sheets. In an increasingly digital environment, these banks are not burdened by the costly networks of physical branches.

d. Mobile-first Banks:

As more people become comfortable with online transactions, virtual banking is continuing to take the banking world by storm.

These banks prioritize mobile app accessibility, providing seamless banking experiences primarily through smartphones. They may offer innovative features like mobile check deposits, instant - payments, and personalized financial management tools. Examples include Revolut and Monzo.

e. Challenger Banks: These are new entrants into the banking sector, challenging traditional banking norms with customer-centric approaches, innovative technology, and agile operations. Challenger banks often target specific demographics or niche markets, offering tailored products and services. Examples include Chime in the U.S. and Star-

ling Bank in the UK.

f. Platform Banks: These banks integrate financial services and products into existing third-party digital platforms, such as e-commerce or social media platforms through the use of Application Programming Interfaces.

They leverage large user bases to offer banking services as an additional feature, enhancing customer engagement and loyalty. Examples include BBVA Open Platform, Solaris bank, Starling Bank and Bankable.

g. Embedded Finance Providers: These are non-bank companies that embed financial services into their core offerings, expanding beyond traditional banking roles. They provide seamless financial transactions within their ecosystems, integrating banking services with everyday activities. Examples include fintech startups like Square and Stripe.

ADVANTAGES OF VIRTUAL BANKS

Virtual or neo banks provide several advantages that appeal to both individuals and businesses in today's digital age:

a. Convenience: They



offer round-the-clock accessibility through web and mobile platforms, allowing customers to manage their finances anytime and from anywhere in the world. For instance, you can order your physical bank card and have it delivered to your home or request a virtual card to make online payments, all with a few taps on your phone or clicks on your computer.

b. Cost-effectiveness:

With no physical branches to maintain, virtual banks typically have lower overhead costs. This translates into lower fees for account maintenance, transactions, and often higher interest rates on savings accounts compared to traditional banks.

c. Innovation:

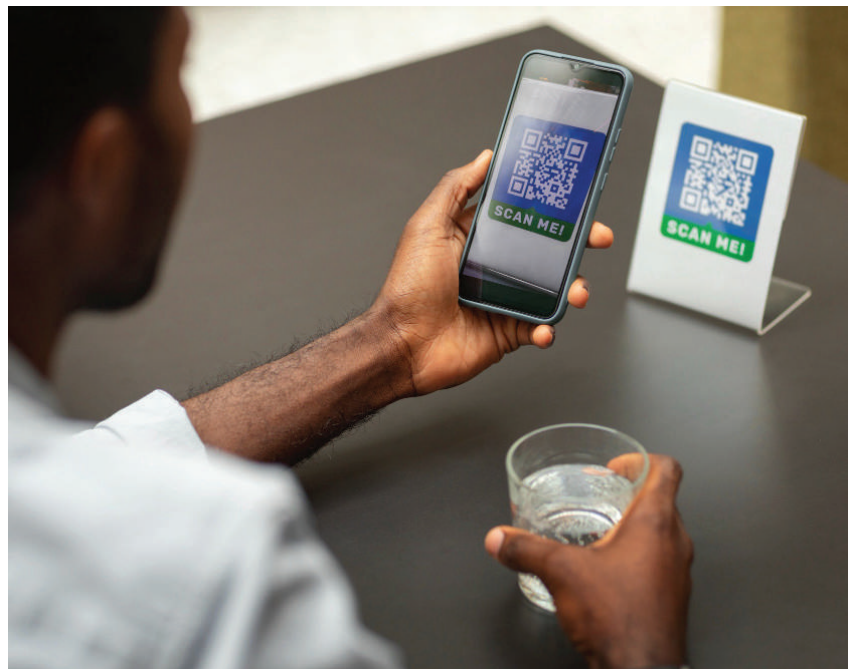
Virtual banks are pioneers in digital financial services, offering innovative tools such as budgeting apps, real-time spending analytics, automated savings features, and personalized financial advice.

d. Scalability:

Virtual banks can rapidly scale their operations and introduce new services without the constraints of physical infrastructure, adapting quickly to changing customer needs and market demands.

e. Environmental Impact:

By operating digitally, virtual banks contribute to reducing carbon footprints associated with traditional banking opera-



tions, aligning with sustainable business practices and ESG demands.

CHALLENGES AND CONCERNS ASSOCIATED WITH THE RISE OF VIRTUAL BANKS

Although virtual banks hold significant promise for revolutionizing the banking sector, they also come with inherent challenges and concerns that need careful consideration.

One of the primary concerns associated with virtual banks is the ownership structure, often dominated by traditional banking institutions. While virtual banks tout innovation and agility, their ownership by traditional banks raises questions about

their true independence and disruptive potential.

Shareholder influence from traditional banks may steer virtual banks towards maintaining status quo practices rather than fostering genuine innovation or challenging industry norms. This dynamic can potentially limit the transformative impact that virtual banks aim to achieve in the financial sector.

Also, customer trust and adoption present challenges. Many consumers may still prefer the assurance of physical branches and face-to-face interactions with bank staff. Convincing these customers of the reliability and security of virtual banking platforms requires extensive education and transparent

communication about the benefits and security measures in place.

Moreover, operational resilience is crucial. Virtual banks must ensure uninterrupted service availability, especially during technological upgrades or disruptions. Dependence on digital infrastructure means any technical issues could significantly impact customer experience and trust.

Another critical concern is cybersecurity and data protection. As virtual banks rely entirely on digital platforms for their operations, they are susceptible to cyber threats such as hacking, data breaches, and identity theft. Ensuring robust cybersecurity measures becomes paramount to protect sensitive customer information and

maintain trust.

Lastly, financial sustainability and profitability remain a concern. Despite lower operational costs compared to traditional banks, virtual banks must attract a critical mass of customers to achieve economies of scale and sustainable profitability. Competition from both traditional banks and other fintechs further complicates their path to profitability.

Addressing these challenges and concerns effectively will be essential for virtual banks to realize their full potential in transforming the banking landscape while ensuring the security, reliability, and trustworthiness that customers expect in their financial institutions.

CONCLUSION

The rise of virtual banks marks a significant shift in how we engage with banking services. Offering unparalleled convenience and accessibility, these digital institutions are reshaping the financial landscape. However, with this innovation comes the need for new regulatory approaches and careful oversight.

As we move forward, collaboration between regulators, traditional banks, and virtual banks will be crucial to ensure these changes benefit everyone. The future of banking is digital, and embracing this evolution will lead to a more inclusive and efficient financial system.



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What does health mean to you?

The World Health Organisation defines health as a State of complete physical, mental and social well-being and not merely the absence of disease or infirmity. This means that the mere absence of disease does not imply that a person is in a complete state of health. The mental and social well being of a person also define his or her state of health.

It is not uncommon to find people using the frequency of their hospital visits as a determinant of their health, stating they are extremely healthy simply because they barely

visit the hospital. While it is a good thing if a person barely falls sick, there have been many instances of incidental findings of illness during hospital visits which have been lifesaving for patients and clients. This is one of the reasons doctors request or recommend at least a yearly or two yearly medical check-up to ensure one is in good physical health. It is also important to know your medical history of disease to ensure that you stay in good health. Many people are oblivious of diseases that run in their families, they therefore are not aware of predisposing or precipitating factors for health conditions they may be at risk of and are therefore not able to make informed health choices.

Ask yourself today, are there any diseases that run in my family? Is there a similarity in the cause of death of my close relations in terms of health conditions, example, did your grandmother die of a breast condition which may likely be cancer, thereby making you at risk? Are members of your family or close relations dealing with illnesses that you may be at risk of?

Knowledge of your family history of disease is as important as knowledge of your medical history as it is very essential in maintaining complete health.

What is the state of your mental health? Do you think the state of your mental health affects your general wellbeing? Are you able to identify the events or situations that affect your mental health and are you open to seeking help with addressing these concerns?

It is very common to find people state they are healthy because they're not physically sick. These same people may be going through so many mental challenges or stressful events that affects their mental well-being however they do not consider it as a health concern. Life is made up of many stressful events such as those from work, school and our daily human interaction however people mostly become so accustomed to these that they are ignored, whilst undermining their effect on our general well-being.

Globally, people are generally not open to seeking help with situations that affect one's mental health and, in some societies, seeking management for these concerns is seen as a sign of weakness. In a bid to deal with some of these challenges, people resort to unhealthy habits such as alcoholism, drug abuse, binge eating and even some end up omitting suicide when overwhelmed by life's challenges. However,

understanding that the state of your mental health affects your overall health, should be enough reason to seek help for yourself or a friend who you believe may be having mental health challenges. It is also necessary to maintain good social connections in terms of friendships, have good social support systems and engage in hobbies and good activities you enjoy such as reading, sports like basketball, etc.

Continue practising healthy habits like exercising or engaging in physical activity at least twice a week, drinking an adequate amount of water daily, eating a balanced diet and maintaining a healthy weight whilst taking care of your mental health.

Stay healthy.

locally and internationally, and on platforms in countries such as Nigeria and is an African Health expert on Health issues not just in Ghana but Africa as a whole.

3. Global Affiliations: Member of World Health Organization (WHO) Fides, ForbesBLK, UN Women UK Community, and Young African Leaders Initiative (YALI) Network.

MIPAD(most influential people of african descent) - Top 50 in philanthropy and social impact, Class of 2025.



About Dr Lisa :

Dr. HANNAH-LISA Tetteh or popularly known as Dr. HANNAH-LISA, is a multi-award-winning medical doctor, health advocate, influencer, event compere and media personality.

She's known for her dedication to healthcare, leadership, and humanitarian work.

Key Facts:

1. Medical Expertise: Private medical practice and founder of Health AVAIL, offering health services to corporate bodies and individuals with a focus on the less-privileged in society.

2. Media Presence: Host of award-winning TV show "Health and Vitality" on JoyNews TV and Joy Prime TV. The show has received many nominations and was named the RTP (Radio and TV personalities Awards) TV development Show of the year - 2021

She has had the privilege of being invited as a resource person on health shows both

4. Academic Leadership:

General Secretary and President of the Federation of Ghana Medical Students Association, National executive member of the FGMSA and NMO president of the International Federation of Medical Students Associations (IFMSA). She also went on to become the Students Representative for PHDL and then the SRC Vice President for Equality, Diversity, and Inclusion (EDI) and Welfare at the London School of Hygiene and Tropical Medicine, University of London where she is currently a graduate student on a Commonwealth Scholarship.

She is the founder and executive lead of Health Avail, which is a medical service with the aim of making health available to all.

5. Humanitarian Work: Focus on less-privileged communities, offering free health screenings, education and medical services as well as donations. She was also chosen last year as a CSW68 Delegate for the UN Women UK, and again this

year as a delegate for CSW69 due to her interest in advocacy and passion to be a voice of the voiceless.

Awards and Recognition: Dr. Hannah-Lisa has received numerous nominations such as Corporate excellence award nominee by the Global Entrepreneurs Awards 2024, as well as many awards for her exceptional work. She was recently named a finalist for the Digital Hero category of the MTN Heroes of Change, 2025, Season 7.

Some of her awards are
 Top 10 Exceptional Professionals in Healthcare (with nominations from Ghana, Nigeria, Cameroon, Kenya, Namibia, Congo, Sierra Leone, Botswana, Cote D'Ivoire, Tanzania, Zimbabwe, Uganda, Rwanda, South Africa, Togo, Zambia) by the Iconic brand Africa
 1.100 most inspiring change makers Ghana 2023 -
 Humanitarian Awards Global.
 Health Personality of the year 2023
 - Women's Choice Awards Africa
 Leadership in Healthcare - Africa
 Women's Leadership Academy - LILA23
 Top 100 women entrepreneurs in Ghana- Ellevote by Ecobank

WIEA23
 Top 30 women entrepreneurs in Ghana- Ellevote by Ecobank
 WIEA23
 Africa Outstanding Woman Advocate - AOWA, 2023
 100 most impactful Ghanaians- Humanitarian Awards, 23.
 Radio and TV Personalities Africa Awards for the TV development show host of the year -2022
 Women's Choice Awards Africa- Agent of Change, 2022
 Ghana Outstanding Woman Advocate - GOWA, 2022
 TV development show host of the year - RTP awards - 2022
 Youth Excellence Award (Health and Wellness)- 2021
 Women's Choice Awards Africa- Health Personality of the year, 2021
 African Covid19 Heroes- African Youth Awards 2020
 Patients Choice Awards - MHM awards, 2020
 Excellence in Medicine and Media -MHM Awards, 2020
 20 change makers in Ghana- MystoryMagazine 2020

Health Avail has also received awards such as,
 Best in Digital Education and Advocacy - GMA 2020
 Humanitarian Awards - Best in Physical and Mental Health Advocacy 2021

Dr. Hannah-Lisa's work has significantly impacted:

1. Healthcare access and education in Ghana and Africa.
2. Empowerment of women and girls through health advocacy.
3. Leadership development in healthcare and beyond.
4. Humanitarian efforts, particularly in underserved communities.

Personality: Dr. Hannah-Lisa is:

1. Passionate about healthcare and advocacy.
2. Dedicated to making a positive impact.
3. Inspirational leader and role model.
4. Compassionate and empathetic towards others.

Overall, Dr. Hannah-Lisa Tetteh is an exceptional individual making a profound difference in healthcare, leadership, and humanitarian work.





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